

Personal and Family Readiness Guide



INTRODUCTION

This guide was created to assist Air National Guard military members and their families in preparing for and coping with separations caused by contingencies, extended TDYs, remote assignments, and natural disasters. Our thanks to the many people who provided inputs for this guide.

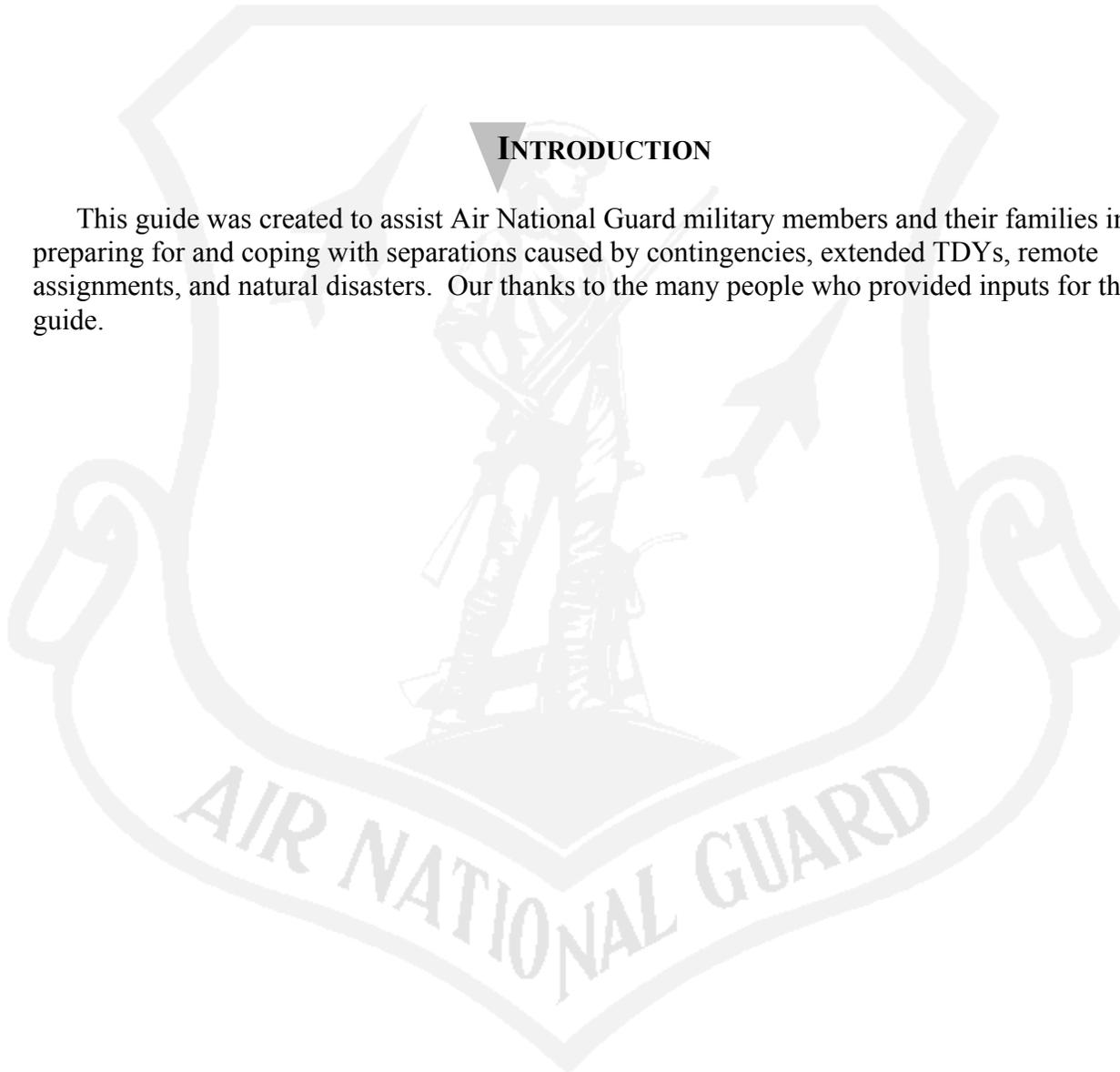


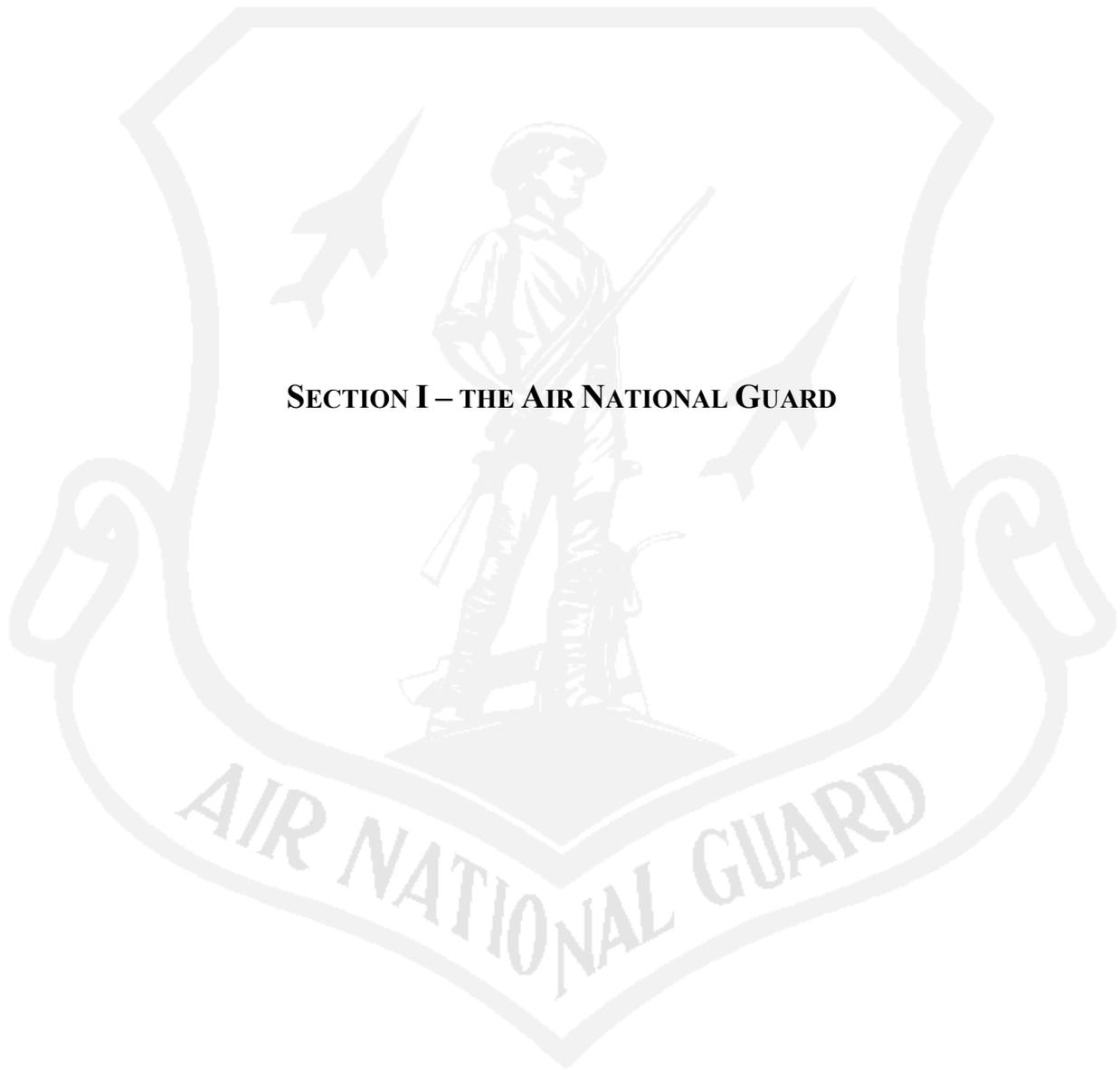
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SECTION I – THE AIR NATIONAL GUARD

DEMISTIFYING THE AIR NATIONAL GUARD

The Air National Guard today possesses 51% of the tanker capability, 49% of the theater airlift capability, and 34% of the fighter capability of the USAF. Over 28,000 Air National Guard members have served in support of Operations **NOBLE EAGLE** and **ENDURING FREEDOM**, and many more will continue to deploy to fill Air Expeditionary Force steady-state requirements around the globe.

