

A U.S. Coast Guard Life and Services Handbook

SEA LEGS



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

COAST GUARD MUTUAL ASSISTANCE

Every year Mutual Assistance
provides timely support to
thousands within the
Coast Guard community

1 in 8 **Active Duty Members**
1 in 13 **Civilians**
1 in 33 **Reservists**

Receive help from Mutual Assistance annually

71% of all assistance goes to individuals
in pay grades E-6/GS-7 and below

“ Thank you guys so much for approving my request. You have lifted a huge burden from my families, and my back. I can't show enough gratitude to convey my emotions and appreciation. Thank y'all again. ”
- Petty Officer



Nearly \$200 million
given to the Coast Guard
community since 1924

Disaster & Emergency Assistance
Family Support Programs
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Need assistance?
Contact your local CGMA Representative



We Look After Our Own



800.881.2462
cgmahq.org

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@CGMutualAssist





Welcome to the Coast Guard Family!

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

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

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

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

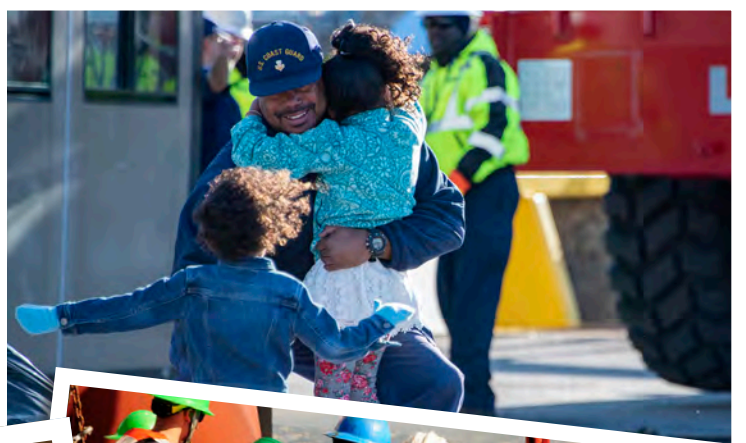
*USCG HSWL Mobile app available in the Apple App store
just search for USCG HSWL or use this link:*
<https://itunes.apple.com/us/app/uscg-hswl/id669218420?mt=8>.

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

Coast Guard Forms and Policy mentioned in this document can be found at
www.uscg.mil/Resources/Library/

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

Disclaimer: *For the most current website and phone number information, please visit www.uscg.mil/sealegs/. The references in this publication are provided for the user's convenience. The United States Coast Guard does not control or guarantee the accuracy, relevance, timeliness or completeness of this information.*







Contents

Welcome Aboard	2
Greetings & Congratulations	3
About Us	5
Workforce	6
<i>Checklist — New Spouse</i>	8
The Beginning	9
Pay and Benefits	15
Health Care	21
Deployments & Coast Guard Operations	29
Family Support	37
Personal Finance	51
Transfers	57
<i>Checklist — Moving</i>	61
Leaving the Service	65
<i>Checklist — Departing the Service</i>	67
Protocol	69
Glossary	72

Welcome Aboard

From the Coast Guard Ombudsmen-at-Large

Welcome to our Coast Guard family. As a spouse or family member of an active duty or Reserve Coast Guardsman, you are the cornerstone of support that enables your Coast Guard member to complete the mission. We, as Ombudsmen-at-Large, humbly thank you and appreciate you.

You are now an important member of the Coast Guard family and our goal for our family is to be successful, resilient and informed. The title of this reference is "Sea Legs." A ship's newest crewmember is said to spend the first few days at sea obtaining his/her "sea legs," adjusting to the pitch and roll of the ship and getting acclimated to the new surroundings. This publication of "Sea Legs" was designed to acclimate the new Coast Guard family in the same way, by providing resources to navigate your new Coast Guard adventure, offer some historical background and helpful tips.

The Coast Guard has outstanding programs in place to assist you at every step of the way and our Ombudsman Program offers a robust network of well-trained spouses. Each is appointed by their respective command to serve as an official liaison between the Command and its family members. The ombudsmen are dedicated to providing resources to families, providing pertinent information regarding the unit and critical information during disasters or emergencies. One of the most important steps you can take for the success of your Coast Guard adventure is to reach out to your command's ombudsman, introduce yourself and provide them your contact information so you can be informed and ready. You can contact your ombudsman at www.cgombudsmanregistry.org.

As part of our family, we want your transition into our Coast Guard way of life, to be smooth. These resources will help keep you ready to overcome any challenge. Again, we thank you for your support of our Coast Guard family.



Welcome Aboard and Semper Paratus!



Greetings



& Congratulations!

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

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

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

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

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





About Us

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

Honor, Respect, and Devotion To Duty

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

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

Family Readiness is tied to Mission Readiness

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

Coast Guardsmen are the Service's most valuable resource. Mission success is made possible by the combined activities of Coast Guard operational and mission support personnel.

This teamwork is key to ensuring Coast Guard readiness, agility and operational excellence. We cannot succeed without the skilled contributions of a total workforce of approximately 82,000 active duty, reserve, auxiliary and civilian personnel.

The Coast Guard

The Coast Guard, with over 41,000 men and women on active duty and over 8,600 civilian employees, is a unique force that carries out an array of civil and military responsibilities touching almost every facet of the U.S. maritime environment.

The Coast Guard Reserve

The Coast Guard Reserve, with over 6,200 drilling reservists, provides the Coast Guard with a dedicated cadre of highly ready and responsive part-time personnel available for active duty in times of war or national emergency. Reservists can be activated and deployed to augment regular Coast Guard forces within 48 hours in response to domestic, man-made or natural disasters.

The Coast Guard Auxiliary

Roughly 26,000 strong, the men and women of the uniformed all-volunteer U.S. Coast Guard Auxiliary spend thousands of hours each year, often on their personal vessels and aircraft, helping to carry out Coast Guard missions. On some waterways, auxiliarists are the principal Coast Guard personnel serving the public. They are best known for their boating safety classes and courtesy vessel safety checks. However, since 1997 they have supported all Coast Guard missions except those involving military operations, law enforcement and intelligence. The Coast Guard Auxiliary is the only all-volunteer component within the Department of Homeland Security.



Officer Collar Devices



Admiral (O-10)



Vice Admiral (O-9)



Rear Admiral (Upper Half)
(O-8)



Rear Admiral (Lower Half)
(O-7)



Captain (O-6)



Commander (O-5)



Lieutenant Commander
(O-4)



Lieutenant (O-3)



Lieutenant Junior Grade
(O-2)



Ensign (O-1)



Chief Warrant Officer 4
(CWO-4)



Chief Warrant Officer 3
(CWO-3)



Chief Warrant Officer 2
(CWO-2)

Workforce

The Commandant

The Commandant of the Coast Guard is the highest-ranking member of the organization. He or she is a four-star Admiral and is appointed by the President of the United States, upon confirmation by the Senate. Unlike the Commandant of the Marine Corps, the Commandant is not a voting member of the Joint Chiefs of Staff, however, he or she participates in all meetings and functions of the Joint Chiefs. He or she reports to the President and the Secretary of Homeland Security.

Master Chief Petty Officer of the Coast Guard

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

Officers

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

Chief Warrant Officers

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

Officer Promotions

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



Chief Petty Officer

In the Coast Guard, a chief petty officer carries unique responsibilities. With the exception of the U.S. Navy, no other armed force throughout the world either carries the responsibilities or grants the privileges to its senior enlisted personnel comparable to the privileges and responsibilities of a Coast Guard chief petty officer. The mission of the chief petty officer is to provide leadership to the enlisted force and advice to Coast Guard leadership to create mission-ready maritime forces. Some who reach senior enlisted leadership go on to become Command Master Chief Petty Officers and serve as the commanding officer's principal enlisted advisor on issues and policies concerning morale, welfare, job satisfaction, discipline, utilization and training. In this position, they report directly to the commanding officer.

Enlisted

Once Coast Guardsmen complete recruit training they leave as an E-2 (Seaman Apprentice, Airman Apprentice or Fireman Apprentice) or an E-3 (Seaman, Airman or Fireman). Their first assignment may be to a Coast Guard unit (cutter, station, sector, etc.) or to a technical school ("A" school) to learn one of the Coast Guard's job specialties, commonly known as a "rating." (A detailed explanation of all ratings available in the Coast Guard, including guides to the kinds of jobs rate-related training can lead to in the civilian world, can be viewed under the "Enlisted Opportunities" section at www.gocoastguard.com.)

Enlisted Advancement

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

Enlisted Collar Devices



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



Master Chief Petty Officer
(E-9)



Senior Chief Petty Officer
(E-8)



Chief Petty Officer (E-7)



Petty Officer First Class
(E-6)



Petty Officer Second Class
(E-5)



Petty Officer Third Class
(E-4)

No
Collar Device

Seaman/Fireman/Airman
(E-3)

Seaman Apprentice (E-2)
Seaman Recruit (E-1)



New Spouse Checklist

Congratulations and welcome to the military family!

