

Your Well-Being Information Resource

Well-Being Liaison Office (WBLO)



FLO Notes



Soldiers on Point for the Nation — Persuasive in Peace, Invincible in War

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Chief's Corner

Army's new chief sets 'The Way Ahead'

Chief of Staff of the Army Gen. Peter J. Schoomaker provides some insight in the way ahead for the Army in a document titled "The Way Ahead, Our Army at War Relevant and Ready." You may find this document at the Army Web site – www.army.mil/thewayahead – or on our WBLO Web site at www.aflo.org.

"The Way Ahead" provides a glance into the future of this institution and its people. The vision contains some key phrases that give solid and focused insight into the future, especially as it relates to Soldiers, civilians and families.

Additionally, "The Way Ahead" maintains that the readiness of the Army is linked to the Well-Being of our Soldiers, civilians and their families. Schoomaker says it better, "The Well-Being of our Soldiers, civilians and families is inextricably linked to our Army's readiness."

The linkage of Well-Being and readiness is not without a preparatory challenge. This challenge is to prepare Soldiers, civilians and families to ensure sustained service of a nation at war. Thus the field of play is set. The Army family is included in the tool kit of our preparation efforts for sustained service. Our challenge is to grow our people to sustain the tough and difficult environment of a wartime posture. In doing so, we must assess how we grow our Soldiers, civilians and their families to survive the challenges of war.

Further reading provides for the need of our Soldiers and their families to have an element of order and predictability. This is accomplished by "adjustments to our force

mix [active and reserve component], use of force stabilization initiatives [and] rethinking and adapting our installation programs and facilities to better support Soldiers and their families."

Our current Army needs all personnel on board to accomplish the aggressive agenda outlined in "The Way Ahead." We are up to the challenge. Army families and our civilian workforce are included in this vision. I for one look forward to a great year full of challenges and opportunity.

Well-Being Poll: Benefits and Entitlements

To participate in the poll, visit www.aflo.org.



Note: A **benefit** is a payment or service that is provided. An **entitlement** is the legal right to receive items of pay and/or allowances.

1. Are you aware that an entitlement allows you to receive a benefit, but not all benefits are entitlements?

- Yes
- No (Explain at question No. 8)

2. Which of the following benefits and entitlements are most important to you? (Check all that apply)

- Retirement Annuity
- Thrift Savings Plan
- TRICARE
- Dental Insurance
- Military Family Housing
- Basic Allowance for Housing
- Leave (all forms)
- Federal Holidays
- Commissary
- Post Exchange
- Family Advocacy Programs
- Parenting Programs
- Relocation Assistance Program
- Personal Financial Management Program
- Spouse Employment Assistance Program
- Spouse Tuition Aid Program
- Transition Assistance Program
- Child Development Services
- Exceptional Family Member Program
- Youth Programs

- Montgomery GI Bill
- Life Insurance (SGLI/VGLI)
- Survivor Benefit Plan
- VA Guaranteed Home Loan Program
- DoD Education Activities
- Legal Assistance
- Space Available Travel
- Veterans Disability Pension
- DoD Disability Retirement Pay
- DoD Disability Severance Pay
- Burial Benefits
- Burial Costs
- Funeral Honors
- Survivor and Dependent Education
- Other (Explain at question No. 8)

3. Do you feel that Defense Commissaries offer substantial savings?

- Yes
- No (Explain at question No. 8)

4. Do you make use of the commissary benefit by shopping at the commissary?

- All the time
- Most of the time
- Half the time
- Some of the time
- Never (Explain at question No. 8)

5. How many years have you been a military spouse?

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- 11 to 20 years
- More than 20 years
- Other than military spouse

6. Which component does your servicemember/civilian represent?

- Active Duty Army
- Army National Guard
- U.S. Army Reserve
- Other services

7. What is the military grade of your servicemember/civilian?

- E1-E4
- E5-E9
- Non-Appropriated Funds
- GS1-7
- W1-W5
- GS8-12
- O1-O4
- GS12-15
- O5-O10
- Other than servicemember/civilian

8. Please share comments about benefits and entitlements here.

Army to update DEERS for reserve-component IDs

The Army recently announced ongoing initiatives to update reserve-component Soldiers and family members' identification cards and information in the Defense Enrollment Eligibility Reporting System (DEERS).



Due to the extension of National Guard and reserve Soldiers on active duty in support of Operations Iraqi Freedom and Enduring Freedom, the Army estimates as many as 55,000 Soldiers will need new identification cards while still in the theater of operations.

In addition to the Soldiers affected, there are an estimated 95,000 family members who will require new ID cards, and also require their eligibility for services and access to facilities be updated in the DEERS.

In order to update DEERS, a Soldier's tour end date must be updated in the component personnel information systems.