The TJAG Air Reserve Component includes 282 ANG judge advocates and 188 ANG paralegals serving in 88 flying wings, 2 special purpose units, 44 state headquarters, and various other positions around the nation. Yet, for many in the Air Force, the status of the Air National Guard members has always been somewhat of a mystery. So, let's begin to unravel the mystery. There is a simple concept behind it, and understanding this concept is key to resolving legal issues involving ANG members as they arise.

What is the Air National Guard? The organization we refer to generically as the Air National Guard is not, contrary to popular belief, a single legal entity with dual state and federal missions. In the words of the US Supreme Court, it actually consists of "two overlapping but legally distinct" entities: the Air National Guard (ANG) and the Air National Guard of the United States (ANGUS). The best way to remember this distinction is: the ANG trains, the ANGUS fights.

The ANG Trains. The ANG is the air arm of the state militia, created under state law as provided for under the Militia Clause of the US Constitution (Art 1, Sec 8). It is a state organization where the governor or other state official serves as its commander in chief. The US government provides funding under Title 32 of the US Code for the ANG to "train to the standards prescribed by Congress" so that it may be used to augment US active duty forces as a Reserve component. This funding includes aircraft, equipment, facilities, and the pay and allowances of ANG members. The ANG's Title 32 mission is to train for its assigned federal mission (refueling, transport, fighter operations, etc). We refer to the training status of ANG members as "Title 32" status.

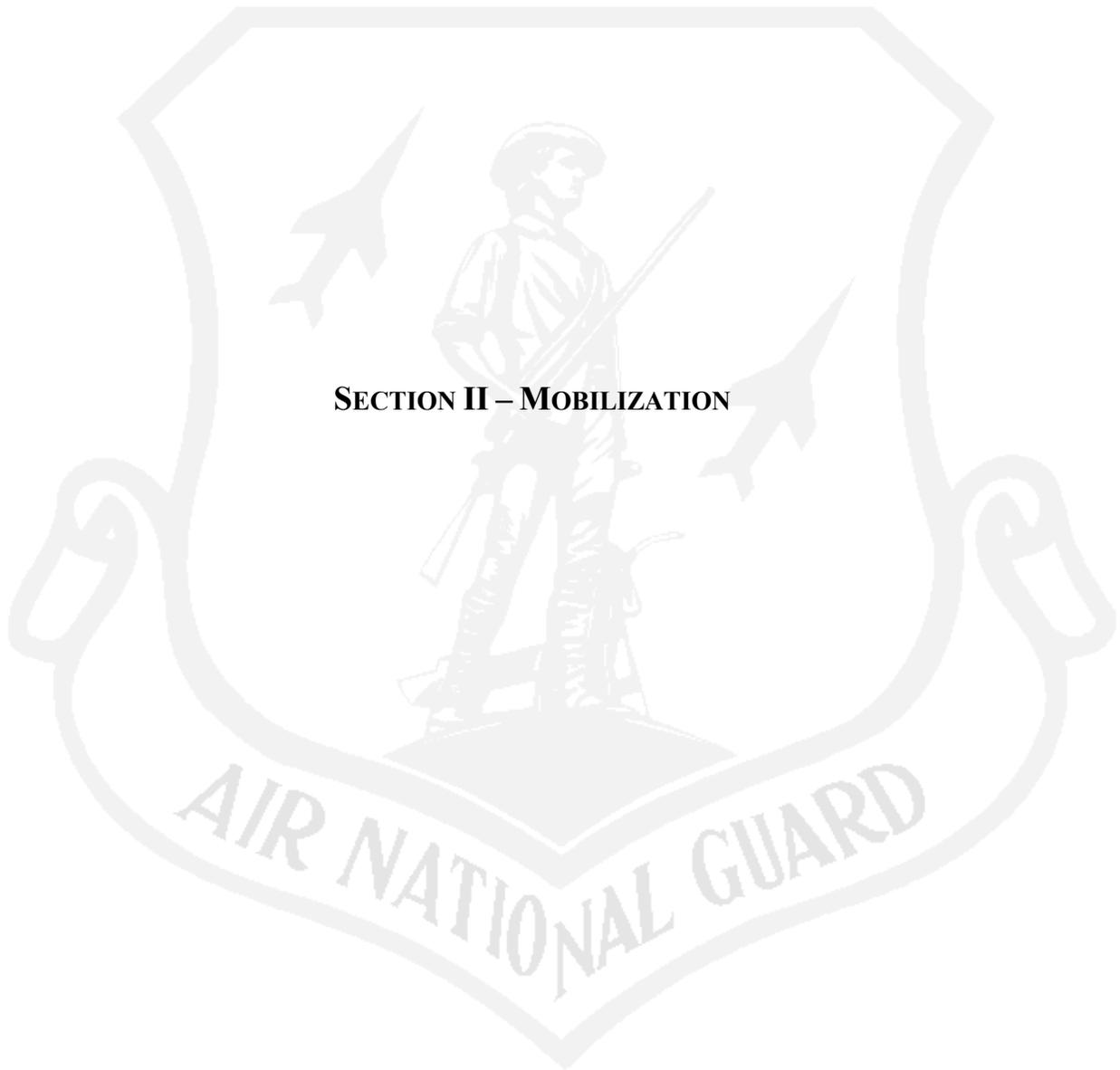
The ANGUS Fights. The ANGUS is the "other" Reserve component of the Air Force. ANG members become ANGUS members through voluntary activation under 10 USC 12301(d) or involuntary mobilization under 10 USC 12302 and other provisions. We refer to the operational status of ANGUS members as "Title 10" status. They are on active duty with the Air Force just like any other active duty Air Force member, and are relieved of duty with their ANG units by statute when in Title 10 status. ANG members are always in Title 10 status (ANGUS) when they deploy OCONUS.

