



# NEW MILITARY SPOUSE REFERENCE GUIDE



**ARMY COMMUNITY SERVICE  
RELOCATION READINESS PROGRAM  
SOLDIER SUPPORT CENTER  
3<sup>RD</sup> FLOOR, BLDG 4-2843  
NORMANDY DRIVE  
FORT LIBERTY, NC 28310  
(910) 396-8682  
(800) 958-4759**

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## **NEW MILITARY SPOUSES**

On behalf of the Fort Liberty, Army Community Service Community (ACS), Relocation Readiness Program (RRP), we welcome you as one of our newest military spouses. We recognize your key role in supporting your Soldiers and your over all importance to the entire military Family. We want to assist you in strengthening the partnership between the Army, its Soldiers, and their Families. The ACS mission is to facilitate commanders' ability to provide comprehensive, coordinated and responsive services which support readiness of Soldiers, civilian employees, and their Families.

This handbook is designed to alleviate some of your concerns and answer many questions you may have as a new military spouse. Whether your military Soldier is in the military school environment or a permanent duty station, we will provide you pertinent information to help ease your transition from civilian to military life.

Enjoy this book and feel free to contact the closet military installation's Army Community Service. You can contact your nearest military installation's Army Community Service or if you're stationed here at Fort Liberty, call the ACS Relocation Readiness Program at (910) 396-8682 or (800) 958-4759.

## **FIRST THINGS FIRST**

As a new military spouse, you will need to be enrolled into the Defense Enrollment Eligibility Reporting System (DEERS) and be issued an Identification Card (ID card). All Soldiers must ensure that their Family members are enrolled into DEERS to receive non-emergency medical care. You may call 1-(800) 538-9552 to verify your enrollment in DEERS. This ID card will enable you to use the Post Exchange (PX), the commissary and to receive dental and medical care. Due to its importance, you should always carry your ID card and guard it carefully. If your ID card is lost or stolen, you must report it to the Military Police as soon as possible. To get your initial ID card you will need your marriage and birth certificates along with DD Form 1171. To get an ID card you must have your military sponsor present; or a power of attorney if the Soldier will not be present. (ID cards are issued to all Family members who are over 10 years old). Family members of dual (both mother and father are Soldiers) military children will be issued an ID card, regardless of age.

## **MILITARY FAMILY LIFE**

Military life has its challenges, but it can also be a wonderful experience. So it is important that you learn as much as possible about available resources and familiarize yourself with the installation you are assigned. By doing this, you will create a positive and satisfying life in the military. You and your Soldier are the military's greatest asset. Military Families share many common goals:

A sense of mission: To provide for our nation's defense and maintain world peace

Personal growth: To help all Family members reach their full potential

Health and happiness: To ensure that Family members are well taken care of

Military life encourages Family unity, making them very special. This includes: dedication, commitment, sacrifice and adaptability. It is not always easy to adjust to the challenges of a military lifestyle and Families face two unique challenges; separations/reunions and relocating. It is inevitable that a Family will be separated from the Soldier sometimes during his/her career. This is why the military encourages Families to be prepared for any type of separation. Soldiers are separated from their Families many times either by deployment, annual training (if reservist) and special duty assignments and training. Families can still be close and grow as a Family unit despite separation. It just takes a little bit of knowledge and Family preparedness.

You should learn everything you can about military Family life so you can make the most of your military experience. Remember that military life is what you make of it. So empower yourself and your Soldier with the many benefits; by discovering new interests, living and understanding many cultures, developing strong Family ties, understanding what type of job your spouse has, and provide meaningful opportunities for your kids.

You can enrich your Family life by:

Participating in Family enrichment programs

Getting involved with the local community activities

Planning Family activities

Communicating with your Soldiers and sharing decision making

## **HOW TO USE TRICARE**

Military Family members have more than one choice about where they may go for health care. Through TRICARE, Family members of active duty and retirees and their Family members under the age of 65 can go to military or civilian health care providers for care if they want. If a Family member have trouble getting an appointment at their nearest military facility. Before going to a civilian practitioner, it is a good idea to check out the TRICARE rules and find out how TRICARE works or you could end up with bills to pay by yourself.

First, are you sure you are covered by TRICARE? TRICARE is not like a civilian insurance plan for which you fill out applications and then pay monthly premiums. You could be covered by TRICARE and not even know it. If you are an eligible Family member of an active duty or retired Soldier, TRICARE coverage is automatic if you have a valid military identification card and you are registered in DEERS.

DEERS is the Defense Enrollment Eligibility Reporting System. It is the computer network all military healthcare facilities and TRICARE worldwide uses to verify your eligibility for care. Enrollment into DEERS is not automatic. If you get married or have a new baby, the sponsor has to enroll the new dependent into DEERS. When enrolled into DEERS, you should check your enrollment periodically of any changes. If you are not enrolled in DEERS, TRICARE will not honor your claim.

The first step to using TRICARE is to visit the health benefits advisors (HBAs) at the nearest military healthcare facility. The HBAs will confirm your registration in DEERS and can advise you about seeking civilian care and filling out TRICARE paperwork. They can provide you with a list of doctors in the local area or needed specialties who accept "TRICARE assignment". For more information call your TRICARE office at 1 (877) TRICARE (874-2273).

Many doctors' offices and hospitals will file the claim for you, and often you will not have to pay your share until after TRICARE has paid its share. Some healthcare providers will require money up front. It's a good idea to determine how a doctor handles this before you see him or her for the first time. The TRICARE rules differ depending on whether you will be seen as an outpatient or whether you will be admitted to a hospital. For most outpatient care, you may use civilian sources instead of military providers without clearing it with the HBAs. The exceptions are some minor surgical procedures generally done on an outpatient basis and maternity care. You should check with an HBA before letting any civilian healthcare provider perform surgery on you. For non-emergency inpatient care, you must check with your nearest HBA before seeking care from civilian providers.

Usually TRICARE will not pay for inpatient care if you live near a military hospital that can provide the care you need. For special care like obstetrical care, the rules get very complicated because while obstetrical care starts on an outpatient basis, it ends up with inpatient care. Before going to a civilian provider for obstetrical care, be sure to check with the HBAs, or you may face big bills without the support of TRICARE. For yourself and for the HBAs, if you need their help, it is very important you keep copies of everything relative to your bills and claims. For any claim you send TRICARE, TRICARE will send you an explanation of benefits or (EOB). The military healthcare system and TRICARE together make it possible for military Families to get the health care they need, not necessarily for free (nothing's really free), but with the smallest possible charge. For further information, please call 1 (877) TRICARE (874-2273).

## TRICARE UNITED CONCORDIA DENTAL PLAN

This dental plan replaces the Delta Dental Plan and was awarded early in 1995. There are many changes in the program's benefits and how it works. It is a voluntary comprehensive dental plan available to all active duty Family members of the seven Uniformed Services. If your Soldier is still in basic training or advanced individual training, you are not eligible until the Soldier becomes permanent active duty.

The Health Benefits Advisors (HBAs) at military facilities have directories of participating dentists. In January 1996 a complete list of all network dentists was sent to all HBAs. This list is updated and distributed quarterly. If there are no participating dentists within 35 miles of your residence, then you need to contact the Dentist you wish to use and inform them of your membership in TRICARE. Ask the Dentist if they are willing to accept payment from TRICARE, if so have them contact TRICARE at (877) TRICARE. The non-participating dentist will be paid by UCCI; less any required patient cost-share. If the Dentist is not willing then you will have to make the payment and then submit a claim form to TRICARE.

### TRICARE PLAN DENTAL

#### **100% Coverage**

Cleanings and fluoride treatments

Lab tests

Space maintainers for Family members under the age of 19

Some emergency treatment

#### **80% Coverage**

Fillings

Stainless steel and resin crowns on baby teeth

#### **50% Coverage**

Complete and partial dentures

Adjustments and repairs to dentures

### QUESTIONS & ANSWERS

Will I have to change dentists? NO. Any licensed dentist can provide services under the program. However, only dentists participating with United Concordia are required to accept the payment allowance determined as United Concordia's payment in full. Nonparticipating dentists may bill you for any difference between the allowance and their charge. Since provider participation is voluntary, ask your dentist if he/she signed up to participate in the United Concordia provider network.

Will United Concordia contact my dentist? YES. Virtually every dentist practicing in the United States has been contacted by United Concordia and invited to become a participating provider. In addition, information regarding United Concordia's recruitment efforts has been published in various dental journals and newsletters. United Concordia is actively and aggressively recruiting the dental network, inviting over 140,000 dentists throughout the country to participate in United Concordia's network.

If United Concordia does not contact my dentist, what shall I tell him/her? If your dentist wants to become a participating dentist, but has not been contacted, the dentist may contact United Concordia at (800) 637-3492.

Will I be able to find a United Concordia dentist at my new duty station? United Concordia customer service personnel will also assist you with finding a participating provider.

## MEDICAL SERVICES

Your local post hospital usually has acute and general care facilities that provide a wide range of services to Soldiers and their Families.

Defense Enrollment Eligibility System (DEERS): You MUST be enrolled in this system to be eligible for medical care, Civilian Health and Medical Program of the TRICARE and dental care. DD Form 1172 initially enrolls active duty Soldiers and their Family members into DEERS. Paperwork is initiated at the ID Card Section. BE SURE YOU ARE ENROLLED. Check your enrollment by calling 1(800) 5238-9552 for toll-free information and assistance concerning DEERS.