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



Obtain an original copy of your marriage certificate from the city, town or county clerk's office where the wedding took place.



Have your military spouse enroll you and your children in the Defense Enrollment Eligibility Reporting System (DEERS).



Obtain a military ID card. You will need your marriage license, birth certificate, photo identification and Department of Defense Form 1172 (application form) to apply for an ID card.



Establish power of attorney. This will allow you to conduct business on your spouse's behalf. The Base legal office will help you establish power of attorney.



Select your TRICARE health plan and complete necessary enrollment paperwork.



Enroll in the dental insurance plan.



Have your military spouse list you as a beneficiary on his or her Servicemembers' Group Life Insurance (SGLI) and enroll the family members in Family Servicemembers' Group Life Insurance (FSGLI).



Determine whether you should change your state and federal income tax status to reflect your marital status. Check with the CG or DOD legal office to ensure you are doing what is right for your situation.



Memorize your spouse's Social Security number and Coast Guard Employee ID number. You will need it for all sorts of paperwork and forms.



The Beginning

Defense Enrollment Eligibility Reporting System (DEERS)

It is essential that servicemembers update their Coast Guard service records when they gain or lose a family member. Encourage your Coast Guardsman to update DEERS enrollment forms and other important papers, such as the SGLI election form and the Designation of Basic Allowance for Housing (BAH) and Emergency Data form, immediately upon marriage, divorce, birth of a child or death of a family member. Enrollment in DEERS requires presentation of documents to verify your identity and relationship to the servicemember. These documents may include original or certified copies of your Social Security card, government issued photo ID, birth certificate, adoption papers, marriage certificate, divorce certificate, legal court order or death certificate.

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

ID Cards

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

Family members who qualify for ID:

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

Obtaining an ID card

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





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

Legal Services

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

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

To obtain additional information on Coast Guard Legal Assistance, go to https://www.uscg.mil/resources/legal/legal_assistance/.

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

TRICARE

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

The program is available worldwide. It is managed jointly by the Defense Health Agency (DHA) and regional offices. It is broken down into three regions: TRICARE East, West, and Overseas. Visit www.tricare.mil/About/Regions to find your region. Additional detailed information is available beginning on page 19.

If you are having any TRICARE related problems, personnel are available to assist you at:

TRICARE East 1 (800) 444-5445

TRICARE West 1 (844) 866-9378

TRICARE Overseas – Country specific Toll-Free numbers

TRICARE Dental Program (TDP)

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

The Federal Employees Dental and Vision Insurance Program (FEDVIP)

Family members of active duty servicemembers who are enrolled in a TRICARE Health Plan can enroll in a FEDVIP vision plan.

Additional information is available at <https://tricare.benefeds.com/>.

Life Insurance and Other Benefits

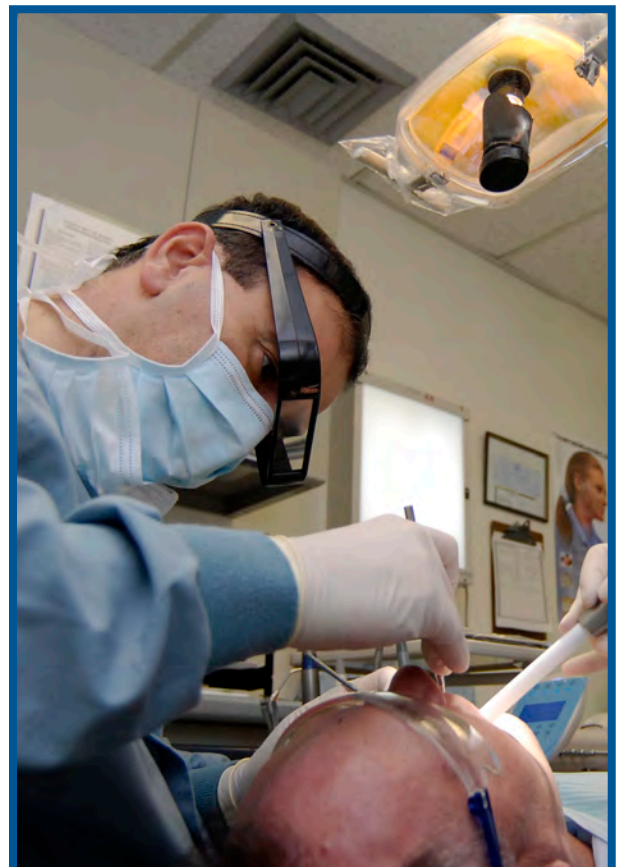
Life insurance is available to Coast Guard members through Servicemembers' Group Life Insurance (SGLI). Full coverage, under SGLI, is \$400,000 per member.

Servicemembers' Group Life Insurance (SGLI) Election

SGLI is a program that provides low-cost term life insurance coverage to eligible servicemembers. If eligible, you are automatically issued the maximum SGLI coverage. If you qualify for SGLI, you are automatically enrolled and do not need to apply for coverage.

Servicemembers can make changes to your SGLI coverage. For example, servicemembers can decline SGLI coverage, select a lesser amount than maximum coverage, designate beneficiaries, and/or make other changes.

If you qualify as eligible for SGLI, you are automatically enrolled and do not need to apply





for coverage. To designate beneficiaries, or to reduce, decline, or restore SGLI coverage, you can manage your SGLI coverage using the SGLI Online Enrollment System (SOES). SOES allows servicemembers with full-time SGLI coverage to make fast and easy changes to their life insurance coverage and beneficiary information at any time without completing a paper form or making a trip to their personnel office. To access SOES, sign into <https://www.dmdc.osd.mil/milconnect> and go to the Benefits Tab, Life Insurance SOES- SGLI Online Enrollment System.

Additional information is available at www.benefits.va.gov/insurance/sgli.asp

Family SGLI

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

In order to be eligible for FSGLI, spouses and children must be registered in the DEERS. Once registered in DEERS, spouses and children are automatically covered at maximum amount of coverage, unless the servicemember declines coverage by filing a SGLV-8286A (Family Coverage Election) form with their servicing personnel office or using the SGLI Online Enrollment System (SOES) at <https://www.dmdc.osd.mil/milconnect>.

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



UNITED STATES COAST GUARD ETHOS

I AM A COAST GUARDSMAN.

I SERVE THE PEOPLE OF THE UNITED STATES.

I WILL PROTECT THEM.

I WILL DEFEND THEM.

I WILL SAVE THEM.

I AM THEIR SHIELD.

FOR THEM I AM SEMPER PARATUS.

I LIVE THE COAST GUARD CORE VALUES.

I AM PROUD TO BE A COAST GUARDSMAN.

WE ARE THE UNITED STATES COAST GUARD.



Homeland
Security



Pay and Benefits

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

Pay & Compensation

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

Basic Pay

Active duty members are paid twice a month. Paydays are the 1st (end-month) and the 15th (mid-month) of each month, or the business day preceding the 1st or the 15th if either should fall on a federal holiday, Saturday or Sunday. Members should not set up automated payments or assume funds will be available prior to published paydays. Members should verify with their financial institutions as to the actual time funds are available to their account.

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

Servicemembers are only responsible for state taxes to their state of legal residence, not the state in which they are stationed. However, spouses can elect to use the legal residence of the servicemember for purposes of filing their state and local taxes. This law went into effect December 2018; consult a Coast Guard legal assistance office for assistance.

Subsistence (Food Allowance)

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

Housing Allowance

Coast Guard members on active duty entitled to Basic Military Pay may be authorized a monthly Basic Allowance for Housing (BAH) based on a member's pay grade, dependency status (with or without dependents) and duty station location. When authorized, BAH is paid in the continental United States, District of Columbia, Alaska and Hawaii. Outside of these locations, the housing allowance paid is called the Overseas Housing Allowance (OHA). BAH is paid to offset the cost of private sector housing when a member with or without



dependents is not assigned to government-owned or leased housing. BAH is not designed to cover all expenses, as personal choices, such as education needs, commute time or spouse employment, may determine housing needs. In BAH payable locations, the cost of rental properties in each designated geographic location is surveyed annually to determine the correct housing allowance to enable members to afford suitable rental housing within a reasonable distance of the member's duty location. By design, BAH does not consider mortgage costs should a member make a decision to buy a home. Check with your new unit's SPO or Housing Office prior to making any housing commitments.

Clothing Maintenance Allowance

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

Disability Pay

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

Death Compensation

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

Additionally, the qualified beneficiary (i.e., spouse, former spouse or minor child(ren)) of active-duty members and certain Reservists who die while on active duty, regardless of length of service, are eligible for Survivor Benefit Plan (SBP) coverage. Visit <https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/> for more information.

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

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

Benefits

There are substantial benefits that go along with military service.

Commissary and Exchange Privileges

After receiving a military ID card, the holder can begin to benefit from its advantages. Two of the most frequently used benefits are access to the commissary and the Coast Guard Exchange System (CGX). The commissary is the military version of a grocery store. Many of the same goods found in a local store are available at a reduced cost. The Defense

Commissary Agency (DeCA) applies a small surcharge that pays for operating the store. However, there is no sales tax on items purchased at the commissary.

