

# ARMY WELL-BEING

*Serving: Active Duty, Guard, Reserve, Civilians, Retirees, Veterans, and Families*

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## Personal finances top priority for new Army Family Action Plan issues

By Victoria A. Palmer  
CFSC Public Affairs

ALEXANDRIA, Va. – Personal financial concerns are this year's top priority for Soldiers and their families, according to the votes of 103 delegates to the 2003 Army Family Action Plan (AFAP) Conference. All the top five new AFAP issues directly relate to pay, benefits and personal expenses.

Survivor Benefit Plan offset headed the list of new issues – ahead of mortgage relief for mobilized reserve-component servicemembers and death benefits for stillborn infants (tied for second), lodging and subsistence for family members of hospitalized servicemembers and weight allowance for permanent change of station moves.

During the 20<sup>th</sup> Annual Department of the Army AFAP Conference Nov. 17-21 here, delegates representing every demographic segment of the Army worked in eight groups addressing 24 issues in areas such as family support, force support, logistical support, employment, entitlements as well as medical and dental.

A spokesperson for each group briefed its top three issues at week's end to an audience of senior Army leaders that included Vice Chief of Staff of the Army Gen. George W. Casey, Jr., and his wife Sheila; Reginald J. Brown, assistant secretary of the Army for Manpower and Reserve Affairs; Lt. Gen. James J. Lovelace, director of the Army Staff, and his wife Gail; Lt. Gen. Roger Schultz, director of the Army National Guard; Brig. Gen. James Snyder (who represented Lt. Gen. James R. Helmly, chief of the Army Reserve) and Mrs. Helmly; and the conference host, Brig. Gen. Robert L. Decker, U.S. Army Community and Family Support Center commander.

After the issues were briefed, delegates voted for the top five new issues, the six most critical active AFAP issues and the most valuable Army services.

Help for retirees' surviving spouses was the focus of the No. 1 issue: Survivor Benefit Plan

offset. Spokesperson Tracey Dougherty from Fort Polk, La., explained that SBP, a voluntary, annuity-type plan paid monthly by military retirees, provides 55 percent of the servicemember's retirement pay to the surviving spouse when Social Security is not yet payable and a 35 percent benefit when it is (at age 62). The age of receipt for maximum Social Security benefits has increased but the SBP offset remains at age 62. The Entitlements I group recommended to delay the start of the SBP benefits second tier level from age 62 to 72 and increase benefits from 35 to 40 percent.

Entitlements II spokesperson Capt. Chris Moore from Fort Jackson, S.C., made impassioned pleas for his group's issues through compelling storytelling. Two of the group's issues tied for the No. 2 new issue: mortgage relief for mobilized Guard and reserves and death benefits for stillborn infants.

Moore explained that approximately one-third of mobilized reserve-component servicemembers suffer a significant decrease in pay, which impacts their ability to meet mortgage obligations. The group recommended that the Soldiers and Sailors Civil Relief Act be amended to allow Soldiers to defer the difference between the existing mortgage obligation on the family's primary residence and the Basic Allowance for Housing while mobilized.

In briefing death benefits for stillborn infants, Moore illustrated the issue with an emotional comparison of two families experiencing the joy of pregnancy and birth but then undergo the heartbreaking loss of a child. While a child who dies even shortly after birth is covered under Family Supplemental Group Life Insurance, a stillborn child is not, compounding emotional trauma with financial hardship. The group recommended that this be addressed by changing the FSGLI to include a death benefit for stillborn infants.

Dougherty also briefed the No. 4 issue: lodging and subsistence for family members of hospitalized servicemembers. Current policy authorizes transportation costs for two family members when a Soldier is hospitalized.

Dougherty explained that Congress has au-

thorized per diem for families of Soldiers injured in Operations Noble Eagle, Enduring Freedom and Iraqi Freedom, but when a Soldier is seriously ill or injured in circumstances other than war, family members must incur the costs of lodging and food expenses. The group recommended that travel and per diem be provided to families of all Soldiers hospitalized

**See AFAP on page 2**



Donna Miles

### *R&R flights may soon be fully funded*

Spec. Jim Short, arriving at Baltimore-Washington International Airport on the first Rest and Recuperation Leave program flight, introduces himself to his 8-week-old daughter. Congress and DoD leaders are currently looking into ways to fully fund servicemember R&R Leave from the APOD to airport nearest their leave destination. For news and updates on this, visit the Well-Being Liaison Office Web site — [www.alf.org](http://www.alf.org).