Joint Forces Headquarters in each state and the USAR Regional Readiness Commands (RRC) will amend the original mobilization orders and distribute them to Guard and reserve Soldiers and their respective units. These orders will ensure there are continued pay and benefits and proper fiscal tracking. Upon receipt of the roster of extended personnel, both the ARNG and AHRC-St. Louis will update eligibility end dates in their personnel systems, which in turn updates DEERS.

Once the new date is posted to DEERS, Soldiers and family members can get a new ID card at any Department of Defense ID Card issuance facility.

Family members do not need the signature of their sponsor in order to get a new card. Regulations permit issuance to family members of deployed Soldiers without a signed DD Form 1172, Application for Uniformed Services Identification Card – DEERS Enrollment, as long as eligibility can be confirmed in the DEERS system. Family members desiring to confirm eligibility can call 1-800-538-9552, 1-800-334-4162 (California), or 1-800-527-5602 (Alaska and Hawaii).

Additionally, Air Force Instruction 36-3026(I) "Identification Cards for Members of the Uniformed Service, Their Eligible Family Members, and Other Eligible Personnel," paragraph 1.20 – Sponsors and Dependents

During Mobilization or Wartime – does not require family members to have a Power of Attorney to get a new card. AFI 36-3026(I) is the current regulatory guidance used throughout DoD, and it supercedes all other individual service ID Card regulations, including Army Regulation 600-8-14.

Family members can locate the nearest ID card issuing facility at the Rapids Site Locator Web site at www.dmdc.osd.mil/rsl.

If DEERS fails to reflect the extension, family members can call the RC Personnel Services Support Division in AHRC-Alexandria for assistance at (703) 325-0083. For other DEERS issues, family members can call the DEERS/Realtime Automated Personnel Identification System (RAPIDS) Project Office, commercial (703) 325-2595.

MSP program opens employment opportunities

Military spouses seeking federal employment can often get their foot in the door through the aid of the Military Spouse Preference program, established in 1986 as part of the DoD Authorization Act in an effort to increase employment opportunities for military spouses who are accompanying their military sponsor on a Permanent Change of Station (PCS) move to an active-duty assignment.

The MSP applies only within the sponsor's permanent duty station commuting area, and if the spouse married prior to the reporting date to the new duty assignment. It does not apply when the sponsor is separating or retiring.

Spouses may use the MSP when competing for positions that are DoD appropriated funds in grades GS-15 and below (and equivalent wage grade positions) in the competitive or expected service, or positions in non-appropriated fund instrumentalities at grades UA-8 and below (or equivalent levels). Positions that require mandatory mobility agreements and positions in intelligence-related activities are excluded from the MSP program.

Spouses who may be immediately appointed to a position in the competitive service can exercise their preference by registering in Program S of the DoD's Priority Placement Program (PPP), or applying to a specific vacancy announcement. Program S, however, applies only to employment within the United States.

Referral through Program S is the best method for eligible, immediately appointable spouses to request preference for competitive service positions without applying for vacancies.

MSP eligibility begins 30 days before the sponsor's reporting date, and continues throughout the tour until the spouse accepts or declines a continuing appropriated or non-appropriated fund position (lasting one year or longer) from any federal agency in the commuting area.

Spouses in overseas areas should keep in mind that they do not receive the MSP until they actually arrive at the overseas location. Automated registration is not available to spouses overseas; therefore they must apply against a specific vacancy announcement to exercise their spousal preference.

Spouses may register at grades no higher than that previously held on a permanent basis. If the spouse's only federal service was overseas under time-limited appointment, he or she may register for the highest grade held if the spouse has appointment eligibility under Executive Order 12721 – "Eligibility of Overseas Employees For Noncompetitive Appointment."

Spouses who are not current federal employees, and have EO 12721 and reinstatement eligibility, may register under either option, whichever is more beneficial.

Spouses with no prior federal employment may exercise preference at the grade they are certified for on the employment register.

Additionally, spouses should ensure that they have the following documents with them to register for MSP:



- A resume
- A copy of an SF-50 documenting current or previous appointment(s)
- Sponsor's PCS orders
- A copy of last performance appraisal if current federal employee
- EO 12721 paperwork showing eligibility (if returning from an overseas area)
- DD 214, Member 4 copy
- SF 15, if claiming 10-percent preference, and letter from the Veterans Administration dated within the last year showing the percentage of disability
- Transcripts (may be necessary if education requirements apply. Original transcripts are required for healthcare positions.)
- Licenses or certifications (if applicable)

For more information on the MSP, or employment within Department of the Army or DoD visit Army Civilian Personnel Online (www.cpol.army.mil) or the Office of Personnel Management's USAJOBS (www.usajobs.opm.gov). Additionally, questions

can be submitted via e-mail to apli-canhelp@cpsrxtp.belvoir.army.mil.