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

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

Purchases can also be made online at <https://shopcgx.com>. This is especially helpful to those families who do not live close to a military base.

Morale, Well-Being and Recreation (MWR)

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



movies.

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

Annual Leave

Vacation time is referred to as annual leave in the military. Every servicemember earns two-and-a-half days of annual leave every month totaling 30 days each year. Paternal leave may be authorized in accordance with current instruction or policy. Please see your SPO for additional information.

Emergency Leave

Emergency leave can be granted for grave illnesses, serious injury or a death in the immediate family. Emergency leave comes out of a member’s annual leave, but does not require the same advance notice that annual leave does. District Commanders and Commanding Officers may grant emergency leave to officers not to exceed 30 days at any one time, and to enlisted members not to exceed 60 days at any one time.

If the servicemember is deployed and a family emergency arises, contact your command ombudsman, your Chaplain or the American Red Cross. They will notify



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

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

Liberty

Liberty refers to the time when a member is not on duty, such as weekends and holidays. Special liberty refers to time off during normal work hours that is not charged to leave. Commanding Officers and Officers in Charge have the authority to combine special liberty with holidays, not to exceed four days.

Special liberty may be awarded for especially hard work or outstanding job performance. Commanding Officers may also grant special liberty to members who need to take care of pressing personal business. Four days of special liberty, (bereavement absence) may now be granted to any member experiencing the death of an immediate family member or legal guardian. This type of special liberty may be combined with normal liberty holidays or regular leave, at the request of the member.

Education

Coast Guardsmen are encouraged to continue their education and there are many programs available to help. In addition to on-going training for job skills, there are opportunities to work towards college degrees.

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

There are programs available that may provide scholarships for military dependents. For further information on scholarships contact the Family Resource Specialist (FRS) at your Health, Safety, and Work-Life Regional Practice (HSWL RP) or visit www.dcms.uscg.mil/worklife/scholarship-program or contact your Education Service Officer <https://www.forcecom.uscg.mil/Our-Organization/FORCECOM-UNITS/Voluntary-Education/Education-Service-Officers/>.

Home Loans

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





Health Care

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

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

The program is available worldwide. It is managed jointly by the Defense Health Agency (DHA) and regional offices. It is broken down into three regions: TRICARE East, West, and Overseas. Visit www.tricare.mil/About/Regions to find your region.

If you are having any TRICARE related problems, personnel are available to assist you at:

TRICARE East 1 (800) 444-5445

TRICARE West 1 (844) 866-9378

TRICARE Overseas – Country specific Toll-Free numbers

Who is Eligible for TRICARE?

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

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

Under Federal law, if you are eligible for Medicare Part A, you must have Medicare Part B to remain eligible for TRICARE For Life.

What does TRICARE offer?

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



TRICARE Prime

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

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

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

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

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

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

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/Prime>

TRICARE Prime Remote

TRICARE Prime Remote is a managed care option that provides the benefits of TRICARE Prime in designated remote locations. You must enroll to participate.

TRICARE Prime Remote is available to the following beneficiaries who live and work in designated remote locations:

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

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/TPR>.

TRICARE Prime Overseas

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

TRICARE Prime Overseas is available to the following beneficiaries:

- Active duty servicemembers
- Command-sponsored active duty family members
- Activated reservists
- Command-sponsored family members of activated reservists

For more information visit: <https://tricare.mil/Plans/HealthPlans/TPO>.

TRICARE Prime Overseas Remote

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

TRICARE Prime Overseas Remote is available to the following beneficiaries:

- Active duty servicemembers
- Command-sponsored active duty family members
- Activated reservists
- Command-sponsored family members of activated reservists;

currently assigned to:

- Eurasia-Africa
- Latin America and Canada
- Pacific

For more information visit: <https://tricare.mil/Plans/HealthPlans/TPRO>.

TRICARE Select

TRICARE Select is a fee-for-service plan available to all non-active duty beneficiaries throughout the United States. Enrollment is required.

TRICARE Select enrollees may schedule appointments with any TRICARE authorized provider, network or non-network. Referrals are not required, but you may need prior authorization from your regional contractor for some services.

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/TS>.

TRICARE Select Overseas

TRICARE Select Overseas provides comprehensive coverage in all overseas areas. Enrollment is required. Coverage is automatic as long as your information is current in



DEERS. For more information visit: <https://tricare.mil/Plans/HealthPlans/TSO>.

TRICARE Reserve Select

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

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

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/TRS>.

TRICARE Retired Reserve

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

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

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/TRR>.

TRICARE For Life

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

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

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/TFL>.



TRICARE Young Adult

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

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

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

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

- The option you select when you enroll: Prime or Select
- Your sponsor’s military status
- Where the care is received

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/TYA>.

US Family Health Plan

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

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

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



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

- Johns Hopkins Medicine
 - o Maryland
 - o Washington, DC
 - o Parts of Pennsylvania, Virginia, Delaware and West Virginia
- Martin's Point Health Care
 - o Maine
 - o New Hampshire
 - o Vermont
 - o Upstate and Western New York
 - o Northern Tier of Pennsylvania
- Brighton Marine Health Center
 - o Massachusetts, including Cape Cod
 - o Rhode Island
 - o Northern Connecticut
- St. Vincent Catholic Medical Centers
 - o New York City
 - o Long Island
 - o Southern Connecticut
 - o New Jersey
 - o Philadelphia and area suburbs
- CHRISTUS Health
 - o Southeast Texas
 - o Southwest Louisiana
- Pacific Medical Centers (PACMED Clinics)
 - o Puget Sound area of Washington state

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

For more information visit: <https://tricare.mil/Plans/HealthPlans/USFHP>

Special Programs

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

TRICARE Pharmacy Benefit

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

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

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

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

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

For more information visit www.tricare.mil/pharmacy or www.express-scripts.com/TRICARE/ or call 1-877-363-1303.

TRICARE Catastrophic Cap Benefit

Your catastrophic cap amount depends on who you are. For active duty family members or families using TRICARE Reserve Select (TRS), the cap is \$1,000 per family, per year. Those in a retiree category have a catastrophic cap of either \$3,000 or \$3,500, depending on your beneficiary group: Group A or Group B.

For more information visit www.tricare.mil

TRICARE Dental Program (TDP)

Dental coverage is separate from TRICARE's medical coverage. The TDP is a voluntary dental program. The dental benefit is available to eligible active duty family members, National Guard and reservists and their family members. Additional information is available at www.tricare.mil/dental/.

The Federal Employees Dental and Vision Insurance Program (FEDVIP)

Family members of active duty servicemembers who are enrolled in a TRICARE Health Plan can enroll in a FEDVIP vision plan.

Additional information is available at <https://tricare.benefeds.com/>.





Deployments & Coast Guard Operations

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

Temporary Duty (TDY)

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

Deployments

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

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

Balancing Coast Guard and Family Commitments

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

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



The Ombudsman

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

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

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





Spouses' Clubs

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

Family Care Plan

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

Who should consider having a Family Care Plan?

- Coast Guardsmen with primary or shared physical custody of a minor child or children;





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

Important Papers

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

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

Sending Items

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

Keep In Touch

It is important for families to keep in touch and communicate during a deployment. Email, Skype, Twitter, Facebook, Facetime and text messaging can be the most efficient means of communication, but they may not be appropriate for all members of the family. Also not all deployed units have consistent connectivity capability, especially when underway. Letters and postcards can, and should be, used to communicate with your spouse. The time it takes a letter to reach you at home depends on the deployed unit's operating schedule. Check the postage mailing dates on each piece of mail you receive – a letter mailed on Monday may arrive after one mailed on Thursday. A tried and true suggestion from military families is to number each piece of mail, in sequence, on the outside of the envelope for very easy reference.

United Through Reading

United Through Reading provides an opportunity for powerful emotional connections that help to relieve the stress of separation by having deployed parents read aloud to children via DVD. Participation boosts family morale, serves to ease children's fears about their parent's absence and allows deployed servicemembers to parent from afar.

This program can be used by all deployed personnel, as they may choose to read aloud to a younger brother or sister, grandchild or even a child they are mentoring. Visit www.unitedthroughreading.org to view current program locations.

Email Suggestions

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

- Will email be readily available?
- If so, how often will you send emails?
- What address do you use?

Email, Skype, Facebook and Twitter posts are not a great way to communicate when you are angry or upset. If you really have a need to get your feelings off your chest, go ahead and write the email, but save it for 24 hours and reread it before you hit send. It is usually best to communicate strong feelings over the phone. Also, remember emails are not confidential; they may be seen by others.

Never email sensitive information about ship locations or movements, as this may jeopardize the security of your Coast Guardsman's command. Review Operations Security (OPSEC) information below.

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

Operations Security (OPSEC)

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

OPSEC is founded on the idea that the accumulation of many sensitive or unclassified pieces of information could compromise security by revealing classified information.