# TO SERVE



## Latest 'Stop Loss' keeps thousands of Soldiers in place

By Staff Sgt. Marcia Triggs  
Army News Service

Soldiers assigned to units that have been selected to participate in the second rotation of Operation Iraqi Freedom and the fifth rotation of Operation Enduring Freedom will not be allowed to voluntarily leave the Army or change duty stations under the Army's most recent "Stop Loss and Stop Movement" program.

Acting Secretary of the Army Les Brownlee approved the implementation of the Active Army Unit Stop Loss/Stop Movement Program Nov. 13. Soldiers in affected units will be subject to Stop Loss/Stop Movement 90 days before their deployment until 90 days after redeployed, according to officials from the Office of the Deputy Chief of Staff, G1.

Soldiers not affected by this Stop Loss/Stop Movement program implementation include National Guard and reserves. Those Soldiers are already subject to a reserve-component Unit Stop Loss program.

The RC Unit Stop Loss policy was approved in November 2002 by Reginald J. Brown, As-

sistant Secretary of the Army (Manpower and Reserve Affairs). Stop Loss begins for RC Soldiers when the unit is first alerted and will last 90 days after demobilization.

There will be other categories of Soldiers that will not be affected by this Stop Loss/Stop Movement program, such as, Soldiers on terminal leave or those being involuntarily separated from the Army, G1 officials said.

Headquarters, Department of the Army, also added a Stop Movement feature to the Stop Loss program, which suspends permanent change of station moves for Soldiers assigned to units that will fall under the Active Army Unit Stop Loss Program, G1 officials said.

Instituting Active Army Unit Stop Loss, Stop Movement and retaining the RC Unit Stop Loss is to provide equity for all components and ensure unit stability from alert, through redeployment and demobilization.

The Army Human Resources Command remains the Army's authority for exceptions to Stop Loss/Stop Movement policy.

This decision also lifted the last two specialties affected by the All Component, 12-month

Skill-Based Stop Loss program. The lift is for officers in the Information Systems Management Field, 53, and Explosive Ordnance Disposal specialists, 55D. This effectively discontinues the All Component, 12-month Skill-Based Stop Loss program for both the active and reserve components.

Personnel whose military occupational specialty was lifted from the All Component, 12-month Skill-Based program will have the opportunity to continue serving, if in good standing, or they may separate from the Army when they have fulfilled their yearlong commitment under Stop Loss.

By way of background, there have been five increments of Stop Loss in support of Operations Noble Eagle and Enduring Freedom, dating back to November 2001. Operation Noble Eagle involves reserve component Soldiers who were mobilized to support homeland security.

However, the Army continually reviews all job specialties and units to make sure that readiness will not be adversely impacted, G1 officials said.

### AFAP from page 1

with serious illness or injury.

Facilities and Relocation spokesperson Maj. Nora Marcos of Yongsan, Korea, briefed the No. 5 issue: weight allowance for Permanent Change of Station moves. Marcos explained that failure to review and adjust weight allowances has resulted in the application of out-of-date weight tables that have not increased since the 1980's, resulting in Soldiers having to dispose of personal items or pay to cover moving expenses. The group recommended weight allowances be reviewed periodically, and adjusted based on modern-day households.

Affordable continuing education for family members continues to remain a hot issue, as delegates voted for the top six active AFAP issues from previous conferences.

Allowing Soldiers with at least 10 years of service to transfer their Montgomery GI Bill benefits to their dependents was voted the top active issue, followed by in-state college tuition status for military family members, which was last year's No. 1 issue.

In-state tuition tied with pay table reform for second in the top six, followed by modification of the Permanent Change of Station weight allowance table, retirement Dislocation Allowances and shipment of household goods.

The delegates identified medical and dental, AFAP, Army Community Service and the commissary as the most valuable Army services.

The AFAP grassroots process has identified issues affecting Soldiers' and families' lives to senior Army leadership since 1983. Over the past 20 years, AFAP has addressed more than 542 issues resulting in 82 changes to legislation, 130 revised policies and 140 improved programs or services. AFAP successes include the Military Thrift Savings Plan that allows servicemembers to participate in the Federal Thrift Savings Plan; TRICARE for Life, which extends TRICARE eligibility to military Medicare-eligibles; tour stabiliza-

tion for Soldiers with high school seniors; and uniform DoD reserve-component family member identification cards.