New relief fund for all service families

Television and radio stations around the nation on Veterans Day began airing public service announcements appealing for public assistance to support the Armed Forces Relief Trust, a new nonprofit organization aimed at assisting with the escalating hardships facing servicemembers and their families.

Four military aid societies – the Air Force Aid Society, Army Emergency Relief, Coast Guard Mutual Assistance and Navy-Marine Corps Relief Society – have come together to create the fund, with support from the National Association of Broadcasters. Information is available at www.AFRtrust.org.

Guard, reserve get unlimited commissary benefits

The Department of Defense recently announced that with the president's signing of the National Defense Authorization Act for Fiscal Year 2004, effective immediately, the following servicemembers and their dependents will be permitted unlimited access to commissary stores:

- Members of the Ready Reserve (which includes members of the Selected Reserve, Individual Ready Reserve and Inactive National Guard) and members of the retired reserve who possess a Uniformed Services Identification Card.
- Former members eligible for retired pay at age 60 but who have not yet attained the age of 60 and who possess a DoD Civilian Identification Card.



- Dependents of the members described above who have a Uniformed Services Identification Card or who have a distinct identification card used as an authorization card for benefits and privileges administered by the Uniformed Services.

Instructions have gone out to all continental United States stores informing them that reservists now have unlimited shopping and telling store managers how to welcome members of the National Guard and reserve to the full use of the commissary benefit.

Guard and reserve Soldiers were authorized only 24 commissary shopping days per calendar year until recently when the president signed the National Defense Authorization Act, which contained provisions eliminating the restrictions. Commissaries have immediately adopted the new provisions, which mean Guard and reserve Soldiers will no longer have to present a Commissary Privilege Card when they shop.

DoD health officials recommend flu vaccinations

Flu season is here, and deadly outbreaks of the virus are being reported across the country. DoD healthcare officials are urging family members to get vaccinated.



The most protective measure to prevent or lessen the harshness of the virus is to get vaccinated annually.

According to the Centers for Disease Control and Prevention, the flu is caused by the influenza virus, which infects the nose, throat and lungs. The flu usually spreads from person to person when an infected person coughs, sneezes or talks, sending the virus into the air.

Unlike other viral respiratory infections like the common cold, the flu causes severe illness and can be life-threatening in many people. Symptoms include fever, headache, tiredness, dry cough, sore throat, nasal congestion and body aches. While the vaccine is not 100 percent effective in preventing the flu virus, it is 100 percent effective in reducing the severity of symptoms that many people will encounter.

People should take preventive measures to protect themselves, such as avoiding or being in close contact with anyone who may have the flu.

It is also important to wash hands frequently, as hands transmit the virus, which can exist on surfaces.

Additionally people should minimize contact between their hands, mouth and eyes. If ones hands are contaminated, they can very well infect themselves through transmission through the eye and its secretions, the nose or oral pathway. Another recommendation: Lead a healthy lifestyle. Adequate rest and

nutrition and hydration are very important as part of a daily approach keeping the body healthy to fight off disease.

Combined with the flu vaccine, personal healthcare measures such as hand washing and hygiene all will go a long way to minimizing the chances of getting sick.

Scholarship applications available for military children

Don't wait too long to find out if your child qualifies for a \$1,500 scholarship.

The 2004 Scholarships for Military Children program, administered by the Fisher House Foundation, is now underway.

This year the administrator has set up a dedicated Web site – www.militaryscholar.org – to provide information for applicants. The site also contains information on how to make donations to the program.

The site will be "live" year-round, and is also accessible through a link on the Defense Commissary Agency Web site – www.commissaries.com. Applications for the 2004 scholarship program are being accepted through Feb. 18.

Army to enforce seatbelt use in 'Click It or Ticket'

Drivers and passengers who get caught not wearing a seatbelt on Army posts can expect harsher penalties.



The Army is aggressively enforcing seatbelt use by joining the nationwide "Click It or Ticket" campaign. Military Police will issue tickets to drivers and passengers who are not buckled up. Along with the ticket, offenders at some installations can expect other penalties, such as suspension of their on-post driving privileges.

Avoid scams targeted at military, families

Each year consumers lose millions of dollars to scams and fraud. Some victims just don't take time to educate themselves, and make smart choices. Others know or suspect that a deal is questionable, but let themselves be persuaded by the pressure tactics of

skilled con artists.

A scam is a fraudulent business scheme that robs consumers of their money.

Scam artists appeal to consumers' emotions and desires for financial security, luring them into attractive deals then disappearing when the consumer has handed over the money.

Some of the types of scams that are commonly aimed at the military include: charity fraud; credit-repair scams; debt negotiations; employment and work-at-home scams; identity theft; Internet auctions; investment and financial scams; life-insurance fraud; loan scams; military-pension scams; "Nigerian Letter" scams; pyramid schemes; tax scams; telemarketing recovery scams; telephone scams; travel scams; weight-loss scams and used-car fraud.