Patient Recording Card (PRC): Family members can receive their PRC at the outpatient records section of your installation hospital.

Pharmacy: Soldiers and Families can use this service on a first-come first-serve basis.

Medical Claims: TRICARE is designed to supplement the military care available to Soldiers and their Families. TRICARE information may be obtained from the TRICARE Service Center at each installation. The toll-free number is 1 (800) 941-4501.

Ambulance: Soldiers and their Families can use the military ambulance services for on-post-emergency situations. Provide the following information: nature of the emergency, name of requestor, phone number of the requestor, and accurate location or address with cross reference on landmarks, if your call for their service.

Immunizations: Immunizations are available for routine shots, baby shots and TB tine tests. Medical records are needed for immunizations. Check your local Army medical facility for particulars on appointments or walk-in standards.

Patient Representative: A Patient Representative is available to assist you with understanding the health care system. Questions may be addressed to the Patient Representative at your local military hospital.

## **WHAT IS ARMY COMMUNITY SERVICE (ACS)?**

Army Community Service is designed to provide families, active duty, retired, USAR, and National Guard Soldiers, a centrally located source of information, guidance, and assistance in solving problems of a personal or Family nature which are beyond the scope of their own resources. In short, if there is a question concerning the place to go for help, ask ACS. Army Community Service is located at the Soldier Support Center, BLDG 4-2843, 3<sup>RD</sup> Floor, Normandy Drive. For more information call (910) 396-8682 or (800) 958-4759.

## **WHAT PROGRAMS DOES ACS PROVIDE?**

**Financial Readiness Program (FRP)**: Provides services to improve the military community's awareness of consumer issues and enhance your ability to get the most for your money management, proper use of credit, financial information and guidance on the development of budgets and the achievement of future financial stability and growth.

**Army Emergency Relief (AER)**: Provides emergency financial assistance to Soldiers, their Families, retirees, widows, orphans of deceased Army members, and reserve components on continuous active duty for a period in excess of 30 days. Financial assistance is generally for emergency food or travel, but may be available for essential POV repairs, insurance, rent, utility, and funerals, medical and dental bills. Monetary educational assistance may also be provided to dependent children of Army personnel.

**Family Advocacy Program (FAP)**: The Family Advocacy Program is dedicated to the prevention, prompt reporting and intervention and treatment of spouse and child abuse. Several programs and/or services under FAP that assist commanders, Soldiers and their Families include: Crisis intervention; educational training for prevention of spouse and child abuse; classes and/or workshops focusing on prevention of domestic violence; parent aids providing information and referral to parents, and parenting classes designed for different age groups teaching positive approaches to parenting. Additional FAP programs include *New Parent Support Program* that provides outreach to parents of children 0-3 years old. The *Victim Advocate Program* Provide assistance to victims of domestic violence to include information on obtaining restraining orders, accompanying a victim to court, and information/referral to appropriate agencies. For more information call (910) 396-5521.

**Exceptional Family Member Program (EFMP)**: This is a mandatory enrollment program that works with other military and civilian agencies to provide comprehensive and coordinated medical, educational, recreational, housing, and community support and personnel services to Families with special needs. Soldiers on active duty enroll in the program when they have a Family member with a physical, emotional, developmental or intellectual disability requiring specialized services so needs can be taken into consideration during military assignment process. For more information call (910) 396-2749.

**Employment Readiness Program (ERP)**: The ERP provides information and referral services in the areas of employment, education, training, and transition opportunities to give Family members the competitive edge needed to secure employment. Services include: career and employment counseling; employer resource file (for positions on and off post); assistance in resume and job application preparation. For more information call (910) 396-2390/1425.



**Information and Referral Program (IRP):** The IRP provide information and makes appropriate referrals upon request to a variety of military or civilian agencies. The program maintains a file of installation and community resources. The IRP publishes the unofficial post telephone directory, Answers Unlimited. This must have book has information on establishments on post and other quick reference numbers. For more information call (910) 396-4636.

**Relocation Readiness Program (RRP):** The RRP provides services necessary to support Soldiers, civilian personnel and their Families as they relocate. The RRP offers relocation counseling, pre-move and post-move briefings; newcomers' orientation and tour; overseas orientations, and Military Homefront information on most military installations world-wide. Another service available is the lending closet, which includes basic household items and baby items for incoming and outgoing personnel without their household goods shipment. The Airborne Attic (AA) is Fort Liberty, Army Community Service initiative. The purpose of the Airborne Attic is to provide support for Soldiers and Family members E4 and below with items of furniture, household goods, and baby items/clothing free of charge. Welcome packets can be obtained at your nearest ACS. This packet contains brochures, maps, and activities concerning the installation and the surrounding communities. There are several ways to obtain a welcome packet from Fort Liberty: stop by the RRP office to obtain a welcome packet, request a welcome packet online to be mailed to you, or you can access the welcome packet online at <http://www.fortlibertymwr.com/ACS/acsdirectory.htm> .

**Multicultural Readiness Program (MRP):** The MRP broadens the ACS staff's ability to better meet the needs of active duty and reserve Soldiers, as well as their international spouses and Family members with interacting within the community and utilizing available services and resources. Typically the challenges faced by those with language and cultural differences are maximized by the added demands of relocation and deployment. Soldiers and their Families can overcome the feeling of displacement due to the strangeness of a new country and community. The MRP provides these individuals with the opportunity to obtain a wide range of services from programs that provide them with needed assistance and Family support to successfully move beyond language and cultural barriers they might otherwise experience.

**Army Family Team Building (AFTB):** This is an educational program designed to provide training for a way of life that prepares everyone in America's Army to function at that highest level, in any situation, with minimal outside support. Special courses are designed for Family members and Soldiers. It is not a mandatory training for Soldiers and voluntary for Family members, but every effort is made to make classes beneficial and user friendly. Classes include everything from military terms, acronyms, introduction to the chain of command/concern, Family and military expectations to beginning problem solving. The courses are available at every installation.

**Army Family Action Plan (AFAP):** This is an annual conference held by the community that addresses issues concerning the quality of life on that particular installation and/or issues that concern the entire Army. This conference utilizes Family members, Soldiers (active, retired, reservists, National Guard) and civilian employees as delegates, which sit on one of several work groups. These issues are presented to the command and the installation Commander informs the participants what can and can not be implemented. Larger issues impacting the entire Army are forwarded to the Department of Army for decisions.

**Installation Volunteer Service(IVS):** Provides guidance and information to installation agencies, which employ volunteers. The IVP provides training and a centralized volunteer

tracking system, which encompasses all installation volunteers. Volunteer Opportunities - There are many volunteer opportunities with Army Community Service.

**Deployment Readiness Program:** Provides active duty, reserve units and guard units with pre and post deployment/mobilization briefings, Family Readiness Group assistance, information and referral services, resource materials, and Operation R.E.A.D.Y. (Resources for Education About Deployment and You) training. Training modules provide practical instruction pertaining to ongoing readiness. Topics include: Understanding and Planning for Military Separation and Pre-deployment Ongoing Readiness, Coping with Separation and Financial Planning. The materials are designed to support unit commanders in preparing service members, civilian employees, and their Families for military operations.