"We find ourselves in the AFAP 20<sup>th</sup> year, supporting an Army at war," Casey said. "At no time in my recent memory has a program like AFAP been more important to the overall success of our Army."

More information about AFAP is available on the Well-Being Liaison Office Web site - [www.aflo.org](http://www.aflo.org); and the Army Morale, Welfare and Recreation Web site - [www.armymwr.com](http://www.armymwr.com).

**Editor's note:** Palmer is the deputy public affairs officer for the U.S. Army Community and Family Support Center.

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# To Live



## Army to update ID cards and DEERS for Reserve-Component

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 Army National Guard and Army 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. Limited access to system connectivity in these countries and a widely dispersed population that needs replacement identification cards, make it necessary to expedite issuance of these cards, which convey benefits and privileges and will act as the Soldiers' Geneva Conventions card.

In addition to the mobilized Soldiers affected, there are an estimated 95,000 family members who will require new ID cards, and also require that 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. Updating this information depends on what type of extension they fall under. Of the estimated 55,000 Soldiers that require ID cards, approximately 10,000 have already had their tour dates extended and DEERS information updated.

RC Soldiers on their first or second year of

mobilization fall under Title 10 United States Code 12302 for a maximum 24 month partial mobilization. Extension orders by unit, once approved, are forwarded from the Army G3 to theater.

Units will compile and forward a by-name roster of Soldiers who will be extended on active duty past 365 days through U.S. Army Human Resources Command-Alexandria (AHRC) to individual state Joint Forces Headquarters, AHRC-St. Louis and the USAR Regional Readiness Commands (RRC). These rosters will help ensure all Soldiers are accounted for in the extension process in order to ensure correct eligibility for all benefits.

Joint Forces Headquarters in each state and the RRCs 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. Regula-



tions 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](http://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.

The AHRC-Alexandria DEERS/RAPIDS Support Office will transmit a MILPER message to the field reinforced by a DoD wide email message to all DEERS/RAPIDS offices in the very near future to alert them to this issue and what they should do to support these Soldiers and family members.

– Army News Service

### Guard, reserves get unlimited commissary benefits

The DoD announced recently that with the president's signing of the National Defense Authorization Act for Fiscal Year 2004 the following servicemembers and their dependents will be given unlimited access to commissaries:

- Members of the Ready Reserve (including 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 are not yet 60 and possess a DoD Civilian ID Card.
- Dependents of the members described above who have a Uniformed Services ID Card, or who have a distinct ID card used as an authorization card for benefits and privileges issued by the Uniformed Services.

"Instructions have gone out to all continental U.S. stores informing them that [members of the reserve components] now have unlimited shopping access, and telling store managers how to welcome members of the National Guard and reserve to the full use of the commissary bene-

fit," said Patrick Nixon, deputy director of the Defense Commissary Agency. "Commissary shoppers will begin to see banners saying 'Welcome Guard and Reserve to Full Time Savings,' along with other events recognizing these new full-time shoppers."

Guard and reserve members were previously authorized only 24 commissary shopping days per calendar year. Commissaries have already adopted the new provisions, and Guard and reserve members will no longer have to present a Commissary Privilege Card when they shop.

"I want to thank Congress and the Department of Defense for their efforts in bringing the commissary shopping privilege to the total force," Nixon said. "The Congress included unlimited commissary benefits in the National Defense Authorization Act thus making full time shopping possible for the men and women who serve their nation in the National Guard and reserve."

For more information about DeCA, see the agency's Web site at [www.commissaries.com](http://www.commissaries.com).

– American Forces Information Service



# To CONNECT



## New Army Web site focuses on 'Way Ahead'

"The Way Ahead" Web site – [www.army.mil/thewayahead](http://www.army.mil/thewayahead) – went online recently, and outlines the Army leadership's plan to increase wartime relevance and readiness and institutionalize a Joint and Expeditionary mindset.