Why Status is Important. Status is everything. It drives issues from command and control to UCMJ jurisdiction to the applicability of Air Force Policy Directives and Instructions. ANG officers (Title 32 status), though they hold a Reserve commission, cannot command active duty members, but ANGUS officers (Title 10 status) on extended active duty can command active duty members. ANG members are not subject to the UCMJ because they are officially in state

status, but ANGUS members are subject to the UCMJ. Note: ANG members are subject to state codes of military justice and local civil law). AFIs apply to ANG members only when specifically prescribed, but all AFIs apply to ANGUS members. When dealing with a situation involving an ANG or ANGUS member, the first question should always be: "What is his or her status?"

The ANG, combined with the Air Force Reserve, are essential to USAF war-fighting capabilities, and within TJAGD, vital to the mastery of our core competencies. The more we understand about the Air Reserve component, the better equipped we will be to perform our duties.

NOTE: Explanation given by Colonel Andrew Turely, Col, MAANG



SECTION II – MOBILIZATION

What is Mobilization

Mobilization is the act of assembling and organizing national resources to support national objectives in time of war or other emergencies. It is the process by which Armed Forces, full or in part, are brought to a state of readiness.

1.



What are the different types of TITLE 10 USC Mobilization Statutes

12301(a) Full Mobilization	<ul style="list-style-type: none"> • Requires declaration of War or National Emergency by the Congress • Requires Congress to be in session 	<ul style="list-style-type: none"> • All Reservists including members in an inactive status and retired members • No number limitation • Duration of War or emergency plus 6 months
12301(b) 15-day Statute	<ul style="list-style-type: none"> • Service Secretaries may call Ready Reserve up to 15 days/year 	<ul style="list-style-type: none"> • Annual Training • Operational Missions • Involuntary
12301(d) RC Volunteers	<ul style="list-style-type: none"> • Requires consent of individual RC member • Governors must consent to Guard activation 	<ul style="list-style-type: none"> • All Reservists • No number limitation stated • No duration stated
12302	<ul style="list-style-type: none"> • Requires Declaration of 	