OPSEC is an analytic process used to deny adversaries' pieces of the information puzzle that, while unclassified, are still valuable. Effective OPSEC minimizes the risk that critical information might be inadvertently given away.

Be alert, be careful and protect critical information. Avoid discussing command/personnel movements, port calls, Temporary Additional Duty (TAD) locations at CGX, commissary, restrooms, library, etc. Do not post sensitive information, such as law enforcement and joint operational ship movements on Facebook, Twitter, or in your email. Predictable behavior, casual conversations, discarded documents and routine acquisitions are all indicators associated with planning processes or operations, and can give away valuable information about an organization's missions or activities. It is everyone's responsibility to be safe and protect privacy.

For additional information on safeguarding your internet privacy, review the U.S. Coast Guard Social Media Handbook at http://static.dvidshub.net/media/pubs/pdf_25224.pdf.

Disaster Preparedness and Crisis Response

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

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

For information visit Ready.gov and www.ready.gov/military-family-preparedness/.

In Case of Emergency (ICE)

In Case of Emergency (ICE) is a program that enables first responders (paramedics, firefighters and police officers) to identify persons and contact their next of kin to obtain

important medical information. In each family member's cell phone, store the word ICE in the address book. For that entry, enter the telephone number of the person you would want to be contacted "in case of an emergency."

Coast Guard Personnel Accountability and Assessment System (CGPAAS)

Coast Guard Personnel Accountability and Assessment System (CGPAAS) standardizes a method for the Coast Guard to account, manage, and monitor the recovery process for personnel and their families affected and/or scattered by a widespread catastrophic event. CGPAAS provides valuable information at all levels of the Coast Guard chain of command, allowing commanders to make strategic decisions, which facilitate a return to stability.

CGPAAS allows Coast Guard personnel to do the following:

- Report accounting status
- Update contact/location information
- View reference information

All military and civilian members are required to use CGPAAS in the event an Order-To-Account (OTA) is given. Sponsors can account for themselves and dependents by logging into CGPAAS at <https://cgpaas.uscg.mil>.

Getting Reacquainted

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





Family Support

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

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

To contact a Health, Safety, Work-Life Practice or detached duty facility closest to you, call **1-202-475-5100** followed by the extension listed next to the following Base locations:

Alameda	(6)	St. Louis	(4)	Wash., DC	(2)
Juneau	(9)	Cape May	(2)	Honolulu	(8)
Boston	(1)	Miami Beach	(3)	Portsmouth	(2)
Kodiak	(9)	Cleveland	(5)	Seattle	(7)
LA/Long Beach	(6)	New Orleans	(4)		

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

CG SUPRT Program

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

CG SUPRT is available to all active duty members, civilian and nonappropriated funded employees, members of the Selected Reserve and their family members. CG SUPRT provides health coaching, money coaching, professional counseling, education and referral services for a variety of issues such as:

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



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

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

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

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

Ombudsman Program

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

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

Family members can contact their ombudsmen at www.cgombudsmanregistry.org.

Child Care

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

There are nine Coast Guard Child Development Centers (CDC) located throughout the Coast Guard. All centers provide care for children six weeks through five years old on a full-time, part-time and hourly basis. Each center is accredited by the National Association





for the Education of Young Children (NAEYC) and provides for the developmental, social and educational well-being through a play-based curriculum. The Coast Guard also has an agreement with the DOD that gives Coast Guard families the option to use CDCs on their DOD installations. These centers are accredited programs that offer affordable quality care to Coast Guard families.

The Coast Guard offers families an In-Home Family Child Care (FCC) program in Coast Guard-owned housing. The FCC program is a network of independently operated child care homes, licensed by Coast Guard, and supported by the local Coast Guard command. Families also have the option to use the FCC program on DOD installations.

The Child Care Subsidy Program was created to help Coast Guard families offset the high cost of child care in off-base, state-licensed child care programs. More information on the subsidy program can be obtained at <https://elibrary.cnic-n9portal.net/familyenrollment/community-programs/>.

Child care information and referral services are offered through the HSWL Regional Practice offices. Each office has resources available for families looking for local childcare options. HSWL Regional Practices can be found at www.dcms.uscg.mil/worklife and selecting "Work-Life Field Offices."

The Coast Guard provides free information assistance regarding childcare matters through CGSUPRT (855-247-8778).

More information on these child care options can be found at www.dcms.uscg.mil/worklife/child-care/ and the USCG HSWL smartphone app.

Adoption Reimbursement

This program is available to active duty and reserve members who adopt a child or stepchild under 18 years of age. They may be reimbursed authorized adoption expenses up to \$2,000 per adoptive child, but no more than \$5,000 per calendar year. In the case of



two married servicemembers, only one member may claim expenses for each adopted child and the couple is limited to the \$5,000 per calendar year maximum. Coast Guard active duty and reserve members must be on active duty for at least 181 consecutive days before applying for adoption reimbursement. For more information, contact the Family Resource Specialist (FRS) at your local HSWL RP.

Special Needs Program

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

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

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

School Liaison Program

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

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

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

Relocation Assistance Program (RAP)

The Coast Guard has a mobile workforce, with nearly 30% transferring every year. Relocation involves moving individuals and families, not just transporting furniture and changing housing. The primary goal of RAP is to assist Coast Guard employees



and their families through the relocation cycle. During the transfer process, the Coast Guard considers requirements for individual and family support resources. Completing a transfer includes connecting with resources and services in the new local community. Members transferring to new units are provided with relocation packages containing information about housing, schools, education, shopping, medical facilities, community services and spouse employment possibilities in the area. For assistance, contact your Transition and Relocation Manager (TRM) at the nearest HSWL RP. or www.dcms.uscg.mil/TAP.

Family Advocacy Program

The Family Advocacy Program (FAP) is a congressionally mandated program designed for the prevention, identification, reporting and treatment of Intimate Partner and Child Maltreatment. The Coast Guard is committed to prevent maltreatment within the family and intimate partner relationship, assist commands address incidents of maltreatment and to mitigate the effects of maltreatment on mission readiness. The Coast Guard is also committed to ensure protective factors are in place for the safety of the victim and treatment for the offenders. Family Advocacy Specialists (FAS) are available at each HSWL Regional Practice to assist individuals, families and commands deal with maltreatment.

The Coast Guard offers Restricted and Unrestricted reporting options to adult victims of intimate partner maltreatment. Restricted reporting is a confidential process. It allows the adult victim to receive a FAP assessment, supportive counseling, case management, information and referral and medical services, without command and law enforcement involvement. Adult victims who desire restricted reporting must report the abuse only to a FAS, a Coast Guard Health Care Provider, or a Victim Advocate (VA).

Unrestricted reporting is the process allowing the victim to report maltreatment incidents using the chain of command, law enforcement and FAP. FAP services are offered to the victim, offender and family members. In addition to an immediate assessment, a full range of protection and safety planning is provided to all family members.

All child abuse and child neglect allegations are Unrestricted and must be reported to FAP and Child Protective Services.

The Coast Guard License and Certification Reimbursement for Spouses is as easy as **1, 2, 3...**

1. Fill out the OF-1164
2. Include your receipt
3. Email FINCEN at
FIN-SMB-Invoices@uscg.mil

LEARN MORE

<https://dcms.uscg.mil/military/Spouse-License-Reimbursement>



Transition Assistance Program (TAP)

The Transition Assistance Program provides information and support to all separating and retiring members. Transition assistance services include preparing separating, retiring servicemembers and their families with the skills, tools and self-confidence necessary to ensure successful reentry and effective transition into the nation's civilian work force. An integral aspect of this goal is to ensure that separating members are made aware of and have access to, the numerous programs and services (military, government, nonprofit and commercial) available to assist them in the transition process. TAP is also intended to improve individual quality of life, enhance personal readiness, speed the attainment of career milestones and return ambassadors to the civilian community that supports the Coast Guard's recruiting efforts.

Members are required to have Pre-Separation Counseling and a TAP seminar. The TRM at your HSWL RP can provide you with additional information about Transition Assistance and Pre-Separation Counseling. Visit <https://www.dcms.uscg.mil/TAP>.

Sexual Assault Prevention, Response and Recovery (SAPRR) Program

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

The Coast Guard offers Unrestricted and Restricted reporting options to servicemembers and adult dependents of servicemembers (assaulted by someone outside the family).

Under Unrestricted reporting, a member may receive medical treatment, advocacy, legal assistance via special victims counsel (SVC), counseling, and an official investigation of



his/her report conducted by trained Coast Guard Investigative Service (CGIS) agents. The member may report using official reporting channels (e.g., duty watchstander, supervisor, chain of command), or to a Sexual Assault Response Coordinator (SARC) at the servicing WL RP, a Victim Advocate (VA), or a DOD or Coast Guard Health Care Professional (HCP). In addition to the immediate formal investigation, a full range of protections are potentially available to the victim (for example, Military Protective Order, Expedited Transfer, etc.).