"We are accelerating change to help our Soldiers and our nation fight the current war on terrorism," said Acting Secretary of the Army Les Brownlee. The Army will reorganize its combat and institutional organizations, and redesign its formations to provide modularity and flexibility. It will also re-balance the active and reserve forces, and emphasize adaptability in leaders and Soldiers.

"The Way Ahead" Web site mirrors a pamphlet of the same name soon to be published, officials said.

To expedite change, Army Chief of Staff Gen. Peter J. Schoomaker established focus areas to immedi-

**Soldier's Creed**  
(Warrior Ethos)

I am an American Soldier.  
I am a Warrior and a member of a team. I serve the people of the United States and live the Army Values.  
I will always place the mission first  
I will never accept defeat.  
I will never quit.  
I will never leave a fallen comrade.  
I am disciplined, physically and mentally tough, trained and proficient in my warrior tasks and drills. I always maintain my arms, my equipment and myself.  
I am an expert and I am a professional.  
I stand ready to deploy, engage, and destroy the enemies of the United States of America in close combat.  
I am a guardian of freedom and the American way of life.  
I am an American Soldier.

ately channel Army efforts. "We are re-examining doctrine, training and systems to support joint and expeditionary capabilities, along with our ability to sustain land campaigns during war fighting and

peacekeeping."

Army agencies are finalizing plans for each of the following focus areas, with implementation decisions to be announced in the near future:

- Develop flexible, adaptive and competent Soldiers with a warrior ethos.
    - Prepare future generations of senior leaders by identifying and preparing Army leaders for key positions within joint, interagency, multinational and service organizations.
    - Focus training at Combat Training Centers and in the Basic Command Training Program to meet requirements of the current security context and the joint and expeditionary team.
    - Train and educate Army members of the joint team.
    - Conduct a holistic review of Army aviation and its role on the joint battlefield.
      - Accelerate fielding of select Future Force capabilities to enhance effectiveness of the Current Force.
      - Leverage and enable interdependent, network-centric warfare.
      - Create modular, capabilities-based unit designs.
      - Retain campaign qualities while developing a joint and expeditionary mindset.
      - Redesign the force to optimize the active and reserve component mix.
      - Ensure stability and continuity, and provide predictability to Soldiers and their families.
      - Provide intelligence to commanders with speed, accuracy and confidence to impact current and future operations.
      - Enhance installation ability to project power and support families.
      - Clarify roles and enable agile decision-making.
      - Redesign resource processes to be flexible, responsive and timely.
      - Tell the Army story so that the Army's relevance and direction are clearly understood.
- Editor's note: Information provided by Margaret McBride at Army Public Affairs.*  
– Army News Service

## Army libraries continue to feed deployed Soldiers minds, souls

Continuing a tradition of bringing Morale, Welfare and Recreation to deployed Soldiers, more than 800 boxes of best-selling paperback books are sent monthly to Operation Enduring Freedom and Operation Iraqi Freedom by the Army General Library Program at the U.S. Army Community and Family Support Center.

The CFSC's paperback kit program is intended for units and activities assigned where there are no established libraries, such as troops on maneuvers at isolated sites and combat areas. The original book program began during World War I and continued through World War II, Korea and Vietnam.

Contents of the kits during World War II included record players, LP records and bookshelves for reading materials. Now there are four different kits, each containing 25 unique best-selling paperbacks.

Audio books on compact disks have also been sent to OIF units. A monthly distribution of non-fiction and fiction audio books will supplement the original shipment of 140 titles. Subscriptions to *Army Times* are also being sent, along with other popular magazines and music CDs.

Creating special topic kits that include game books, books on card and coin tricks and a one-time shipment of kits dedicated to personal fitness has been a change from the more traditional selections of science fiction, mysteries, thrillers and westerns. These specialized kits were sent in October and November.

Aware that many Soldiers would be spending the holiday season away from their families, a specially designed "Season's Greetings" postcard signed by attendees of the National Book Festival was included in boxes sent in November. Hopefully, this personal touch will remind each Soldier who opens a box that they're in our thoughts, library program officials said.

Acquiring, and maintaining accurate mailing addresses for units has been challenging, officials said. The early reward for this work has come in the form of thank you notes from Soldiers in the field.

For more information about the paperback book kit program, contact CFSC's Community Recreation Library Program via e-mail to [library@cfsc.army.mil](mailto:library@cfsc.army.mil).