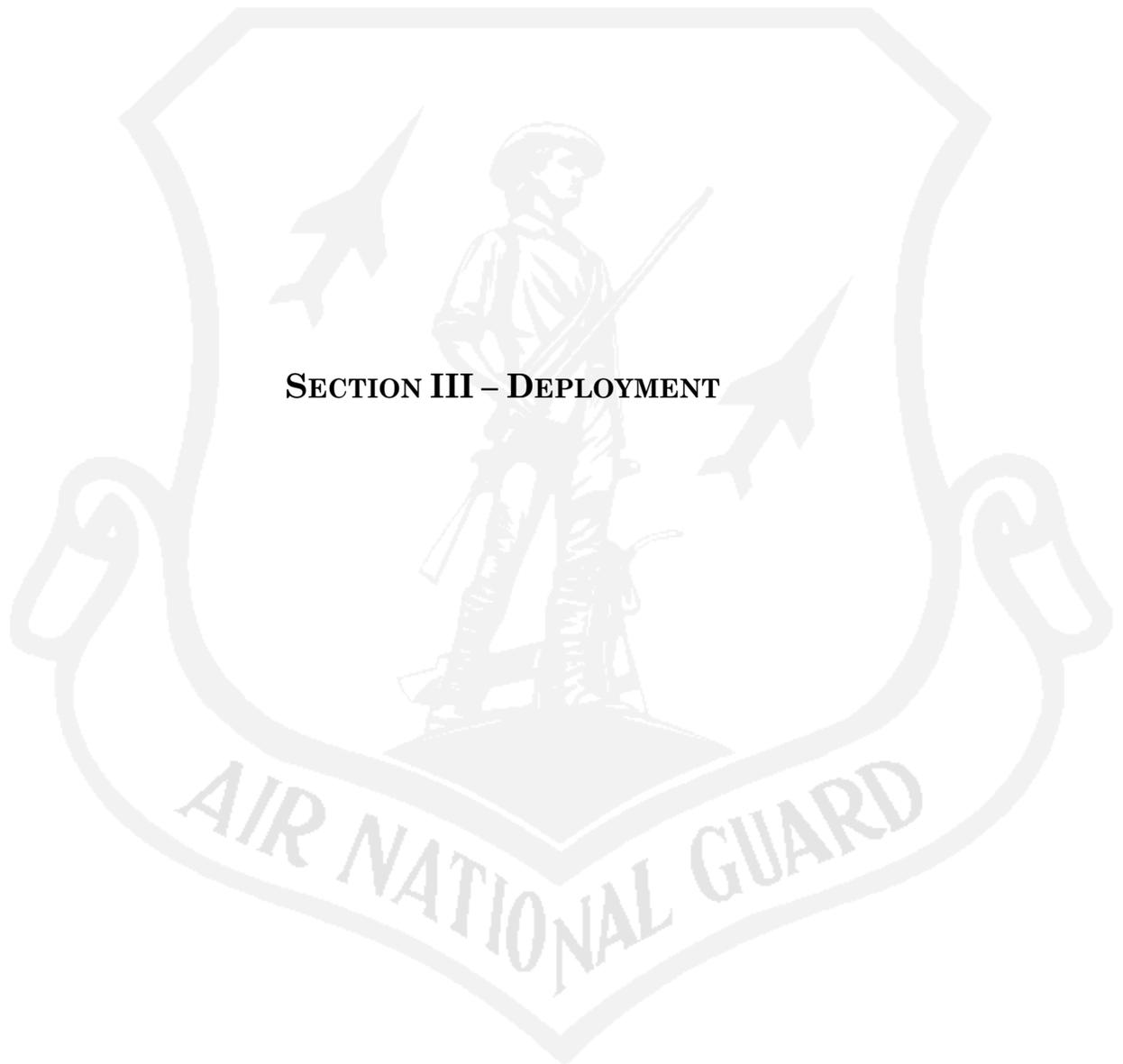
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Partial Mobilization

- National Emergency
- Report to Congress Every 6 months
- Ready Reserve
- Not more than 1,000,000
- Not more than 2 years

12304
Presidential
Reserve Call-up

- Requires Presidential signature
 - Notification of Congress
 - No Congressional Action Required
 - Selected Reserve, with up to 30,000 IRR
 - Not more than 200,000
 - Not more than 270 days
 - Not for domestic emergencies except WMD
-



DEPLOYMENT AND THE SINGLE SERVICE MEMBER



While the majority of the information in this guide deals with separation issues involving couples, deployments or extended TDYs can be just as demanding for the single military member. Not only will you experience all the emotions and relationship stresses discussed in this guide; you have the added burden of finding a reliable individual to handle your personal affairs during your absence. The importance of a will and power of attorney is just as critical for single members as it is for their married counterparts. Please take time to go through this guide. You will find it helpful.