**ARMY COMMUNITY SERVICE**  
**TELEPHONE DIRECTORY**  
**(STATESIDE)**

**Alabama**  
 Redstone Arsenal, AL  
 (256) 876-5397

Fort Rucker, AL  
 (334) 255-3817

**Alaska**  
 Fort Richardson  
 (907) 384-1517/1518

**Arizona**  
 Fort Huachuca, AL  
 (520) 533-2330

Yuma, AZ  
 (928) 269-2425

**Arkansas**  
 Pine Bluff, AR  
 (501) 540-3612

**California**  
 Fort Irwin, CA  
 (760) 380-4784

Presidio of Monterey,  
 CA  
 (831) 242-7660

**Colorado**  
 Fort Carson, CO  
 (719) 526-4590

**Georgia**  
 Fort Benning  
 (706) 545-5516

Fort Gordon  
 (706) 791-3579

Fort McPherson  
 (404) 464-4070/3612

Fort Stewart, GA  
 (912) 767-5058/5059  
 Fort Gillem, GA  
 (404) 464-4070

**Hawaii**  
 Fort Shafter  
 (808) 655-2400

Schofield Barracks  
 (808) 655-2400

**Illinois**  
 Rock Island, IL  
 (309) 782-0829

**Kansas**  
 Fort Leavenworth,  
 KS  
 (913) 684-2800

Fort Riley, KS  
 (785) 239-9435

**Kentucky**  
 Fort Campbell, KY  
 (270) 789-9322

Fort Knox, KY  
 (502)624-8391/6291

**Louisiana**  
 Fort Polk, LA  
 (337) 531-1941

**Maryland**  
 Aberdeen Proving  
 Ground, MD  
 (410) 278-7474

Fort Meade, MD  
 (301) 677-5590/3418

Fort Detrick, MD  
 (301) 619-2197

**Massachusetts**  
 Fort Devens, MA  
 (978)796-3023/2582

**Missouri**  
 Fort Leonard Wood,  
 MO  
 (573) 596-0212

**New Jersey**  
 Picatinny Arsenal, NJ  
  
 (973) 724-7247

Fort Dix, NJ  
 (609) 562-2767

Fort Monmouth, NJ  
 (732) 532-2077

**New Mexico**  
 White Sand Missile  
 Range, NM  
 (505) 678-6767

**New York** Brooklyn,  
 NY  
 (718) 630-4754

Fort Drum, NY (315)  
 772-6557

Watervliet, NY (518)  
 266-5103

West Point, NY (845)  
 938-4621

Fort Hamilton  
 (718) 630-4754

U.S Military Academy  
 (845)938-2519/4621

**North Carolina**  
 Fort Liberty, NC  
 (910)396-8682/8683  
 (800) 958-4759

**Oklahoma**  
 Fort Sill, OK  
 (580 442-5018/3021

**Pennsylvania**  
 Carlisle Barracks, PA  
 (717) 245-4357/3773  
**South Carolina** Fort  
 Jackson, SC

(803) 751-5256

**Texas**  
 Fort Bliss, TX  
 (915) 568-4614/1132

Fort Hood, TX (254)  
 287-1421

Texarkana, TX (903)  
 334-4137

Fort Sam Houston, TX  
 (210) 221-2418/2705

**Utah**  
 Dugway, UT  
 (435) 831-2278

**Virginia**  
 Fort Belvoir, VA  
 (703) 805-4590

Fort Eustis, VA  
 (757) 878-3638

Fort Lee, VA  
 (804) 734-6388

**Virginia**  
 Fort Monroe, VA  
 (757) 788-3878/3993

Fort Myer, VA  
 (703) 696-3510

Fort Story, VA  
 (757) 422-7311

Warrenton, VA  
 (703) 349-5219

**Washington**  
 Fort Lewis, WA  
 (253) 967-7166

**Wisconsin**  
 Fort McCoy, WI  
 (608) 388-3505

**District of Columbia**  
 Fort. McNair  
 (703) 696-3510

Walter Reed  
 (202) 782-3412

**Puerto Rico**  
 Fort Buchanan  
 (787)707-3292

## OTHER COMMUNITY SERVICES

American Red Cross (ARC): The ARC provides rapid communication and reporting of personal and Family problems, financial assistance for emergency leave and disaster assistance. Red Cross volunteers work in libraries, schools, and hospital clinics as nurses, social workers and instructors. Phone # is 1-877-272-7337

Child & Youth Services (CYS): This service offers quality child cares options with various types of service, location, and hours of operations. The CYS provides a comprehensive youth program (grades 1-12) that fosters social interaction, promotes personal growth and develops educational and recreational skills. The group is supported by the installation and offers diverse, flexible activities that meet the needs of Families on and off post.

Chapels: Every post has at least one chapel. It offers a full schedule of Protestant, Catholic, and other religious services such as, Sunday Schools, Bible studies, and Family religious classes. The chaplains sponsor and staff the Family Life center, which has programs with emphasis on marriage, Family counseling, Family life enrichment, educational programs, community support systems, fun and fellowship.

Staff Judge Advocate General (SJAG): This office offers free legal assistance with powers of attorney, wills, trusts, estates, taxes, adoptions, and name changes. It also has a claims division and Criminal Law Division, which deals with military Justice.

Medical Services: Medical services are offered at the clinic or hospital. A medical record will be made for you at your first duty station. You should hand carry a copy of your record each time you move

Veterinary Clinic: Veterinary Clinic offers preventive veterinary services for privately owned animals such as immunizations and health certificates. Animals housed on post need to be registered with the post veterinarian.

Thrift Shop: Thrift shop is place where ID card holders can consign to sell or shop for items. The shop keeps a percentage of the sales price and the money goes back into the community to non-profit organizations. Appliances, baby items, bicycles, clothes, furniture, house wares, sporting goods, TVs, toys, handcrafted items, and uniforms are some of the items found here.

Banks: On every Army post, there is usually a bank, which offers full banking services. The bank is a private firm not connected with the Department of the Army.

Civilian Personnel Advisory Center (CPAC): Each installation has a center which offers applications and current job openings.

Education Center: The Education Center provides counseling services, testing services, Army Learning Center and education programs.

## SHOPPING FACILITIES

Commissary: The commissary provides high quality grocery products at the lowest possible prices. Items are sold at cost, with only a 5 percent surcharge added. The surcharge is used for commissary supplies and operating expenses. In general, using the commissary over the local supermarket can save 30-35 percent. Note: Baggers are not commissary employees and should be tipped!

Army and Air Force Exchange Service (AAFES): The AAFES is the Army and Air Force department store. Other facilities are also part of the PX system including: barber shop, beauty shop, flower shop, automotive shop, food land, Four season shop (which carries seasonal items), laundry and dry cleaning shop, pick up point, photo, optical shop, tailor shop, post theater, and cafeteria. Depending on the size of the post, these facilities may be limited. Many exchange complexes have concessions or vendors who are allowed to display and sell their wares and pay a percentage of their sales to AAFES. The clothing sales store sells official military clothing to military ID card holders.

## RECREATION

Bowling: Most posts have a bowling center with a full line of equipment available to patrons. Both league and open bowling are available.

Library : Depending on the size of the military community, the library can offer a wide range of services, Books, magazines, newspapers, cassettes, records, videos, and software may be available to check out. Most libraries have a coin operated copy machine, children's materials, microfilm/fiche readers, and printers. Be sure to check out your library to see what special services it offers.

Tickets and Tours: office provides a range of travel services to active duty and retired military personnel, DoD civilians and their Family members, and other members of the military community.

Physical Fitness Center: Depending on the size of the facility, most centers provide athletic training programs including exercise and weight rooms, saunas, and various sport-related courts. Family members may utilize the centers, so check out the programs offered by your fitness center.

Outdoor Recreation: Depending on the size of the facility, bicycles, boats, skiing equipment, tents and a wide variety of camping equipment is available for check out at a nominal fee. Items are rented on a first come, first served basis, or can be reserved in advance for special weekends or planned vacations.

## SOLDIER & FAMILY READINESS GROUPS (FRG):

A Soldiers & Family Readiness Group is a voluntary organization that determines its own goals and activities and is the responsibility of each commander. It is one of the neatest ways to learn about your Soldier's unit and his/her coworkers, to obtain accurate unit information and enjoy planned social activities. The SFRG normally meets monthly and the commander usually mails out newsletters to all his/her unit Family. The SFRG is unique to its unit and its mission and best noted for preparing Soldiers and Family members for deployment or mobilization. The SFRG can help its members to communicate, share, and support each other. Those who understand the military are a source of strength and comfort to one another. They provide belonging to the unit as a whole. An SFRG is only as successful as its participants are: which are you, the Soldier and civilian employees and all their Family members. So get involved and learn how your SFRG can help you.

## WHAT YOU SHOULD KNOW DURING SEPARATIONS AND DEPLOYMENT

**Powers of Attorney and Wills:** Many military spouses will face both personal and financial problems during periods of separation. To control these problems, one needs to be prepared. One legal instrument many military couples use is the power of attorney. There are two types of powers of attorney (POA):

The General POA enables the spouse to conduct most of the Soldier's personal affairs.

The Special POA is used for only one specific purpose, i.e., to sell a car.

Powers of attorney should be issued for only a limited period of time so that the document can be reviewed and revised at certain intervals. The Staff Judge Advocate office can assist in drafting, notarizing and witnessing a power of attorney. Another important legal document is a will. The SJA will also assist in drawing up wills. Every Soldier and military spouse should have a will.

It is inevitable as a military spouse, that you will experience some brief separations from your Soldier. When these circumstances occur, we find it helpful to provide a general listing of important papers and documents that should be kept in a safe place. The following list is to help spouses prepare for periods of separations. **Note: You should know where these documents are at all times.**

### Where are the following documents or papers?

Current ID cards

Passports for all Family members. Know where and how to obtain them.

Birth Certificates

Marriage Certificates

Checking and saving accounts numbers, name and address of banks, and safe deposit boxes.

Insurance policies (auto, life, home and personal property)

Wills

Powers of Attorney

Title and car registration

Complete household inventory

Letters of adoption

Alien registration card (green card) and Naturalization papers

Divorce papers

Medical and dental record for all Family members

School records

## **TIPS FOR MANAGING THE HOUSEHOLD DURING DEPLOYMENT**

Take good care of yourself. Make sure that you eat right and maintain a nutritional diet. Get enough sleep and exercise. Always contact your health care provider before starting an exercise program. ***Treat yourself to a special dinner or night out once in a while!*** ***Help manage stress by setting aside time to do something you enjoy.*** Join your local "Waiting Spouse Net-Works". This allows you great interaction with others like yourself. Keep in contact with your unit sponsor and Family support group.

Take good care of your children. Keep in mind, that they need proper rest, a good nutritional diet, and exercise too. Set aside time for each individual child, as well as for Family activities. Arrange for your children to have time with friends and other activities. Try keeping a "deployment calendar" or "map" to help children understand and deal emotionally with the other parent's absence. Ensure that your children understand the role and responsibility that the absent parent plays in the Army or other Armed Forces.

Think safety and security. Do not make it public knowledge that your loved has been deployed. Advise your children to do the same and practice with what they should say on the telephone. Make sure you use the peephole in your door. All doors should have deadbolt locks. Keep emergency telephone numbers for police, fire department, and the ambulance close to the phone at all times. Contact the military police or police for additional suggestions or at the first sign of suspicious activity. Seek professional help when you need it. Avoid trying to do everything yourself. Take advantage of military community support provided by teen recreation and the child development centers. Contact Family, friends, neighbors and spouses of other deployed service members whenever you need practical or emotional support. Most of all, don't forget your FRG, Army Community Service and spouse's clubs. *There's a world of resources just waiting to assist you.*

Does your Family know all the payments that must be made, to whom, and when?