– Community and Family Support Center



# To GROW



## MSP opens spouse employment opportunities

Military spouses seeking federal employment can often get their foot in the door through the aid of the Military Spouse Preference Program.

The program was established in 1986 as part of the DoD Authorization Act in an effort to increase employment opportunities for spouses of servicemembers. It provides for priority in the employment selection process 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.

Not all positions are applicable to the MSP. Spouses may use the MSP when competition 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.

Civilian Personnel officials say that referral through Program S is the best method for eligible, immediately appointable spouses to re-

quest preference for competitive service positions without applying for vacancies.

Spouses must be in one of the following categories to be appointable:

- A current federal career/career-conditional employee;
- Serving under a Veterans Readjustment Appointment (VRA) or Schedule A handicapped appointment;
- Have reinstatement eligibility;
- Have eligibility under Executive Order (EO) 12721, "Eligibility of Overseas Employees For Noncompetitive Appointment";
- Have competitive service eligibility based on employment under other merit systems.

MSP eligibility begins 30 days prior to 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. Spouse-preference eligible candidates must indicate whether they are interested in temporary positions.

Spouses in overseas area 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 EO

12721. 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-point 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](http://www.cpol.army.mil)) or the Office of Personnel Management's USAJOBS ([www.usajobs.opm.gov](http://www.usajobs.opm.gov)). Additionally, questions can be submitted via e-mail to [applicanthelp@cprxtp.belvoir.army.mil](mailto:applicanthelp@cprxtp.belvoir.army.mil).

– Well-Being Liaison Office

## '04 Commissary scholarship program accepting applications

The Defense Commissary Agency (DeCA) kicked off its annual Scholarships for Military Children program in November. Children of active-duty, retired, National Guard and reserve servicemembers can apply for \$1,500 academic scholarships through Feb. 18.

In its four years, this DeCA program has awarded nearly \$2.5 million in scholarships to some 1,500 children of servicemembers and retirees. Last year, 550 scholarship recipients were

selected from 6,500 applicants.

DeCA officials said the agency strives to award at least one scholarship to a student at each commissary location, depending on the number of qualified applicants and funding.

The program is funded through contributions from manufacturers and suppliers who sell products in military commissaries, DeCA officials said. Additionally, the Fisher House Foundation underwrites the program's administrative costs.

New this year, members of the general public can also contribute to the scholarship program through the Fisher House Foundation ([www.fisherhouse.org](http://www.fisherhouse.org)) and Armed Forces Foundation ([www.armedforcesupport.org](http://www.armedforcesupport.org)).

More information about the scholarship program and its application procedures are available on the Scholarships for Military Children program's Web site at [www.militaryscholar.org](http://www.militaryscholar.org).

– Well-Being Liaison Office



# CONSTITUENT ROUNDUP

## Active Duty

Under a new policy, the Army will stop all conditional promotions from sergeant to sergeant first class.

Here's how the new policy will look:

- A sergeant must graduate from the Primary Leadership Development Course (PLDC) to be considered for promotion to staff sergeant.
- A staff sergeant must graduate from the Basic Noncommissioned Officer Course (BNCOC) to be considered for promotion to sergeant first class.
- A sergeant first class must graduate from the Advanced Noncommissioned Officer Course (ANCO) to be considered for promotion to master sergeant.

The only exception to the policy is conditional promotion from specialist or corporal to sergeant. They need not attend PLDC to be promoted.

– *Army News Service*

## National Guard

The National Guard Bureau is taking steps to decrease the number of privately owned vehicle accidents involving Guardsmen. Sixteen Guardsmen died from POV during 2003.

Guard statistics show that 99 Guardsmen were killed in ground accidents during the past six years. Seventy-two of them died from POV accidents, that's 73 percent of fatalities.

All Army Guardsmen, who have a military drivers license, are required to complete four hours of instruction in traffic safety. Guard Soldiers and civilian employees are being urged to undergo that training.

An online Defensive Driving Course is available anytime at no cost to Guard Soldiers and civilian employees at [www.safetyserve.com/arn](http://www.safetyserve.com/arn). It only takes three or four hours to complete, it meets the training requirements, and some auto insurance companies offer reduced rates to those who take it.