Under Restricted reporting, the member is allowed to confidentially report the details of his or her assault to specific categories of individuals and receive advocacy, medical treatment, SVC assistance, and counseling without triggering the official Coast Guard investigative process or notifying the command. For Restricted reporting, the assault can be disclosed ONLY to a SARC, VA, or DOD or Coast Guard HCP.

Health Promotion Program

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

For more information on the specific program offered, visit the Health Promotion Program Resource page at: <https://www.dcms.uscg.mil/worklife/Health-Promotion-Resources/>

Substance Abuse Prevention Program & Treatment (SAPP)

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

This program encourages responsible use of alcohol by members through accountability and responsibility. It is designed to reduce the abuse of alcohol or other drugs within the Coast Guard through prevention education, identification of members who are substance abusers, education for self-realization of their abuse and rehabilitation when needed. Information on substance abuse is available at no cost from CG SUPRT at 1-855-CG-SUPRT (1-855-247-8778) or www.CGSUPRT.com.

ADDITIONAL FAMILY SUPPORT SERVICES

Casualty Assistance Calls Officer (CACO)

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

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



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

Chaplains

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

Chaplains are an advocate for you. Communications with chaplains are considered confidential and protected by the clerical privilege. It is the members' right and decision to maintain the confidentiality and privileged status of communications with chaplains. They strive to achieve religious accommodation, care and advisement to strengthen faith and values. They do this through four "Core Capabilities:"

- Providing professional religious ministry through worship services, religious education, weddings, funerals and other religious rituals and rites.
- Facilitating for the religious needs of our people from other religious traditions by identifying their needs and coordinating support from other chaplains, civilian clergy and lay leaders.
- Caring for our people with dignity, respect and compassion, regardless of an individual's beliefs, and making informed and professional referrals. Chaplains are available 24/7 with confidential counseling to ensure servicemembers and their families have the spiritual resilience to cope with the inevitable hardships of military life.
- Advising commanding officers on the accommodation of religious needs; on the moral, ethical and spiritual well-being of our people; and on religious matters that affect the command's mission.

To obtain information about Coast Guard Chaplain, go to: <https://www.uscg.mil/Leadership/Senior-Leadership/Chaplain-of-the-Coast-Guard/Locations/>

Navy Wounded Warrior – Safe Harbor

Navy Wounded Warrior – Safe Harbor is the Navy and Coast Guard's wounded warrior support program. It provides non-medical support – such as addressing personnel concerns, providing athletic opportunities and sharing employment resources – for more than 4,300 wounded warriors, as well as their families.

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

Navy Wounded Warrior – Safe Harbor helps Sailors and Coast Guardsmen return to duty. However, when that is not possible, the program helps them successfully reintegrate into their communities.

To learn more, call 855-NAVY WWP (628-9997), email navywoundedwarrior@navy.mil or visit <https://www.navywoundedwarrior.com/>.



Additional Resources

American Red Cross

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

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

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

The American Red Cross

**National Headquarters 431 18th Street,
NW Washington, D.C. 20006
www.redcross.org**



Coast Guard Mutual Assistance (CGMA)

Coast Guard Mutual Assistance (CGMA) is the official relief society of the U.S. Coast Guard. CGMA is an essential resource for the entire Coast Guard community, providing financial assistance through grants, interest-free loans, financial counseling, and other resource programs. Established in 1924, CGMA is an independent non-profit charitable organization operated by Coast Guard people for Coast Guard people.

CGMA understands the unique sacrifices of the Coast Guard family, especially when they face an unexpected financial need. Some examples of programs available to you through CGMA include:

- Adoption assistance
- Baby supplies
- Breast milk shipment reimbursement
- Budget counseling and debt management counseling
- Disaster assistance
- Education programs
- Emergency home or vehicle repair
- Emergency travel
- Financial Resilience
- Housing needs
- Needs arising from pay, allotment, and travel claim problems
- PCS Support
- Unanticipated medical bills
- Unexpected financial needs and personal loss

Whether helping members with emergency home repairs due to fire or flood, or emergency travel to witness the birth of a child, or to visit the bedside of a critically ill parent, Mutual Assistance is ready to look after our own. Help from Coast Guard Mutual Assistance offers a helping hand to Coast Guard members and their families coping with a short-term financial crisis to restore financial stability and ensure mission readiness.

Need Assistance? Contact your local CGMA Representative.

800.881.2462

cgmahq.org

Coast Guard Foundation

The Coast Guard Foundation, a civilian-based, national nonprofit organization, works closely with United States Coast Guard leadership to define the needs of Coast Guard members and families.

The Foundation's programs support Coast Guard members, spouses and families, and dependent children. These programs include:

- scholarships for college and professional certifications to help make the dream of a higher education a reality for Coast Guard family members and those who serve;
- morale and wellness support to strengthen Coast Guard members' service and build community among families;
- tragedy assistance for Coast Guard families when faced with a member's critical injury or death;
- disaster relief support following the devastation of natural disasters.

A more comprehensive list of programs and how they benefit Coast Guard members and families can be found on the organization's website. Application deadlines and



program eligibility are updated regularly online and on social network channels, and communication about Coast Guard Foundation programs is shared through the Ombudsman's network, Coast Guard Spouse Clubs, Coast Guard Chief Petty Officers Association and ALCOAST messages.

Coast Guard Foundation Headquarters

394 Taugwonk Road Stonington, CT 06378

Phone: 860-535-0786

www.coastguardfoundation.org

Fisher House

Fisher House Foundation builds comfort homes where military & veterans' families can stay free of charge, while a loved one is in the hospital.

These homes are located at military and VA medical centers around the world.

Fisher Houses have up to 21 suites, with private bedrooms and baths. Families share a common kitchen, laundry facilities, a warm dining room and an inviting living room.

Since inception, the program has saved military and veterans' families an estimated \$407 million in out of pocket costs for lodging and transportation.

Fisher House Foundation also operates the Hero Miles program, using donated frequent flyer miles to bring family members to the bedside of injured servicemembers as well as the Hotels for Heroes program using donated hotel points to allow family members to stay at hotels near medical centers without charge. The Foundation also manages a grant program that supports other military charities and scholarship funds for military children, spouses and children of fallen and disabled veterans.

For more information on the Fisher House program, visit www.fisherhouse.org/.

National Military Family Association

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

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

National Military Family Association

3601 Eisenhower Avenue, Suite 425

Alexandria, VA 22304

703-931-6632

www.militaryfamily.org

Naval Services FamilyLine

Naval Services FamilyLine (NSFL) is a volunteer, non-profit organization dedicated to improving the quality of life for sea service families. All Navy, Marine Corps and Coast Guard spouses are automatically considered as members. It is staffed by spouse volunteers and is financed solely through donations. NSFL was established in 1965 by a group of Navy wives who wanted to establish a channel of communication for all Navy spouses, officer and enlisted. It offers a continuum of education for Navy spouses at every



milestone of their spouses' career through free publications, seminars and mentoring. NSFL is here to help and to share lessons that have been learned by those who have been in their shoes. They can answer questions about the military lifestyle via email or telephone; provide information and referrals to any family member; distribute booklets and brochures free of charge; and offer educational programs for sea service spouses. NSFL also has field representatives at bases around the world to serve as local points of contact for NSFL. Most of NSFL's publications can be viewed or downloaded at <http://nsfamilyline.org>.

Naval Services FamilyLine

1043 Harwood Street, S.E., Suite 100, Building 154, Washington Navy Yard, D.C. 20374
202-433-2333, DSN 288, toll-free 877-673-7773

<http://nsfamilyline.org>

(Not accessible on CG Workstations)

Email: info@nsfamilyline.org

Navy Wives Clubs of America, Inc.

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

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

Membership is open to all spouses of enlisted sea service personnel serving on active duty, active or inactive reservists, retired, honorably discharged or deceased. Associate membership is available to those who do not meet regular membership status. NWCA is known for their National Scholarship Foundation that awards more than 30 scholarships a year to family member children of enlisted sea service personnel, as well as scholarships for family member spouses wishing to further their education. For more information on the NWCA, contact:

Navy Wives Clubs of America, Inc.

P.O. Box 54022 NSA Mid-South

Millington, TN 38054

www.navywivesclubsofamerica.org/

SkillPort

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

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



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

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

United Services Organization (USO)

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

USO World Headquarters

888-484-3876

www.uso.org

The Tragedy Assistance Program for Survivors (TAPS)

The Tragedy Assistance Program for Survivors (TAPS) offers compassionate care to all those grieving the loss of a loved one who died while serving in the Armed Forces or because of his or her service. Since 1994, TAPS has provided comfort and hope 24/7 through a national peer support network and connection to grief resources, all at no cost to surviving families and loved ones.

TAPS provides a variety of programs to survivors nation and worldwide. The National Military Survivor Seminar and Good Grief Camp is held annually in Washington, D.C., over Memorial Day weekend. TAPS also conducts regional survivor seminars for adults and youth programs at locations across the country, as well as retreats and expeditions around the world. Staff can get you connected to counseling in your community and help navigate benefits and resources.

The TAPS 24/7 National Military Survivor Helpline is available toll-free with loving support and resources at 800-959-TAPS (8277).