In May the National Consumer Law Center published "In Harm's Way – At Home: Consumer Scams and the Direct Targeting of America's Military Veterans." The report says that servicemembers are frequently faced with unfair or deceptive business practices that swindle them out of hard-earned dollars.

The report cited that numerous businesses have set up shop, along routes leading to military installations, with signs advertising quick cash, payday loans and more. Many of these ads also appear in official and unofficial military publications. Readers often assume that military officials have approved of the businesses and their claims, even though official publications are required to run a disclaimer statement saying the advertisements do not constitute endorsement.

Low incomes and frequent deployments make Soldiers attractive targets for scam artists, who know Soldiers receive regular paychecks. The standard expectation for Soldiers to maintain orderly lives puts them at risk because they may seek advance-fee loans or so-called "credit repair" when they're in financial straits.

What many Soldiers and their spouses don't realize – and what scam artists never admit – is that they get credit at a much lower interest rate through credit unions and banks. However, some Soldiers fall prey to scams simply because they lack experience dealing with money.

A copy of the NCLC's "In Harm's Way – At Home: Consumer Scams and the



Direct Targeting of America's Military Veterans" is available on the organization's Web site – www.nclc.org.

The best defense against scams is skepticism. Certain tactics usually give scam artists away, so consumers should be observant of their behavior.

Don't be afraid to walk away if you are pressured to act quickly; you can't research the details or claims for yourself; you haven't checked out the seller with the Better Business Bureau or if you feel uncomfortable with any part of the deal. Remember:

- If something seems too good to be true, it probably is.
 - Advertising can be misleading. Don't believe everything just because it's in writing.
 - Take notes of important points for later reference.
 - Reading contracts and fine print before the purchase can illuminate problems. Make sure you understand the contract and that it matches what the salesperson told you. Ask for an explanation of anything you don't understand.
 - If any part of the deal isn't in writing, it probably isn't going to happen.
 - Always get the company's physical address and phone number, and check out the company with the local Better Business Bureau.
 - Beware of promoters who are not locally based, provide no telephone number and who use a post office box or mail drop rather than a full street address.
 - If asked to purchase goods sight-unseen, compare the prices and warranties with those offered by local businesses. You risk getting inferior merchandise when ordering products from unfamiliar businesses without being able to first inspect them.
 - To protect yourself from telemarketing and mail scams, request information in writing. Avoid giving out credit card and bank account numbers or Social Security numbers. Don't just assume the callers are who they say they are. Avoid sending cash, checks, or money orders to strangers, P.O. boxes or couriers.
 - Don't allow embarrassment or fear to keep you from reporting fraud to the appropriate authorities.
- In November, *Soldiers* magazine published a *Hot Topic* insert entitled "Consumer Scams: Are You Getting Ripped Off?" The publication contains tips on what to watch out for in scams targeted at Soldiers and information on consumer protection, and where to get legal help if you've been a victim of a scam. The publication can be found on the magazine's Web site – www.

soldiersmagazine.com – or at www.army.mil/soldiers/HotTopics/Nov03.pdf.

Army Information Line staff: ready to assist

The Army Information Line staff are available from 8 a.m. to 4:30 p.m. EST, Monday through Friday (except holidays) at 1-800-833-6622. The information line can be dialed toll-free in all states including Alaska and Hawaii, as well as Guam, Puerto Rico and the Virgin Islands.

Information line staff possess a broad range of knowledge and can access resources and offer guidance to assist in resolving issues. Additionally, the staff serves the needs of all seven constituent groups of Army Well-Being: Soldiers (active duty, National Guard and reserve), civilians, retirees, veterans and families.

Well-Being Liaison Office

In an effort to allow more visitors to the Well-Being Liaison Office Web site – www.aflo.org – an opportunity to participate in the November Well-Being Poll on the Army's Rest and Recuperation (R&R) Leave Program, the November poll, was held over through December.

These polls help us to measure the success of Well-Being initiatives. Your participation in them provides us with valuable feedback, and gives us insight into Army programs and initiatives from the user's viewpoint.

A remarkable 94 percent of poll respondents told us that they were aware that the Army instituted an R&R Leave Program for servicemembers and Department of Defense civilian employees serving in support of Operation Iraqi Freedom (OIF) and Operation Enduring Freedom (OEF).

Responses indicate that Army leaders are doing a good job of communicating the program to Soldiers/civilians and counseling them on the program's eligibility requirements. It is also apparent in most cases where an individual was denied R&R Leave, the reason(s) why were explained to the individual.

Your take on Well-Being initiatives is very important to us. To participate in the January Well-Being Poll: "Benefits and Entitlements," visit the WBLO Web site at www.aflo.org.