Rent  
Telephone  
Water  
Electricity  
School  
Insurance  
Loans  
Auto license fees  
Taxes  
Gas  
Cable

You should know the answer to ALL of the following questions:

- Have you and your spouse established a Family budget?
- Does your Family understand TRICARE?
- Does your Family understand TRICARE Dental Plan?
- Is your Family familiar with the responsibilities of owning an automobile?
- Do members of your Family know where to go for automobile repairs?

- Does your Family know the location and telephone number of the STAFF JUDGE ADVOCATES OFFICE?
- Do you know if your unit has published a list of emergency and Support Agency phone numbers?
- Does your Family know where the nearest hospital is located in case of emergency or treatment needed during after duty hours?
- Does your Family have the phone number of the Rear Detachment Commander?
- Does your Family know who to call in your absence?

## Emergencies

What if I have an Emergency? Many times, situations occur, where you feel it is necessary to request your spouse home from the field for an emergency. The military generally defines an emergency as follows: An Emergency is the Death or Critical Injury to an IMMEDIATE Family member. Critically Injured means the possibility of death or permanent disability. IMMEDIATE Family is defined as wife/husband, parents, children, grandparents (who raised your spouse in place of parents), or guardian (who raised your spouse in place of parents).

*NOTE:* The birth of a child, a broken arm, and the flu are not considered emergencies. If your spouse's immediate Family has an emergency and his presence is necessary, the Red Cross from that area will need to verify the situation with the Red Cross Office where THE SOLDIER IS LOCATED.

### STEPS TO FOLLOW IN CASE OF AN EMERGENCY

1. *Make sure you know the Soldier's social security number*
2. *Get the name of the person having the emergency*
3. *Know the nature of the emergency*
4. *Get the name and location of the hospital*
5. *Know the doctor's name*
6. *Contact the Rear Detachment Officer*
7. *Contact your local Red Cross. The Red Cross must verify the emergency*

Your spouse's unit commanding officer is the only one authorized to grant emergency leave. Emergency leave can be granted only when your spouse's presence will significantly contribute to assisting with the emergency. Please keep in mind that each Soldier is valuable to the unit and is doing a vital and important job. A denial to grant leave does not mean that the request was not carefully considered. It may be difficult, but necessary, to refuse.

*NOTE:* Your Family support group, friends, relatives, the Chaplain, and post civilian agencies in your community can often turn "emergencies:" around. TRY THEM!

When your spouse becomes a Reservist/Guardsman, they are agreeing to stay physically fit, well trained and ready to serve in case of state or national emergency. Being a reservist is an opportunity and a proud tradition. It is also a challenge as Reserve members juggle their military duties, civilian jobs, and Family obligations. Reserves and National Guard duty are just as rewarding as being a regular active duty Soldier. It's important that as a Reserve or National Guard Family member that you are prepared and informed during periods of separation or deployment. To better support and understand your spouse's role, here are a list of things the Army expects of your Soldier and his/her Family.



## Housing

### ROUTINE HOUSEHOLD PROBLEMS:

Do you know what things are to be repaired by you and what items are the landlords or Housing Office's responsibility?

Do you know whom to contact for home maintenance (plumbing, heating, air-conditioning, electrical failure, and etc.)?

Do your windows and doors have good locks?

Do you know where your fuse/circuit box is located? If fuses are required, do you have an adequate supply and know the safe procedures to replace them?

Did you know that if you are waiting for government housing and it becomes available while your spouse is deployed you would need a POWER OF ATTORNEY to ship/receive your household goods?

### On Post Housing Emergencies

Residents should call 911 immediately in the event of any life-threatening emergency.

Emergency work orders take priority over all other work orders and require immediate action.

PMH will respond promptly to handle all maintenance emergencies. The following situations are examples of some, but not all, emergency conditions which may constitute an immediate threat to life, health, mission, security or property:

No heat when outside temperature is below 55 degrees Fahrenheit

No air conditioning when outside temperature is above 85 degrees Fahrenheit

Natural gas leak

Electrical short or fire

Electrical fixtures—shorting or sparking

Broken electrical components that may cause fire or shock

Sewer back ups

Inoperable commodes (when only one available for use)

Frozen pipes

Overflowing drains

Water outage or major leaks from pipes, drain, or faucet

Range or refrigerator completely inoperative

Accidental lock-ins of small children

Broken or non-working exterior doors, locks and windows

Roof leaks

The response time for each work order emergency may differ depending on the type of emergency—*See Response Time Guidelines.*

Rating	Definition	Response Time
Emergency	A life threatening situation exists	1 hour
Emergency	Health hazard or damage to home exists	4 hours or less
Emergency	Non-life threatening or health hazard, no structural damage	8 hours or less

## Extended Absence

If you are departing your quarters for an extended period, it is advised that you notify the Military Police (if living on post) or civilian police (off-post) so that security and fire checks can be conducted periodically. Arrangements should be made with a neighbor or friend to take care of your dwelling; i.e. pet care, etc.

If you are living on post and depart your home for periods of thirty days or more days, you need to report this to your Neighborhood Office. If it becomes necessary to terminate your occupancy while your spouse is away, you must have a Special Power of Attorney to break your lease and effect shipment of household goods. You can terminate your lease with a thirty day notice by calling your Picerne Military Housing Neighborhood Office.

## Home Security/Crime Prevention

When living in quarters for an extended period of time, you may develop a false sense of security and forget to lock all the doors to your quarters. Experience indicates that some have walked around in their homes very lightly dressed, with all blinds and windows open. This is an invitation for a would-be criminal to enter your quarters. If a repairman or any solicitor requests entry into your home you should first ask for identification and then verify it by phone before allowing entry. Here are some security tips:

Should you have to leave your home, have a neighbor watch it. In the event of any unusual occurrence call the MP's on your installation.

If you notice strangers loitering in your housing area, get a description of the individuals and notify the MP's. Under no circumstances should you admit strangers into your home.

When shopping make a mental note, "Did I lock my car?" Be sure not to flash large sums of money, and never enter your car before you've checked the front and back of the passengers area.

If you are going to be staying with Family or friends during your spouses absence, that could serve as an advertisement that your quarters are empty. Military and civilian police will provide security checks on your home during absence. Contact your law enforcement agency for details. A safety deposit box at your bank is a very inexpensive way to protect those important and irreplaceable papers and items. They come in a variety of sizes, depending on your needs.

## Transportation

Can you drive?

Do you have an extra set of keys? Do you know where they are?

Do you know where your spouse will park the car?

Did you know if your spouse leaves the car in a unit holding area and deploys that you must have completed a release form indicating that you, by name, may take it out of the area? This must be filled out BEFORE your spouse leaves.

Do you know how to attend to minor car maintenance?

Do you know what to do if the car breaks down?

Do you know if the car is due for maintenance and where to take it?

Is a receipt from the insurance company or other proof of insurance kept in your car at all times?

NOTE: These questions should be answered before your spouse deploys!

Even though you may drive safely and defensively, accidents still do happen. If one happens to you DON'T PANIC. Tend to all injuries, first, and then call in the help of the local police for your protection. All insurance companies furnish "what to do" type form. One of these forms and some pertinent information about your insurance coverage kept in your glove compartment will put you way ahead of this emergency. Know where your insurance papers are kept and contact your insurance company representative as soon as possible. You may also check with your legal Assistance. If you have an accident on post, don't leave the scene. Immediately report it to the Military Police. If you leave post, and leave a car parked on post, make sure you call the Provost Marshal and report it. Always be sure your car is locked. Keep an extra set of keys at home.

### **Automobile Repairs**

The Automobile Shop offers reasonable rates and is available for wrecker service and minor repairs. If the service is not available at the Auto craft Shop, they will analyze your problem and give you an idea of where to go obtain service at a fair price. Call your Auto Shop for additional information on services available.

### **HOW TO USE THIS NEXT SECTION**

This section is designed to assist you in the event your sponsor is deployed. Should deployment occur, you would need to be able to make the transition to functioning in the Soldier's absence. Families must be prepared to assume duties shared by the sponsor. Paying bills, automobile maintenance, cashing bonds, and managing the home can become nightmares unless each Family member understands where documents are located and how to conduct Family affairs. This handbook is designed for Family input. Each member of your Family should work together to locate documents, collect information on accounts, and provide data to be used in case of separation due to deployment. It is extremely important to complete the worksheets. By doing so, you will greatly reduce the stress associated with separation. Once you have completed this handbook, you will have a reference document that will enable your Family to be successful during times of deployment. Make sure you keep the entire handbook in safe place and update changes as they occur.

### **Relocating During a Deployment**

Many families decide to relocate during deployments for various reasons. Sometimes having a support network helps ease the stress of deployments. If you decide to relocate during a deployment, it is recommended that you contact the Army Integrated Family Support Network (AIFSN). The AIFSN delivers programs and services to all service members and their families and recognizes the diverse need of Active, Guard and Reserve Soldiers and their Families based on where they are located. For more information call (910) 396-8683. However, the Army does not pay for family members to relocate during deployment. The Army only pays for permanent change in duty stations. Ultimately, it is the Soldier and Family member's decision to move during deployments; just know that all expenses incurred are your responsibility. The following are things to consider before moving:

- Will there be adequate Tricare affiliated healthcare providers?
- Will this move disrupt school for my children?
- What will happen if things do not work out back home?
- Will you be prepared to terminate your military housing?
- Is this a financially sound decision?