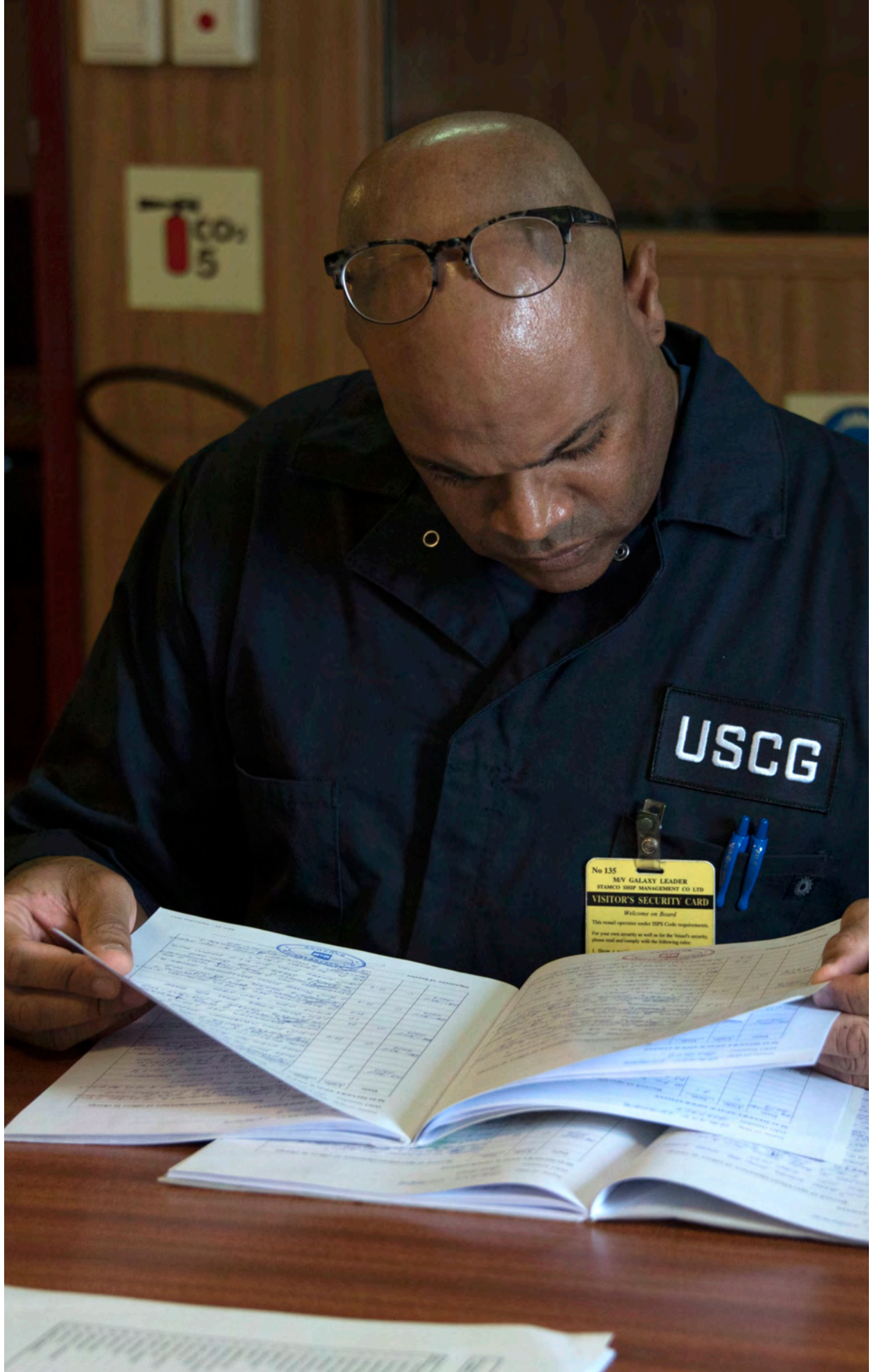
TAPS

3033 Wilson Blvd. Third Floor

Arlington VA 22201

www.taps.org





Personal Finance

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

Contact your Personal Financial Manager (PFM) at your HSWL Regional Practice or unit's Command Financial Specialist (CFS) to find out what type of financial counseling, financial education (to include free classes), and other financial resources are available in your area. Additionally, the CG SUPRT Financial Wellness program can provide you one-on-one money coaching, financial webinars and much more. To access CG SUPRT online visit www.cgsuprt.com. Click on My CG SUPRT and log in. Additionally there is a CG SUPRT app available in for download for your smart phone/device. Lastly, you can also visit www.dcms.uscg.mil/financial/ for additional information and resources.

Financial Planning

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

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

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

Military Spouse Residency Relief Act (MSRRA)

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

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





Service Member Civil Relief Act (SCRA)

The SCRA offers financial and legal protections for active-duty servicemembers and their families. Some protections of SCRA include:

- Reduced interest rates (applies to before active-duty debt or liabilities; can be challenged by creditor)
- Prevent Evictions (depending on monthly rent amount)
- Postponement of foreclosures
- Ability to terminate residential or automobile leases (depending on PCS or deployment orders)
- Protections in civil court proceedings

There are several other protections that are not listed above. For more details, contact you nearest legal assistance office.

Filing Taxes

When the servicemember is preparing to file their taxes, they can also retrieve their military W2 from Direct Access. If a spouse or family member is filing a tax return for the servicemember then a power of attorney form needs to be completed. For assistance with tax planning or basic tax-related questions, you may contact www.CGSUPRT.com or the designated PFM at your HSWL Regional Practice. CG SUPRT offers free tax filing through the CG SUPRT website.

Thrift Savings Plan

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

Servicemembers who joined the military after January 2018 are automatically enrolled into the Blended Retirement System (BRS). BRS consists of automatic and matching contributions into TSP, a pension after 20 years of service, a mid-career bonus, and a lump sum option at retirement. All servicemembers who have completed two years of service are considered fully vested. For more information on BRS, please visit the local PFM at your HSWL Regional Practice or <http://www.dcms.uscg.mil/brs>.

Military Saves

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

Credit

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

Payslips

Each servicemember has access to an electronic copy of his or her payslip posted monthly to Direct Access. The payslip contains a monthly accounting of your leave and earnings. Members should read their payslip carefully each month. For more detailed information regarding your payslip consult "Military Accounts Support (MAS) Branch. For information about pay, rates and benefits visit <https://www.dcms.uscg.mil/ppc/mas/rates/#contents>.

For more information regarding the PFMP visit www.dcms.uscg.mil/financial or contact the designated PFM specialist at your HSWL RP.

Predatory Financial Services

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



against these predators. The issue has received so much attention that there is a division of the Consumer Financial Protection Agency (www.consumerfinance.gov) aimed at curbing such practices directed toward military servicemembers. It is important to the financial well-being of servicemembers and their families to educate themselves on these practices and learn to avoid them.

Payday Lending

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

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

Military Lending Act (MLA)

This federal regulation limits creditors from charging more than 36% annual percentage rate on certain loans such as payday loans, vehicle title loans and tax refund anticipation loans. These three types of loans have high interest rates and coupled with short payback terms. The MLA also prohibits mandatory arbitration clauses, mandatory allotments to repay the loan, and prepayment penalties. The MLA applies to active duty, reservists (activated 30 days or more), and their family members enrolled in DEERS. If your rights have been violated under the MLA, you may file a complaint with the Consumer Financial Protection Bureau at www.consumerfinance.gov/complaint.

Identity Theft

Identity theft is a crime in which an imposter obtains key pieces of your personal information, such as your Social Security number or driver’s license number and uses it for their personal gain. Be sure to utilize the ability to obtain a free credit report and review it for skeptical activity at <https://www.annualcreditreport.com/>. For tools and resources to protect you from identity theft or if your identity has been stolen, visit <https://www.identitytheft.gov/>.

If you think someone else is using your Social Security number, report the problem to the Social Security Administration at 800-772-1213. You can also check your earnings record by calling the above number or by making a request online at <https://www.ssa.gov/>. Your PFM at your HSWL RP center or your nearest legal assistance office may also be able to assist with ID theft and fraud cases if you are a victim of this crime.



Semper Paratus

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

Chorus:

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





Transfers

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

e-Resume and Assignment Process

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

Housing

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

Additional housing information can be obtained at

<https://www.dcms.uscg.mil/Our-Organization/Assistant-Commandant-for-Human-Resources-CG-1/Reserve-and-Military-Personnel-CG-13/Military-Personnel/Housing-Division-CG-1333/>

<http://www.dcms.uscg.mil/psd/fs/Housing/>

- **Coast Guard-Owned Housing**

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

- **Department of Defense Housing**

In a limited number of overseas locations, you may be assigned to DOD family and unaccompanied housing. DOD housing offers security, community service and family





support benefits not available to members living outside the gate. Contact the housing office or your sponsor at the new duty station to determine if DOD housing is available at your new duty station.