Preparation

As a member of an Air National Guard unit with potential for worldwide deployment on short notice, the following information will aid in making your separation more manageable. There is a difference between being ready "to go," and ready "to part." Being ready "to go" means having your duffel bags packed, all shots up to date, and other duty essential preparations completed. Being ready "to part" from family members means being aware of the personal issues related to deployments, and being prepared to deal as constructively as possible with those issues. The best place to start is at the **Pre-Mobilization Briefings**. Topics discussed are informative ranging from an unclassified intelligence briefing to whom to contact if your allotment or paycheck is late. It will also provide you invaluable information about services available through your Family Support Center and other base agencies. Pre-Mobilization Briefings include but are not limited to:

- Ensuring Eligibility – AFSC, ETS, Profile, SC
- Reviewing your Medical Records
- Reviewing your Personnel Records (DD 93, SGLI)
- Contingency Exercise and Deployment orders
- I.D. Cards/DEERS Enrollment
- Reviewing Legal Concerns
- Reviewing Financial Benefits
- Completing Important Family Readiness Briefings & Paperwork

Then, ***read this guide***. Mark or highlight passages you find particularly interesting or helpful. Some parts you may want to re-read or post on the refrigerator just in case an emergency occurs and you don't have time to find the page you need.

So much will depend on your advance preparation. The more you can learn and accomplish before deployments, the more confident you will be when the time comes.

Health and Dental Care Issues

1. Medical – Military Member

a. When are you covered under TRICARE?

- 1) Member performing Inactive Duty or Active Duty 30 days or less
 - Treatment within the Military Healthcare System for any injury, illness or disease incurred or aggravated in the line of duty
- 2) Member performing Active Duty more than 30 days
 - Same medical care as active duty service members
 - Enroll in TRICARE Prime beginning on the first day of active duty service
- 3) TRICARE Prime Remote (TPR)
 - Member may be eligible when called to active duty for >30 days and the member lives and works approximately one hour (50 miles) from a military treatment facility
- 4) Line of Duties, during and after Deployment
 - Notify your chain of command ASAP of any injuries or illnesses that you incur while on active duty for:
 - A Line-of-Duty determination (LOD)
 - A possible extension on active duty for medical care
 - Follow-up medical care after release from active duty
 - After release from active duty, coordinate with your assigned Unit Commander/representative for follow-up medical care for any LOD injuries or illnesses

- b.
- c. TRICARE contact information.

See page ___ this guide for region telephone numbers, web sites, etc

2. Dental – Military Member

- a. When are you covered under TRICARE Dental?
 - 1) Coverage is available for Traditional Guardsmen for a monthly cost. New enrollees must continue in the TDP for at least 12 months.
 - 2) Administered by United Concordia
 - 3) When Ordered to Active Duty > 30 Days
 - Member is automatically dis-enrolled from UCCI upon activation
 - Member’s dental care is received at a military dental facility at no cost
 - Member must contact UCCI to re-enroll at end of active duty
- b. Dental contact information.

See page ___ this guide for telephone numbers, web sites, etc.

Uniformed Service Employment & Re-employment Rights Act of 1994 (USERRA)

- 1. When you are called to active duty you may continue your employer-sponsored health care plan for your family for up to 18 months. However, it is important that you notify your employer if you wish to continue your health care benefits or you may be dropped from the health care program. If you choose to continue coverage under an employer health care plan, your employer can require you to pay some or all of the premium associated with that coverage, if the period of active duty is for more than 30 consecutive days.
 - **If your orders are for 30 days or less**, the maximum premium your employer can require you to pay is the normal employee’s share for the coverage.
 - **If your orders are for more than 30 days**, the maximum premium your employer can require you to pay is 102% of the full premium (this includes your employee premium

share plus the employer's premium share plus a 2% administrative fee). Employers can establish their own rules within these limits.