## Deployment Worksheet

This book belongs to \_\_\_\_\_

My sponsor's unit is \_\_\_\_\_

The unit's telephone number is \_\_\_\_\_

If this book is found, please return to \_\_\_\_\_

Fill Out this information and keep near your telephone. It will be useful if you have in an emergency that requires getting in touch with your spouse.

### Unit Information

Unit: \_\_\_\_\_

Officer In Charge: \_\_\_\_\_

NCO in Charge: \_\_\_\_\_

Spouse's Company/Battery: \_\_\_\_\_

Spouse's Platoon: \_\_\_\_\_

Spouse's Company/Battery Commander: \_\_\_\_\_

Phone: \_\_\_\_\_

Spouse's First Sergeant: \_\_\_\_\_ Phone: \_\_\_\_\_

Rear Detachment telephone number: \_\_\_\_\_

Rear Detachment Non-Duty Hour Telephone Number: \_\_\_\_\_

Family Support Group Contact Person: \_\_\_\_\_

Phone: \_\_\_\_\_

Unit Chaplain: \_\_\_\_\_ Phone: \_\_\_\_\_

Unit Finance Representative: \_\_\_\_\_ Phone: \_\_\_\_\_

## DOCUMENTS

ITEM

LOCATION

Marriage Certificate

\_\_\_\_\_

Births Certificates

\_\_\_\_\_

Shot Records

\_\_\_\_\_

Citizenship Papers (if required)

\_\_\_\_\_

Adoption Papers (if any)

\_\_\_\_\_

Passports (if any)

\_\_\_\_\_

Id Cards

\_\_\_\_\_

Sponsor's Social Security Number

\_\_\_\_\_

Leave and Earnings Statement (LES)

\_\_\_\_\_

Powers Of Attorney

\_\_\_\_\_

Wills

\_\_\_\_\_

Automobile Insurance

\_\_\_\_\_

Automobile Title and Registration

\_\_\_\_\_

Mortgage and Loan Papers

\_\_\_\_\_

Deeds

\_\_\_\_\_

Income Tax Records

\_\_\_\_\_

Safe Deposit Box

\_\_\_\_\_

Household Insurance policy

\_\_\_\_\_

Savings Bonds

\_\_\_\_\_

Other Papers of Significance

\_\_\_\_\_

## **FINANCES**

If you do not have a joint checking account, then your spouse may have an ALLOTMENT made out to you. This guarantees that you will always be sent a certain amount of money, which is, determined by the amount your spouse requests. The decision to ensure that you have adequate finances during your spouse's absence is an important one!!

### **THINGS TO REMEMBER IN MANAGING YOUR FINANCES**

Keep a good credit rating by paying your bills on time.

You should not count on your spouse sending you money by mail it's slow and uncertain.

Keep plastic money (credit cards) to minimum. It gives you a false sense of wealth where there really isn't any money.

### **Money Checklist**

Do you and your spouse have a joint checking account?

Does your spouse have CHECK TO BANK deposit? If not, do you have POWER OF ATTORNEY so you can receive and deposit the checks in his absence?

Will YOUR bank accept a power of attorney (not all banks do!!)?

Do you know?

How deposits are made?

How to balance your checkbook?

How to read a bank statement?

How to write checks?

What service charges are?

What minimum balance means?

## Soldier's Checklist

### Automotive:

- \_\_\_\_\_ Proper periodic maintenance up-to-date (oil change, lubrication, tune-up, fluid levels)
- \_\_\_\_\_ Equipment in good condition (brakes, tires, battery, lights)
- \_\_\_\_\_ Insurance policy adequate (liability, medical, uninsured motorists, damage to automobile)
- \_\_\_\_\_ Road service policy (if desired; provides assistance with flats, lock-outs, and other emergencies)
- \_\_\_\_\_ Vehicle registration/license (on post and state) and renewal dates current/known
- \_\_\_\_\_ State annual safety inspection current and renewal date known
- \_\_\_\_\_ Driver's license for spouse current and renewal date known
- \_\_\_\_\_ Spouse has automotive papers (tire warranty, battery guarantee, insurance policy, road service card)
- \_\_\_\_\_ **Spouse has automobile information: warranties/guarantees in effect and from whom; correct tire pressure and how to inflate and check tires; oil to use and how to fill and check dipstick; gasoline to use; where to go for maintenance and repair services; how to get emergency road service; where car keys and spares are located**
- \_\_\_\_\_ Spouse familiar with bus routes and alternative transportation in case the Family car is out of service

### Family:

- \_\_\_\_\_ **Unit has the complete current address and telephone number for your Family, along with the names, addresses, and telephone numbers of one or two relatives, neighbors, or friends who will know where your Family is living (if you do not have a phone, list neighbors' numbers)**

### Make sure spouse has:

- \_\_\_\_\_ Name, address, and telephone number of your landlord or mortgage company
- \_\_\_\_\_ Names, addresses, and telephone numbers for your commander, Army Community Service Center, Guard or Reserve Family Program Coordinator, rear detachment commander, and Family Readiness Group representatives
- \_\_\_\_\_ Current ID cards for each member of your Family (check expiration dates)
- \_\_\_\_\_ Keys (house, car, garage, personal storage company, safety deposit box)
- \_\_\_\_\_ Marriage certificate
- \_\_\_\_\_ Birth certificates
- \_\_\_\_\_ Insurance policies (life, home, automobile)
- \_\_\_\_\_ Family social security numbers
- \_\_\_\_\_ Deeds and/or mortgage papers
- \_\_\_\_\_ School registration papers
- \_\_\_\_\_ Proof of service documents
- \_\_\_\_\_ Copies of orders and all endorsements
- \_\_\_\_\_ Shipping documents and/or household goods inventory
- \_\_\_\_\_ Court orders for support and custody of legal dependents
- \_\_\_\_\_ Unit mail card

**And if appropriate:**

- \_\_\_\_\_ Naturalization papers
- \_\_\_\_\_ Divorce decree and separation agreements
- \_\_\_\_\_ Adoption papers
- \_\_\_\_\_ Death certificate

**Financial:**

- \_\_\_\_\_ Class EE Savings Bond allotment applied for (if desired)
- \_\_\_\_\_ Bank or credit union accounts in both names with an “or” rather than an “and” between the names (checking, savings, and any other accounts)
- \_\_\_\_\_ Spouse has account number, bank books, checkbooks, ATM card
- \_\_\_\_\_ Spouse has credit cards, bills, information on amounts due, and when and how to report lost cards
- \_\_\_\_\_ Spouse knows amounts due on loans, monthly payment dates, addresses and phone numbers of loan companies
- \_\_\_\_\_ Spouse is aware of savings bonds and securities owned, where they are, and how to gain access to them if needed
- \_\_\_\_\_ Spouse has a signed release from the Soldier to pick up a copy of LES
- \_\_\_\_\_ Spouse is aware of all bills that need to be paid routinely, with address and telephone number for each (rent or mortgage, car payment, telephone, electricity, appliance/furniture payments, water, credit cards, garbage collection, all types of insurance, debt repayment, cable television, dues and subscriptions, and so on)
- \_\_\_\_\_ Spouse has access to copies of state and federal income tax returns for the last five years; the name, address, and telephone number of the person or company who helped you with your return last year, along with information, forms, and tax deductible receipts for the current year
- \_\_\_\_\_ Spouse knows where to go for financial assistance in times of crisis: Army Community Services, Army Emergency Relief, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

**Legal:**

- \_\_\_\_\_ Spouse has the name, address, and telephone number of your private or military attorney or legal advisor
- \_\_\_\_\_ You and your spouse have current wills to specify how you want your property handled and distributed in the case of the death of either
- \_\_\_\_\_ If needed, spouse has Power of Attorney giving him or her the right to sign your name and do the things you could do if you were actually present; may be specific or general
- \_\_\_\_\_ Spouse has copies of all insurance policies, along with the name and telephone number of your insurance agents
- \_\_\_\_\_ Spouse has information on where to go for legal aid: Legal Assistance Office, rear detachment commander, Family Assistance Center, Guard or Reserve Family Program Coordinator

**Medical:**

- \_\_\_\_\_ Spouse has Family medical cards/knows how to get medical records
- \_\_\_\_\_ Spouse has Family immunization records; shots are up to date
- \_\_\_\_\_ Spouse knows medications/allergies of all Family members
- \_\_\_\_\_ Prescriptions (medical and optical) are readily available



- \_\_\_\_\_ Rear Detachment Officer/ACS knows of Family members with special needs, Exceptional Family Member Program, or chronic medical condition
- \_\_\_\_\_ Spouse has phone numbers for medical and dental services: emergency care, outpatient and inpatient medical care, pharmacy, routine or emergency dental care, and health benefits advisor for assistance with TRICARE

**Security/Safety:**

- \_\_\_\_\_ Military or local police crime prevention survey for your quarters has been conducted
- \_\_\_\_\_ Your home or apartment has at least a front door "peephole" and adequate locks on all doors and windows
- \_\_\_\_\_ Your Family's name is on the Military Police Quarters Checklist
- \_\_\_\_\_ Your smoke detector is working and has a new battery
- \_\_\_\_\_ Fire extinguishers are charged and are in good working condition; Family members know where they are and how to use them
- \_\_\_\_\_ Your Family is familiar with alternate exits they can use to leave the home from each room in case of fire or other emergency
- \_\_\_\_\_ Spouse knows how to reach police, MPs, fire department, ambulance, poison information center, chaplains, help line; locate numbers by the telephone
- \_\_\_\_\_ Spouse and older children know how to turn off electricity, water, and gas in case of an emergency

## **To the Spouse**

Once a unit has deployed, it is too late to realize you need your spouse's signature or don't know where things are or how important tasks are done. These problems can easily be avoided. The best solution is to be totally prepared.