- **Community-Based Housing**

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

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

- **Public-Private Venture Housing**

Public-private venture housing is a business arrangement between the government and a private entity to operate and maintain housing for use by military personnel. Although the homes may be constructed on military bases and for the use of military personnel, public-private venture housing is community-based housing. Members living in public-private venture housing receive a housing allowance and rent a home directly from a private entity.

Public-private venture housing is not government housing and the Coast Guard cannot require you to live in public-private venture housing. Nevertheless, it is an excellent option that offers many benefits to Coast Guard members and their families. The housing office can tell you if public-private venture housing is available at your new duty station.



- **Government Leased Housing**

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

Personal Property Insurance

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

Overseas Duty

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

Overseas Screening

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

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

Families are screened for:

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

Additionally, servicemembers are screened for:

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



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

Voting Overseas

While many Coast Guard military members and their families will be far from home on Election Days, they will be able to cast their votes -thanks to absentee ballots and the Coast Guard's Voting Assistance Program.

The Voting Assistance Guide and your Command Voting Assistance Officer can assist you with registering and requesting a ballot using the Federal Postcard Application (FPCA) Standard Form 76. Completing the FPCA and sending it to your local voting jurisdiction is all it takes. <https://www.fvap.gov/uploads/FVAP/Forms/fpca2013.pdf>.

The best time to apply for an absentee ballot is more than 45 days before the election. In most states, ballots are mailed to voters 20 days before the election. Remember, every vote counts. You are a part of this nation's way of life by exercising your right to vote!

Military Installations

Military Installations is an automated relocation assistance tool that provides high- quality information and resources to help transferring servicemembers and their families develop an accurate view about their new assignment. You will find 250 installations worldwide – Army, Marine, Navy, Air Force, and Defense Logistics Agency. You will find contact information for key programs and services as well as local community information. Military Installations is available at <https://installations.militaryonesource.mil/>.

Move.mil

Servicemembers, civilians and their families have two options to manage a PCS move. First, you can visit your local installation transportation office or personal property shipping office to start the move process. Or, you can use the Defense Personal Property System, known as DPS, which can be accessed through www.move.mil/. This website is a one-stop shop where members can completely manage their move process.

Members/family members using move.mil for the first time will find online training videos and presentations explaining how to navigate through the move process. Also, to help transportation officials gauge the overall success of DPS and to identify the best providers, customers are encouraged to fill out the DPS Customer Satisfaction Survey after delivery of their household goods. The survey is also available online at Move.mil.



Plan My Move

Plan My Move creates a custom checklist for your move, filled with information about the tasks you need to complete and how to complete them. Your checklist is tailored to the unique needs that you or your family have. Just complete the information at: <https://planmymove.militaryonesource.mil/>.

Moving Checklist

12 Weeks (3 Months) before you move:

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

45 Days before you move:

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

4 Weeks (30 Days) before you move:

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



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

Two Weeks before you move:

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

The Day Before:

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

Moving Day:

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





BE YOUR BEST. KNOW YOUR RESOURCES.

[CG SUPRT]

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

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

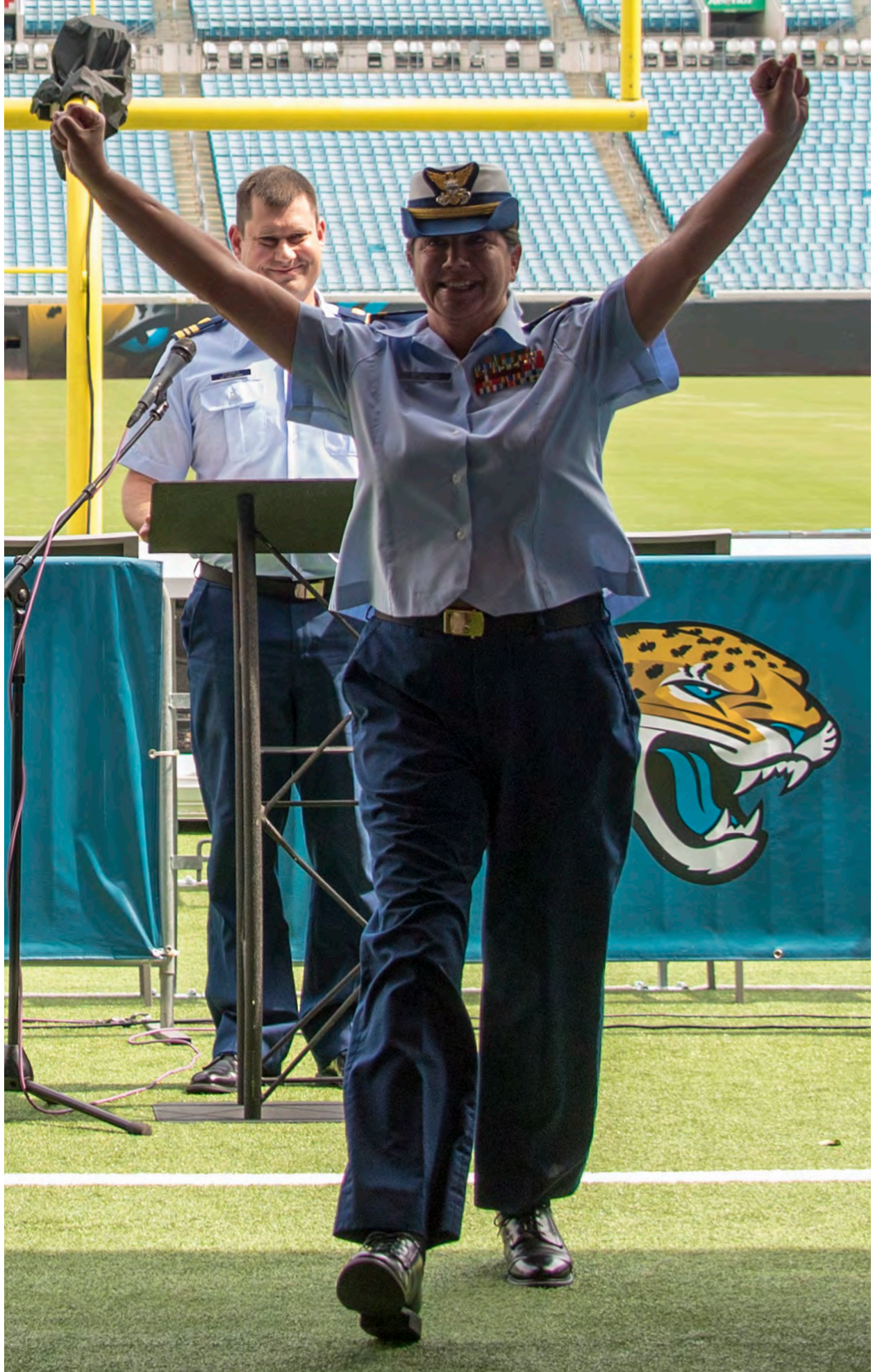
V-COUNSELING

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



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

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



Leaving the Service

To assist those members who do not choose to make the Coast Guard a career and for those retiring, the Coast Guard provides Transition and Relocation Managers (TRM) at our Health, Safety, and Work-Life Regional Practices (HSWL RP) to help make the process of transitioning to a new career easier. Services include access to computerized job banks, resume-writing assistance, help with the interviewing process and more.

Transitioning from the Coast Guard

All separating or retiring members must receive Pre-Separation Counseling from a TRM, their SPO or their Command. The TRM at your HSWL RP can provide you with additional information about Transition Assistance and Pre-Separation Counseling. <https://www.dcms.uscg.mil/TAP>.

Retirement

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

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

Coast Guard Retiree Services Program (RSP)

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

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

Additional information is available at www.dcms.uscg.mil/retiree.



Veteran's Affairs

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

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

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



Departing the Service Checklist

2 Years Prior to Discharge

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

12-24 Months Prior:

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

120-180 days prior to retirement

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

30-60 Days Prior to Retirement

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





Protocol

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

Introductions

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

Some easy rules are:

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

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

Invitations

Coast Guard spouses receive invitations for social functions, such as teas, coffees, and luncheons. Attending these functions will not only help you make new friends, but also provide an opportunity to learn about the many resources in your area.

Invitations should include information on the event, location, and any dress guidelines. If the invitation reads "Please Respond" or "RVSP," it is polite to reply within two or three days after receiving it. If you accept, you should attend. A thank-you note is respectful after the event and is a thoughtful way to thank your host.

When to arrive and when to leave

Arriving late is inappropriate and often viewed as discourteous. If you are detained and will be delayed longer than 15 minutes, call the host. Punctuality is important.

- When you are invited to an event, such as a cocktail party, your invitation should provide arrival and departure times. Plan to arrive on time or close to it, and stay through the party. Your hosts want your company, or they would not have invited you.
- Arrive on time – not early and not late – for dinner.



- When you are an invited guest for a parade or other official ceremony, you should arrive 10-15 minutes prior to the event, in time for seating.
- Leaving when appropriate is just as important as arriving on time.
- When you are invited for dinner, you should stay at least 30 minutes after the meal is over. Stay a minimum of 45 minutes at a reception, or until the senior guest departs.
- Before leaving any social event, thank your host.