– *National Guard Bureau*

## Army Reserve

The Secretary of Defense recently approved the alert notifications of 4,228, and mobilization of 9,900 reserve-component Soldiers for the second rotation of Operation Iraqi Freedom (OIF-2). This brings the total Guard and reserve personnel that have been alerted for OIF-2 to 66,531; and 56,504 mobilized.

The Secretary of Defense also approved the alert notifications of 567, and mobilization of 2,955 reserve-component Soldiers for the fifth rotation of Operation Enduring Freedom (OEF-5). This brings the total Guard and reserve personnel that have been alerted for OEF-5 to

4,603; and 6,906 mobilized.

These rotations are designed to allow for the maximum overlap between forces currently deployed and replacement units.

The Ready Reserve includes members of both the National Guard and reserves. As previously announced, deploying reserve-component Soldiers can expect to be mobilized for up to 18 months and be in theater for up to 12 months.

– *American Forces Information Service*

## Civilian Employees

The recently passed fiscal 2004 National Defense Authorization Act has allowed for the creation of the new National Security Personnel System.

The system, a centerpiece to Defense Secretary Donald H. Rumsfeld's transformation strategy, is designed to increase flexibility and allow supervisors the ability to manage more effectively.

Rumsfeld said, during a Pentagon Town Hall meeting in late November, the new system will give civilians the freedom they need to do their jobs. "Each of you has chosen to serve our national defense because you want to contribute to the peace and security of this country. This legislation will help you transform the department so DoD's great civilian workforce can be as agile, flexible and innovative as the forces you support in the field."

The system builds on more than 25 years of experiments in pay-banding and classification changes. It will make it easier for the department to hire new highly qualified workers, to change the workforce to suit the needs of the future, to reward good workers and to encourage new ways of thinking.

Additionally, the new system will make negotiations with unions easier, allow DoD to negotiate with national bodies rather than local unions.

– *American Forces Information Service*

## Retirees

Army Family Action Plan delegates forwarded to Army leadership an issue on behalf of federal retirees – Federal Retiree Pre-Tax Health Insurance Premiums.

By law federal retirees are not allowed to pay their health insurance premiums with pre-tax dollars, unlike they did before retirement, according to conference delegates. Federal employees pay their health insurance premiums with pre-tax dollars through the Health Benefit Premium Conversion program.

"To not allow federal civilian and military retirees to pay health insurance premiums on a pre-tax basis inflicts a financial burden on re-

tirees' income," said Beth Freehill, of Fort Benning, Ga., the AFAP Employment and Volunteers Workgroup spokesperson as she laid out the group's recommendation for leaders to work towards authorizing such a benefit.

– *Well-Being Liaison Office*

## Veterans

The Department of Veterans Affairs recently announced the distribution of more than \$517 million in dividends to 1.5 million active policyholders of veterans' life insurance.

Over the next year, veterans will receive payments on the anniversary date of their policies, with the specific dividend amount varying according to age, type of insurance, and length of time the policy has been in force. Veterans will automatically receive their annual dividend through one of nine payment options available to them.

Dividends cover only veterans with government life insurance policies who served between 1917 and 1956. Veterans, who were discharged after 1956, are covered by VA term insurance programs that do not pay dividends.

Veterans who have questions about their policy may call the VA Insurance toll-free number at 1-800-669-8477, may send an e-mail to [VAinsurance@vba.va.gov](mailto:VAinsurance@vba.va.gov), or may visit the VA Insurance Web site at [www.insurance.va.gov](http://www.insurance.va.gov).

– *Department of Veterans Affairs*

## Army Families

On Veterans Day, President George W. Bush signed the Military Family Tax Relief Act of 2003 into law.

The new law, which was first introduced in the House of Representatives in late October, increases the death gratuity paid to families of Soldiers who are killed while on active duty from \$6,000 to \$12,000. It also stipulates that this benefit will be paid to families free of taxes, previously taxes were assessed on half of the payment.

Additionally, this law provides for additional tax breaks for Soldiers and their families. The law suspends residency requirements for active-duty Soldiers who sell houses and ensures that Soldiers who are deployed away from home are not required to pay capital gains taxes on the sale of their home.

Reserve-component Soldiers will now receive a new tax deduction for travel expenses.

Soldiers with families also get a break in that the law allows military-provided financial assistance for childcare provided to Soldiers' families, not be treated as a taxable benefit.

– *Army Well-Being Liaison Office*