True Family readiness comes from a series of minor tasks accomplished well in advance rather than a sudden "crash" program begun after receiving an unexpected deployment notice. Last-minute rushing produces needless Family worry and stress. It causes many parts of the Family readiness plan to be left undone.

By looking ahead and anticipating the likelihood of a deployment, you and your loved ones can adequately plan for this separation. Remember, once your Soldier has been deployed, the responsibility for your Family transfers directly to you. Ultimately, you are responsible for knowing your rights and privileges and what resources are available to you as an Army spouse.

## Spouse's Checklist

- \_\_\_\_\_ Take AFTB classes
- \_\_\_\_\_ Get to know community resources, services, and locations

### Automotive:

- \_\_\_\_\_ Get automobile key (and spares)
- \_\_\_\_\_ Get garage key (and spares), if applicable
- \_\_\_\_\_ Have oil changed, new oil and air filter installed, and car lubricated; know the mileage reading when the oil should be changed next
- \_\_\_\_\_ Make sure all fluid levels are up to normal (oil, transmission fluid, brake and steering fluid, water); know how to check and fill them yourself (if needed) and what gasoline to use
- \_\_\_\_\_ Make sure all vital equipment is in good condition and working order (including brakes, tires, battery, belts, hoses, headlights/high and low beams, tail lights, brake lights, turn signals)
- \_\_\_\_\_ Review your insurance policy to make sure it provides adequate coverage (liability, medical, uninsured motorist, damage to your car and others); know the renewal date, cost of renewal, who to contact to renew the policy (name, address, and telephone number)
- \_\_\_\_\_ Investigate a road service policy (if desired) to provide assistance with flat tires, towing, stalled engine, being locked out of your car, and other emergencies; know what your policy covers, when it expires and has to be renewed, cost of renewal, who to contact to renew (name, address, and telephone number); know what to do if you don't have this coverage and one of these events happens
- \_\_\_\_\_ Look into the renewal of state and on-post vehicle registration (year, cost, where to go, what to do)
- \_\_\_\_\_ Check your state driver's license expiration date, cost to renew, where to go, what to do
- \_\_\_\_\_ Check your annual state automotive safety check, if required (when it expires, cost to renew, where to go, and anything that may have to be repaired or replaced to pass this inspection)
- \_\_\_\_\_ Take possession of automotive papers (car registration, safety inspection, tire warranties, battery guarantee, insurance policy and certificate of insurance, road service card); know where they are, what they mean, how to use them
- \_\_\_\_\_ Learn where to go, who to see or call when you have problems with the automobile (routine maintenance, auto repair, tires, oil changes, and lubrication)
- \_\_\_\_\_ Learn what alternative transportation is available (on post, car pools, taxis, city buses, friends)
- \_\_\_\_\_ Prepare a list of automotive "do's and don'ts" and hints on car care

### Family:

- \_\_\_\_\_ Make sure your spouse's unit has your name, address, and telephone number, along with the name, address, and telephone numbers of one or more people who will know where you are at all times (even if you travel or move)
- \_\_\_\_\_ Get the name, address, and telephone number of your landlord, mortgage company, or government housing office
- \_\_\_\_\_ Get the names and telephone numbers of key members of your Family Readiness Group, your unit's rear detachment commander and chaplain, Family Assistance Center, Guard or Reserve Family Program Coordinator
- \_\_\_\_\_ Make sure you have a military ID card for each member of your Family
- \_\_\_\_\_ Get the keys to your house, safety deposit box, personal storage company
- \_\_\_\_\_ Know when ID cards expire, and have required forms signed by sponsor before departure

**Make sure you have (if appropriate):**

- \_\_\_\_\_ Marriage certificate
- \_\_\_\_\_ Birth certificates
- \_\_\_\_\_ Insurance policies (life, home, auto)
- \_\_\_\_\_ Family social security numbers (including your children's)
- \_\_\_\_\_ Rental or lease papers (if appropriate)
- \_\_\_\_\_ Deeds and/or mortgage papers (if appropriate)
- \_\_\_\_\_ School registration papers (if appropriate)
- \_\_\_\_\_ Spouse's proof of military service documents
- \_\_\_\_\_ Copies of your spouse's orders and all amendments
- \_\_\_\_\_ Shipping documents and/or household goods inventory
- \_\_\_\_\_ Court orders for support and custody of legal dependents
- \_\_\_\_\_ Unit mail card
- \_\_\_\_\_ Copy of your most recent allotment request (if appropriate)
- \_\_\_\_\_ Naturalization papers (if appropriate)—know the expiration date and prepare paperwork in advance
- \_\_\_\_\_ Divorce decree (if appropriate)
- \_\_\_\_\_ Adoption papers (if appropriate)
- \_\_\_\_\_ Death certificates (if appropriate)

**Financial:**

- \_\_\_\_\_ **Take possession of appropriate bank books, ATM cards, checkbooks, credit union papers or books, credit cards**
- \_\_\_\_\_ Know how to report lost credit cards and how to request replacements. If a credit card is lost or stolen, report it immediately to the issuing company AND the credit-reporting agencies listed in the front of the Resources section of this handbook.
- \_\_\_\_\_ Make sure you can make deposits and withdrawals with only your signature. If the account shows an "and" between your spouse's name and yours, it requires both signatures; an "or" ensures you can make deposits and withdrawals in the absence of your spouse. This can be changed only while the Soldier is here.
- \_\_\_\_\_ Keep a list of automatic deposits and withdrawals or payments made to financial accounts (paycheck, insurance, loan, or bill payments)
- \_\_\_\_\_ Have your spouse apply for a Class EE Savings Bond allotment (if desired and appropriate), and keep a copy of the signed application

**Important documents you should have:**

- \_\_\_\_\_ Get a Power of Attorney, unit mail card, and military ID card if you will have to pick up your spouse's paycheck and/or mail from the unit
- \_\_\_\_\_ Prepare a list of outstanding payments, loans, and other obligations with due dates, amount owed, who to pay, contact person, address and telephone numbers
- \_\_\_\_\_ **Prepare a list of investments such as securities or bonds with their value, contact person's name, address and telephone number; know how to cash these in an emergency**
- \_\_\_\_\_ Get copies of the past five years' state and federal income tax returns and everything needed for the next filing, including due dates and who to contact for assistance in preparing the returns
- \_\_\_\_\_ Prepare a list of military and community organizations that offer financial advice, counseling, information, and assistance

**Legal:**

- \_\_\_\_\_ Get the name, address, and telephone number of your military or private attorney or legal advisor
- \_\_\_\_\_ **Get a Power of Attorney (general or limited) if you will need to sign documents or act on your spouse's behalf during the deployment**
- \_\_\_\_\_ Make sure your will and your spouse's will are up to date and valid
- \_\_\_\_\_ Get copies of all insurance policies, and find out what is covered and to what extent; get contact person's name, address, and telephone number; ask whether you need a Power of Attorney to file a claim during your spouse's deployment
- \_\_\_\_\_ Secure a list of military and community organizations that offer legal advice, counseling, information, and assistance

**Medical:**

- \_\_\_\_\_ Make sure you have Family medical cards for you and your children
- \_\_\_\_\_ Make sure you have Family shot records for you and your children
- \_\_\_\_\_ Make sure current prescriptions for medicine and glasses or contact lenses are available
- \_\_\_\_\_ Get a list of military, community, state, and federal organizations that offer medical, mental or emotional, dental, and optical assistance

**Security/Safety:**

- \_\_\_\_\_ Request a military or local police crime prevention survey for your home
- \_\_\_\_\_ Add a "peephole" to at least your front door and adequate locks to all of your doors and windows
- \_\_\_\_\_ Place your Family's name on the Military Police Quarters Checklist (or notify the local police if you live in a civilian community) if your Family will be away from home for an extended period
- \_\_\_\_\_ Install a smoke detector (or check existing detectors) in key areas of your residence (kitchen, bedroom, living room, shop/garage)
- \_\_\_\_\_ Install a fire extinguisher (or inspect existing extinguisher) in key areas of your residence (also recommended for your automobile)
- \_\_\_\_\_ Discuss with your Family alternate exits they can use to leave your home from each room in case of a fire or other emergency
- \_\_\_\_\_ Get a list of military and community organizations that offer security/safety advice, counseling, information, and assistance

## **WHEN IT'S TIME TO MOVE**

Living in a variety of places is exciting as well as challenging. Moving can be fun if one prepares for a move and knows what to expect. Every soldier is given a weight allowance according to his pay grade. This weight allowance is the maximum weight authorized to be moved at government expense under the Joint Travel Regulations (JTR). Your total JTR allowance includes the weight of personal property or household goods you ship, place in storage, and send ahead. The soldier pays all the charges connected with any excess weight, which can be very costly. Therefore, it is important to stay within the weight allowance. A split shipment means you can ship some household items early so they will be there when you arrive. Your second shipment may arrive after you do. Most transportation offices hold transportation briefings; try to attend one prior to each move. At the briefing you can inquire as to the insurance coverage limits the US government will reimburse for loss or damage. If the coverage is less than your total household amount, you can purchase additional insurance coverage.