2. If you do not elect to continue coverage under your civilian employer health plan, while on active duty, you must be reinstated in the employer-sponsored health care plan without a waiting period and without penalty for pre-existing conditions (except line of duty conditions).

For more information on your USERRA rights you may contact the National Committee on Employer Support of the Guard and Reserve (NCESGR) at <http://www.esgr.org> or (1-800-336-4590).

Soldiers' and Sailors' Civil Relief Act

Key provisions under the Soldiers' and Sailors' Civil Relief Act of 1940, 50 USC App. §501, et seq., include the following:

- **Obligations Covered** - The Act is written broadly to cover virtually any civil obligation or other liability of the service member incurred prior to entry upon active duty (e.g., loans, credit card debt, leases), and any attempted civil court action against the member, such as foreclosure, attachment, divorce or bankruptcy proceedings (§510).
- **Persons Covered** - All persons on active duty in the military service of the United States, including National Guard and Reserves called to active duty, as well as full-time members of the Army, Navy, Air Force, Marines, Coast Guard and Public Health Service personnel on active service with the military, are covered under the Act (§511). Also included are a member's dependents, such as a spouse or dependent children whose financial ability may be "materially affected" by the military service, as well as others who are "secondarily liable" for the obligations of a service member, such as co-signors or guarantors (§§ 513, 536).
- **Documentation of Active Military Service** - Relief under the Act is triggered by an individual's entry into active military service, but no specific form of notice to creditors is required. Sufficient proof of the entry upon active duty may consist of a copy of the individual's duty orders, military enlistment documents, or a letter from his or her military unit verifying the date of entry on active duty. Financial institutions should retain copies of these documents in their files (§§510, 511).
- **Material Effect** - The required interest rate reduction to 6% is automatically triggered by entry on active duty. The former higher rate of interest may potentially be reinstated, by court order, if the creditor can demonstrate that the debtor's military service does not have a "material effect" upon the ability to pay. However, the burden of proving no "material effect" is solely that of the creditor and any such court proceeding may be "stayed" under the Act because of the member's absence and inability to defend. Competent legal counsel should be consulted prior to initiating such action (§526).

- **Relief From Judicial Proceedings and Installment Contract Provisions** - The Act provides for a judicial stay upon any attempted execution, attachment or other court proceeding against a service member during active duty and for 60 days thereafter (§521). Default judgments may not be entered without the filing of a sworn affidavit and the court may require posting of a substantial bond (§520). During active duty and for three months thereafter, creditors are prohibited from foreclosing or seizing real or personal property securing mortgage debt (§532) or from imposing fines or repossessing real or personal property securing installment loan contracts (§531) without a court order. Any applicable statute of limitations or statutory redemption period is automatically "tolled" during active duty and that time cannot be used to compute time limits (§525).
- **Termination of Leases/Rent** - Leases for property occupied for dwelling, professional or business purposes may be terminated by service members, upon written notice, if entered into prior to active duty (§534). Landlords cannot evict dependents of service members from a leased dwelling during active service if the rent is less than \$1,200 per month (§530).

For more information on your Soldiers' and Sailors' Civil Relief Act rights you may contact the National Committee on Employer Support of the Guard and Reserve (NCESGR) at <http://www.esgr.org> or (1-800-336-4590) or your military legal office.

Legal Matters

1. Importance Of A Power Of Attorney

- a. The power of attorney is a legal instrument that deserves your serious consideration. In important personal matters, it may often be necessary for a parent, or another competent person to act for you in your behalf, and a power of attorney becomes an essential document.
- b. Most attorneys and legal assistance officers are in a position to furnish you with a general power of attorney that covers most contingencies. This may very well satisfy your personal needs. Otherwise, you may prefer to have a more specific power of attorney drawn by your attorney or your legal assistance officer. **You may need a Special Power of Attorney for Pay.**
- c. In any event, before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. For example, you may want to limit the duration of the instrument to a period of time you expect to be in the military service or overseas.