Visiting On Board a Ship, Cutter, or Boat

Guidelines to follow if you are invited on board a Coast Guard vessel include:

- After crossing or climbing the brow and stepping onto the vessel, stop and face the stern (back) of the vessel to acknowledge the flag (ensign). Coast Guardsmen do the same thing when they board, but when in uniform they also salute the flag. Greet the officer of the deck and, if alone, explain why you are aboard. If you are not alone, your host or spouse should introduce you.
- If your visit is informal or if you are attending a cruise for family members (Family Day or Dependent Cruise), it is safer and more practical to wear flat shoes or sneakers so you can move around on uneven surfaces and ladders. Women should wear slacks for more comfortable access to deck spaces. Take along a sweater or jacket because different sections on the vessel vary in temperature.
- When invited to attend a change of command, dinner in the wardroom, award ceremony or other special activity, dress appropriately for the event. Women should wear low-heeled shoes and a conservatively styled skirt or dress, or dressy pantsuit.
- Carry a purse with a wrist or shoulder strap, so that you may have hands free.



Social Attire

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

Civilian dress codes for the most common functions are listed below:

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

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

Flag Etiquette

Our nation’s flag is to be respected, never defaced or scorned. There are appropriate ways to show respect in the presence of the flag. During the ceremony of hoisting or lowering the flag, or when the flag is passing in a parade or in a review, everyone should face the flag and stand at attention with their right hands over their hearts. Military members who are present and in uniform should render the military salute. When not in uniform, a man should remove his hat, if wearing one, with his right hand and hold it at the left shoulder, the hand being over the heart. Also recently authorized by the Secretary of Defense, out of uniform active duty and retired military may now salute the flag during ceremonies while wearing a hat (cover) or uncovered. Otherwise, the right hand should be placed over the heart while standing at attention.

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

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

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



Glossary

Coast Guard Terms

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

ADVANCE PAY – an advance on your base pay for a move. This must be repaid.

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

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

ALOFT - above the ship's uppermost solid structure, overhead or high above.

ALONGSIDE - by the side of the pier or ship.

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

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

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

AWASH - so low in the water that the water is constantly washing across the service.

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

BARRACKS - a building where military personnel live.

BEAM - greatest athwart ships width of a vessel.

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

BELOW - below decks or below main deck.

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

BOATSWAIN'S MATE OF THE WATCH (BMOW) - is responsible to ensure all watches are properly manned and in order.

BOW - most forward part of a ship.

BRAVO ZULU or BZ! - Well Done!

BRIG - military jail.

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

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

CABIN - the Commanding Officer's living quarters.

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

"C" SCHOOL - school member attends to receive advanced technical training.

CENTER LINE - imaginary line running from ship's bow to stern.

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



CHECK - to slack off slowly, to ease off a line a little.

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

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

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

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

CONUS - the Continental United States. (48 states and the District of Columbia.)

COURT MARTIAL - military court for trial of serious offenses.

DAVIT- shipboard crane that can be swung out over the side.

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

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

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

DETAILER - the person responsible for deciding your Coast Guardsman's next duty station.

DIRECT ACCESS - Coast Guard computerized Human Capital Management System.

ENGINEERING OFFICER OF THE WATCH (EOW) - an officer in charge of the engineering department while on watch.

EXCHANGE - department store run by the military.

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

EYES IN THE BOAT - look straight ahead at position of attention.

FAST - snugly secured.

FATHOM - in measuring depth of water, six feet.

FENDER - a piece of equipment, such as an inflated ball, when inserted between the vessel and another object will absorb shock and prevent damage

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

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

FORE - towards the bow of the ship.

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



GALLEY - the cooking compartment or "kitchen" on a vessel.

GEOGRAPHIC BACHELOR - refers to a member who moves to a new duty station unaccompanied by choice.
Also known as "geo-bach," or "geo."

GUNWALE - upper edge or rail of a ship or boat's side.
Pronounced "GUN'le.

HATCH - a square or rectangular opening in a deck.

HAWSER - a thick rope or cable for mooring or towing a ship.

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

HEADING - the direction a ship points at any given moment.

INBOARD - toward the center of the ship.

KEEL - center of the hull. Lowest in water where weight is most carried.

LADDER - steps from one deck to another.

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

LEEWARD - direction away from the wind.

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

MAST - Captain's mast or merely mast means type of hearing with commanding officer presiding in which any punishment administered is nonjudicial in nature and is an alternative to court martial.

MESSDECK - the compartment where enlisted personnel eat.

MILITARY CLAUSE - protects you from paying the rest of a rental home's lease, if you are asked to move due to military orders.

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

MILITARY TREATMENT FACILITY (MTF) - military facility where members and dependents receive medical care.

MUSTER - to assemble crew; roll call.

OFFICER OF THE DAY/DECK (OOD) - an officer who is in charge of a vessel or station for the day or watch.

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

OUTBOARD - away from the center of the ship.

OVERHEAD - the ceiling on a vessel/ compartment

PASSAGEWAY - corridor or hallway on ship.



PORT - left side of ship looking forward.

RACK - a sailor's bed.

SCULLERY - compartment for washing and sterilizing eating utensils

SCUTTLEBUTT - (1) a drinking fountain.
(2) a rumor.

SPONSOR – (1) the active duty member from whom you are a dependent;
(2) someone assigned to assist you when you PCS.

STARBOARD - right side of ship looking forward.

STERN - aft part of ship.

STRIKE - lower or bring down.

SWAB - rope or yarn mop used for cleaning.

TURN TO - an order to begin work.

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

VOID - an empty compartment below decks.

WAKE - the track of disturbed water left behind a moving ship.

WATCH - period of duty, usually of four hours' duration.

WINDWARD - side of the vessel wind is coming from.



Coast Guard Acronyms and Abbreviations

ASAP - As Soon As Possible

AT - Annual Training

AWOL - Absent Without Leave

BAH - Basic Allowance for Housing

BAS - Basic Allowance for Subsistence

BRS – Blended Retirement System

CACO - Casualty Assistance Calls Officer

CDC – Child Development Center

CFS - Command Financial Specialist

CGSUPRT - Coast Guard Support Program

CGMA - Coast Guard Mutual Assistance

CGPAAS – Coast Guard Personnel Accountability and Assessment System

CMC - Command Master Chief

CO - Commanding Officer

COLA - Cost of Living Allowance

CONUS - Continental United States

CPO - Chief Petty Officer

CWO - Chief Warrant Officer

DA – Direct Access

DEERS - Defense Eligibility Enrollment Reporting System

DHS - Department of Homeland Security

DLA - Dislocation Allowance

DOD - Department of Defense

EAOS - End of Active Obligated Service

EAP - Employee Assistance Program

EAPC – Employee Assistance Program Coordinator

EER - Enlisted Employee Review

EFMP - Exceptional Family Member Program

ESO - Educational Services Officer

ETA - Estimated Time of Arrival

ETD - Estimated Time of Departure

FAS - Family Advocacy Specialist

FRS - Family Resource Specialist

FSA - Family Separation Allowance

FSGLI - Family Servicemembers' Group Life Insurance

GSA - General Services Administration

HBA - Health Benefits Advisor

HHG - Household goods

HPM - Health Promotion Manager

LES - Leave and Earning Statement

MCPOCG - Master Chief Petty Officer of the Coast Guard

MCPOCG-R - Master Chief Petty Officer of the Coast Guard Reserve

MTF - Military Treatment Facility



MWR - Morale, Well-Being & Recreation

OAL – Ombudsman-at-Large

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

OCS - Officer Candidate School

OER - Officer Evaluation Report

OHA – Overseas Housing Allowance

OIC - Officer In Charge

OOD - Officer of the Deck/Officer of the Day

PAO – Public Affairs Officer

PCS - Permanent Change of Station

PFM – Personal Financial Management

PFMP – Personal Financial Management Program

POC - Point of Contact

PPC - Pay & Personnel Center

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

PSC - Personnel Service Center

PSU - Port Security Unit

SARC - Sexual Assault Response Coordinator

SBP - Survivor Benefit Program.

SEAP - Spouse Employment Assistance Program

SELRES – Selected Reserves

SGLI - Servicemembers’ Group Life Insurance

SITREP - Situation Report

SPO - Servicing Personnel Office

TAD - Temporary Additional Duty

TAP - Transition Assistance Program

TDY - Temporary Duty

TGPS - Transition Goals, Plan, Success

TLA - Temporary Lodging Allowance

TLE - Temporary Lodging Expense

TO - Transportation Office

TRM - Transition and Relocation Manager

TSP - Thrift Saving Plan.

UA - Unauthorized Absence

UCMJ - Uniform Code of Military Justice

UPH - Unaccompanied Personnel Housing

VA - Department of Veterans Affairs

VGLI - Veteran’s Group Life Insurance

XO - Executive Officer

XPO - Executive Petty Officer



Welcome to the Coast Guard Family!

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