### **Some helpful hints:**

Make an appointment with the Transportation Office immediately upon receiving orders. Do not delay! Gather copies of documents that are needed for this appointment such as PCS orders, Order amendments, Power of Attorney, or signed letter of authorization if the spouse is not able to attend this appointment.

During the Appointment: Ask questions and concerns about your move. DITY (The Do It Yourself move): A cash incentive may make it worthwhile for you to move yourself. Find out about this type of move from the Transportation Office. Ask questions about regulations: weight allowances, items that can't be shipped, pets, automobiles, your responsibilities in terms of packing, and cleanup, the mover's responsibilities.

Records you should keep include moving expenses, inventory, government forms and dates for pickup and delivery of your household goods. These dates may be determined by you.

Hand carries important documents, expensive jewelry, coins or stamp collections. On packing day, be sure these and all luggage which are going with you are in the car or in a room which will not be packed.

When something is dismantled by the movers such as a crib, put all screws, nuts and bolts in a small plastic bag and label it. Put all these small bags in a special container such as an old coffee can or Tupperware container. When this container is packed put an "X" on the shipping box and also on the inventory, you will find it easily when you unpack and start reassembling the items.

If you have glassware or breakables in your bedrooms you may wish to bring them to the kitchen or dining room where the breakables are being packed. Wash curtains and linens before you ship them because you won't have time to wash them all on the other end before you use them. When unpacking your household goods, be sure to shake out every piece of packing paper. Small items can be inadvertently thrown out with paper. Compile a complete inventory of household goods and keep it up to date. Photographs of high value items are recommended.

## **SOME TIPS TO HELP MAKE MOVING A POSITIVE EXPERIENCE**

**Plan ahead.** As soon as you receive PCS orders, start scheduling required meetings and household chores. You may need to make arrangement for updating immunizations and obtaining passports for an overseas move.

**Discuss the move.** Keep the lines of communication open so that any concerns of Family members can be dealt with as they arise.

**Learn about your duty station.** Visit the Army Community Service Relocation Readiness Office at your duty station: They will assist you by loaning items from the loan closet and providing information about your new duty station.

**Request a sponsor.** A sponsor can give you an inside look at your new community. Start keeping lists of household goods you will want to ship. Keep a file on helpful ideas for packing and moving. Be sure to leave your new address with friends and relatives.

### **MOVING CHECKLIST: Important places to contact when planning a move.**

**Transportation:** Arrange the moving/storage of your furniture, car (car for overseas move only)

**Housing Office:** Notify them of your upcoming PCS move

**Finance Office:** Make any needed financial arrangements.  
Remember to make arrangements regarding autos that are currently financed by a lien holder.

**Schools:** pick up children's records and review educational concerns.

**Hospital/Doctor:** Pick up a copy of your medical records.

**Utilities/Phone Companies:** Arrange to cut off service.

**Post Office:** Complete change of address forms.

## WHAT DOES IT MEAN?

A new military spouse will quickly discover that the military has its own language. This language consists of acronyms. Once you understand that these acronyms all stand for a phrase of words you will easily learn to speak military jargon. You may at least attempt to guess what they represent. Following is a list of common terms and acronyms.

AFTB:	Army Family Team Building
AAFES:	Army and Air Force Exchange System (PX)
ACS:	Army Community Service
ADA:	Air Defense Artillery
A Rations:	Hot Meals (real food)
AER:	Army Emergency Relief
AF or APF:	Appropriated Funds (comes from Congress & must be used only for the stated purpose)
AG:	Adjutant General
AIT:	Advance Individual Training
AR:	Army Regulation
ARCOM:	Army Commendation Medal
ARTEP:	Army Training and Evaluation Program
Article 15:	Punishment other than Court Martial Imposed by the Company Commander, Battery Commander, or Battalion Commander
ASAP:	As soon as possible
AVN:	Aviation
AWOL:	Absent without leave
BAQ:	Basic Allowance for Quarters
BDE:	Brigade
BDUs:	Battle Dress Uniform
BN:	Battalion
BOQ:	Bachelor Officer's Quarters
CADRE:	Personnel permanently assigned to a Training or Provisional unit or to a unit being newly organized.
CAV:	Cavalry
CBR:	Chemical-biological –Radiology
CDC:	Child Development Center
CDT:	Cadet
CDR:	Commander
CCF:	Correctional Custody Facility
CG:	Commanding General
CHAMPUS:	Civilian Health and Medical Program Uniform Services, a Health Insurance that Helps pay a portion of medical care costs when care is received from a civilian doctor or facility.
CO:	Commanding Officers
COFS, COS:	Chiefs of Staff
Chinook:	A large helicopter that carries Soldiers and equipment.
CINC:	Commander in Chief (in Europe, A * * * * General)
COB:	Close of Business
COLORS:	Flag of a nation or an Army unit.
Commissary:	Grocery store



CP:	Command Post
CPX:	Command Exercise
Cobra:	A small Army assault helicopter
CONUS:	Continental United States
CQ:	Charge of Quarters
CQ runner:	Person who runs errands for CQ
DA:	Department of the Army
DAC:	Department of the Army Civilian
DB:	Daily Bulletin
DEERS:	Defense Enrollment Eligibility Reporting System.
DENTAC:	US DENTAL Activity
Detail:	A duty assigned to one or more persons.
DISCOM:	Division Support Command
DIV:	Division
DOD:	Department of Defense
DCSPER:	Deputy Chief of Staff for Personnel
DPCA:	Director of Personnel & Community Activities
Duty Roster:	Duty Schedule maintained by unit 1SGT.
EER:	Enlisted Evaluation Report
EFMB:	Expert Field Medical Badge
EFMP:	Exceptional Family Member Program
EIB:	Expert Infantry Badge
EM:	Enlisted Member
ENG:	Engineers
ETS:	Expiration of Term of Service
Family member:	Spouse & children of Soldier
FA:	Field Artillery
FACMT:	Family Advocacy Committee
FCC:	Family Child Care
FM:	Field manual
FORSCOM:	Forces Command
FTX:	Field Training Exercise
FY:	Fiscal Year (October 1-September 30)
FYI:	For Your Information
Gamma-Goat:	6 wheeled truck
GED:	General Education Diploma (equivalent to a high school diploma)
GI Party:	Soldiers get together to clean and scrub their Barracks
G-1:	General's staff dealing with Personnel/ administration
G-2:	General's staff dealing with military Intelligence
G-3:	General's staff dealing with training.
G-4:	General's Staff dealing with supply
HHC:	Headquarters and Headquarters Company
HOR:	Home of Record
Howitzer:	Indirect firing weapon, the core of the Field artillery
Huey:	A small helicopter
ID Card:	Identification Card, all Family members 10 yrs. & Older must have to enter certain post facilities & to receive dental & medical care.
IG:	Inspector general
INF:	Infantry

JAG: Judge Advocate General i.e. Military lawyer  
 Jumps: Joint Uniform Military Pay System  
 LN: Local National (German, Italian, Korean)  
 LOI: Letter of Instruction  
 M-16: A rifle  
 MEDDAC: US Medical Activity  
 MFR: Memorandum for Record  
 MI: Military Intelligence  
 MLRS: Multiply Launch Rocket System  
 MOS: Military Occupational Specialty  
 Motor Pool: Military maintenance area  
 MP: Military police  
 MRE: Meal ready to eat (Dehydrated food)  
 NA: Not applicable  
 NAF: Non-appropriated Funds (generated locally)  
 NATO: North Atlantic Treaty Organization  
 NCO: Non-commissioned Officer, SGT's  
 NOCIC: Non-commissioned Officer in charge  
 NLT: Not later than  
 OCS: Officer Candidate School  
 OER: Officer Evaluation Report  
 OJT: On The Job Training  
 OCONUS: A duty assignment outside the Continental U.S., i.e. Korea, Germany, Alaska, Hawaii.  
 PAO: Public Affairs Officer  
 Pay Grade: Enlisted personnel - E-1 through E-9, Warrant Officers W1-W5, Officer personnel 0-1 through 0-9  
 PCS: Permanent Change of Station  
 PLT: Platoon  
 PMO: Provost Marshal's Office  
 POL: Petroleum, oil, & Lubrication (fuel)  
 Police Call: A detail with instructions to clean up the grounds within a company (battery) or battalion area  
 POV: Privately owned vehicle  
 Quarters: Place of residence of military personnel and their Family members.  
 RA: Regular Army  
 Re-up: Reenlist  
 ROCT: Reserve Officer Training Corps  
 SD: Staff Duty or Special Duty  
 SDNCO: Staff Duty Noncommissioned Officer  
 SDO: Staff Duty Officer  
 Short-timer: A Soldier who has only minimum time left in the Army or at a duty station  
 Sick Call: The time of day when individuals can go for Medical care without an appointment  
 SIG: Signal (communication)  
 SOP: Standard Operational Procedure  
 SQT: Skill Qualification Test

SSN:	Social Security Number (know your Sponsor's SSN#)
Subsistence:	A small pay allotment given for food
S-1:	Personnel Officer who is called an Adjutant
S-2:	Intelligence and security
S-3:	Training
S-4:	Supply and logistics
TA-50:	Regulation equipment issued to Soldiers (Helmet, sleeping bag, mess gear, and web gear)
TAPA:	Total Army Personnel Agency
TBA/TBO:	To be Announced / To be Determined
TDY:	Temporary Duty
TI:	Technical Inspection
TMP:	Transportation Motor pool
TOC:	Tactical Operational Center
TOP:	Slang for first sergeant
TOW:	An anti-tank missile system
Track:	An armored personnel carrier which transports a squad of Soldiers
TRADOC:	Training Doctrine Command
UCMJ:	Uniform Code of military Justice
USAR:	United States Army Reserve
USAREUR:	United States Army, Europe
USR:	Unit Status Report
XO:	Executive Officer in unit
YA:	Youth Activities

**Due to the military's constant endeavor to improve facilities and Services, acronyms are constantly being changed, added or deleted.**

## MILITARY TIME

Telling military time can also confuse the new Army spouse. If you just remember that the time up to 1200 is the same as civilian time without the colon (:). After 1200 hours the time is in the P.M. and you subtract 1200 from the number. (ie. 1400 minus 1200 is 2:00 P.M.) Once you master this you will be able to go back and forth between military time and civilian time.

<b>Civilian</b>	<b>Military</b>	<b>Civilian</b>	<b>Military</b>
1 am	0100	1:30am	0130
2am	0200	2:30am	0230
3am	0300	3:30am	0330
4am	0400	4:30am	0430
5am	0500	5:30am	0530
6am	0600	6:30am	0630
7am	0700	7:30am	0730
8am	0800	8:30am	0830
9am	0900	9:30am	0930
10 am	1000	10:30am	1030
11 am	1100	11:30am	1130
12pm (noon)	1200	12:30pm	1230
1pm	1300	1:30pm	1330
2pm	1400	2:30pm	1430
3pm	1500	3:30pm	1530
4pm	1600	4:30pm	1630
5pm	1700	5:30pm	1730
6pm	1800	6:30pm	1830
7pm	1900	7:30pm	1930
8pm	2000	8:30pm	2030
9pm	2100	9:30pm	2130
10pm	2200	10:30pm	2230
11pm	2300	11:30pm	2330
12am (midnight)	2400	12:30am	0030

## ARMY RANK

### ENLISTED

#### No Insignia

Private  
PV1  
E-1



Private  
PV2  
E-2



Private First Class  
PFC  
E-3



Specialist  
SP4  
E-4



Corporal  
CPL  
E-4



Sergeant  
SGT  
E-5



Staff Sergeant  
SSG  
E-6



Sergeant First Class  
SFC  
E-7



Master Sergeant  
MSG  
E-8



First Sergeant  
1SG  
E-8



Sergeant Major  
SGM  
E-9



Command Sergeant  
Major  
CSM  
E-9



Sergeant Major  
of the Army  
SMA  
E-9

### WARRANT OFFICERS



Warrant Officer  
WO1  
W-1



Chief Warrant Officers  
CW2  
W-2



Chief Warrant Officer  
CW3  
W-3



Chief Warrant Officer  
CW4  
W-4



Chief Warrant Officer  
CW5  
W-5

### OFFICER



Second Lieutenant  
2LT  
O-1



First Lieutenant  
1LT  
O-2



Captain  
CPT  
O-3



Major  
MAJ  
O-4



Lieutenant Colonel  
LTC  
O-5



Colonel  
COL  
O-6



Brigadier General  
BG  
O-7



Major General  
MG  
O-8



Lieutenant General  
LTG  
O-9



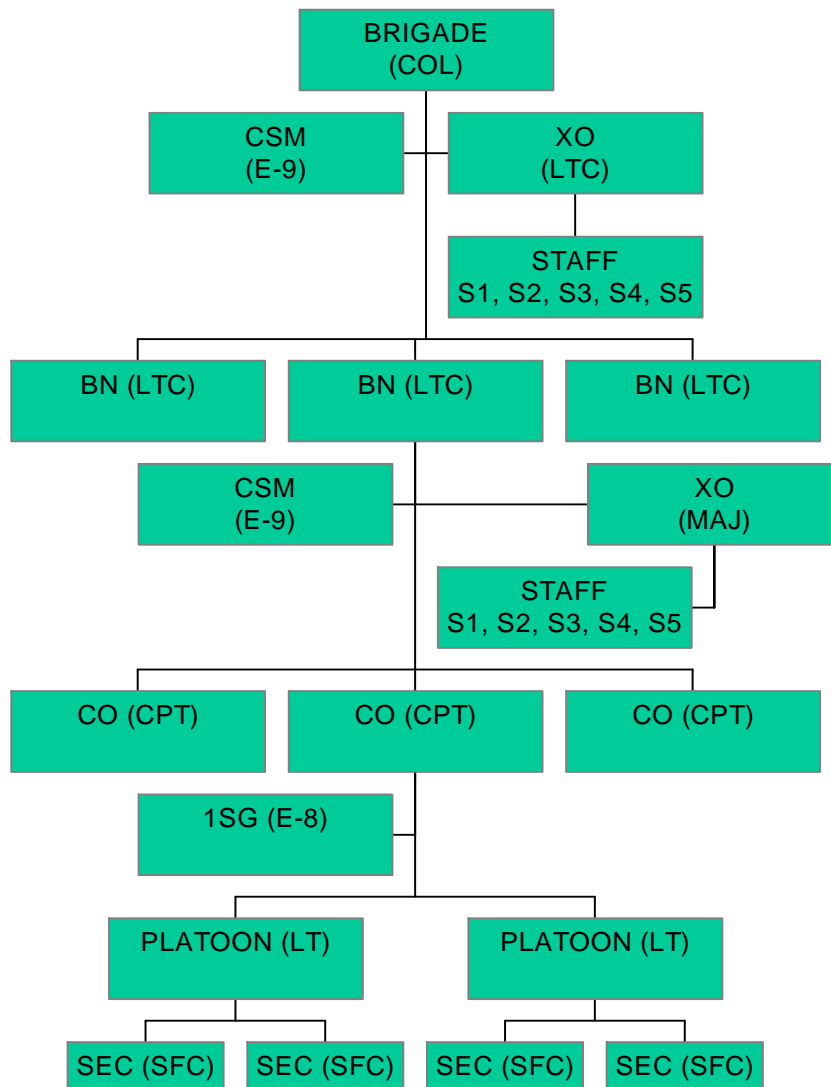
General  
GEN  
O-10



General of the Army  
GA

## ARMY COMMAND STRUCTURE

The chart below depicts a brigade (BDE), battalion (BN) company (CO)/ (battery)\* (BTRY) organization that is generally representative of what you may find in military units. There may be more of fewer battalions or companies in the unit with different staff.



\* Battery is the equivalent to a company. Batteries are only found in artillery units.

## USEFUL WEBSITES

AIR FORCE RESEVE	<a href="http://www.Afreserve.com">http://www.Afreserve.com</a>
AIR NATIONAL GUARD	<a href="http://www.Ang.af.mil">http://www.Ang.af.mil</a>
Army Community Service	<a href="http://www.myarmylifetoo.com">http://www.myarmylifetoo.com</a>
Army Family Liaison	<a href="http://www.hqda.army.mil/acsim/Family/Family.htm">http://www.hqda.army.mil/acsim/Family/Family.htm</a>
Army Emergency Relief	<a href="http://www.aerhq.org/">http://www.aerhq.org/</a>
Military OneSource	<a href="http://www.militaryonesource.com">http://www.militaryonesource.com</a>
American Red Cross	<a href="http://www.redcross.org">http://www.redcross.org</a>
COAST GUARD RESERVE	<a href="http://www.uscg.mil/hq/reserve/reshmpg.html">http://www.uscg.mil/hq/reserve/reshmpg.html</a>
DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS) Indianapolis:	<a href="http://www.dfas.mil/index.html">http://www.dfas.mil/index.html</a>
DEPARTMENT OF DEFENSE	<a href="http://www.defenselink.mil">http://www.defenselink.mil</a>
Headquarters Department of the Army:	<a href="http://www.aerhq.org/">http://www.aerhq.org/</a>
Military Homefront	<a href="http://www.militaryhomefront.dod.mil/">http://www.militaryhomefront.dod.mil/</a>
MILITARY PERIODICALS: Morale, Welfare, and Recreation (MWR): (Helpful links to Soldier and Family issues, recreation, and more.)	<a href="http://www.armymwr.com/">www.armymwr.com/</a>
U.S.POSTAL SERVICE: (Home page; mail manuals, rate calculations, zip codes, and more.)	<a href="http://www.usps.gov">http://www.usps.gov</a>
VETERANS AFFAIRS (VA):	<a href="http://www.va.gov">http://www.va.gov</a>
Tricare	<a href="http://www.tricare.osd.mil">http://www.tricare.osd.mil</a>
USERRA (Uniformed Services Employment & Reemployment Rights Act)	<a href="http://www.osc.gov/userra.htm">http://www.osc.gov/userra.htm</a>
US Army Links	<a href="http://www.army.mil">http://www.army.mil</a>
MyArmyBenefits	<a href="http://myarmybenefits.us.army.mil">http://myarmybenefits.us.army.mil</a>