2. Importance of a Will

- a. Should you die without a Will, the state in which you live will make one for you. However, the Will made for you by law is most rigid and arbitrary in its distribution of your estate after your death. You will not have any say as to disposition of your assets. Therefore, regardless of the size, nature or extent of your estate, everyone should have a skillfully prepared Will that carries out your wishes and desires.
- b. Your Will, when properly and accurately drawn, allows you to distribute your estate in almost any manner you desire and permits you to nominate the person of your choice to carry out your mandates at a minimum of expense to the estate. You can direct the period of time over which your estate will be distributed and all the terms and conditions for said distribution. You can appoint other fiduciaries such as guardians, trustees, and others to administer and tend to the needs of minor children in accordance with your wishes and desires and not that of creditors or distant relatives or some stranger to your loved ones. A Will provides a valuable link in the chain of title for all real property (houses, lots, farms, etc.).
- c. No single Will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can differ. See a lawyer of your own choice for the preparation of your Will. If you need assistance, visit your base legal office.

Helpful Hints - Questions to consider...

1. **House or Apartment:**
 - a) Have I made proper arrangements for mortgage/rent?
 - b) Should I continue with my rental lease?
 - c) Who will check on my house while I'm gone?
2. **Car:**
 - a) Where do I store it?
 - b) What about payments?
 - c) What about upkeep?
3. **Pets:**
 - a) What do I do with them?
 - b) Who will care for them while I'm gone?
4. **Invalid or aging parent:**

Who will be responsible for the care of my parent(s) while I'm gone?
5. **Significant Other:**

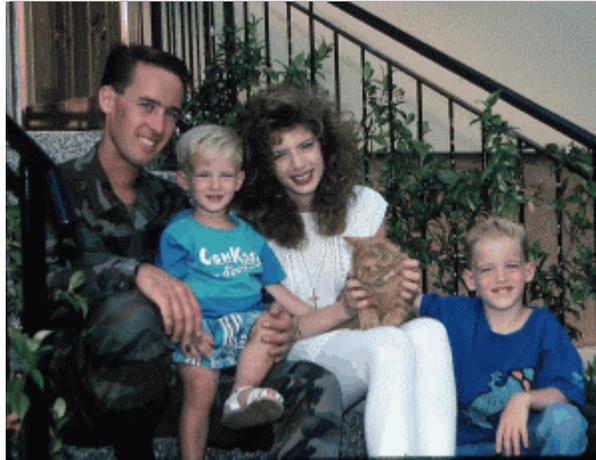
What kind of support with my significant other need in my absence?

6. Emergency Notification Information:

Who should serve as my Next of Kin for emergency notification purposes?

DEPLOYMENT AND THE FAMILY SERVICE MEMBER

When the occurs, for a reality check. the possibility or some other prevent separation is spouse must



separation finally many spouses this is Until now there was of a change in orders eventuality to departure. But the inevitable, and the cope.

Preparation

1. As a member of an Air National Guard unit with potential for worldwide deployment on short notice, the following information will aid in making your family separation more manageable. There is a difference between being ready "to go," and ready "to part." Being ready "to go" means having your duffel bags packed, all shots up to date, and other duty essential preparations completed. Being ready "to part" from family members means being aware of the personal issues related to deployments, and being prepared to deal as constructively as possible with those issues.
2. Too often, family members deny the possibility of duty separation, and pretend it is not going to happen. This denial can be emotionally harmful. Once separation occurs, they are likely to find themselves unprepared. It is much healthier for families to face issues directly and become better prepared to positively address the life style changes brought about by separation. Adequate preparation for all family members is the key to minimizing the problems that will inevitably arise during a duty separation. Sometimes families avoid talking about things that bother or worry them. They are afraid that talking about things will make matters worse. In reality, open discussion provides family members the opportunity to clarify potential misunderstandings, get a better idea of what is expected, work out solutions to identified problems, and to better prepare themselves for the coming separation.
3. Having a sense of control over events is a significant moderator of the stress associated with separation. We all desire some sense of control even in the face of uncontrollable situations. Feeling no control over a situation can lead to characteristics of learned helplessness. The perception of even some control can be enough to lessen most negative responses and

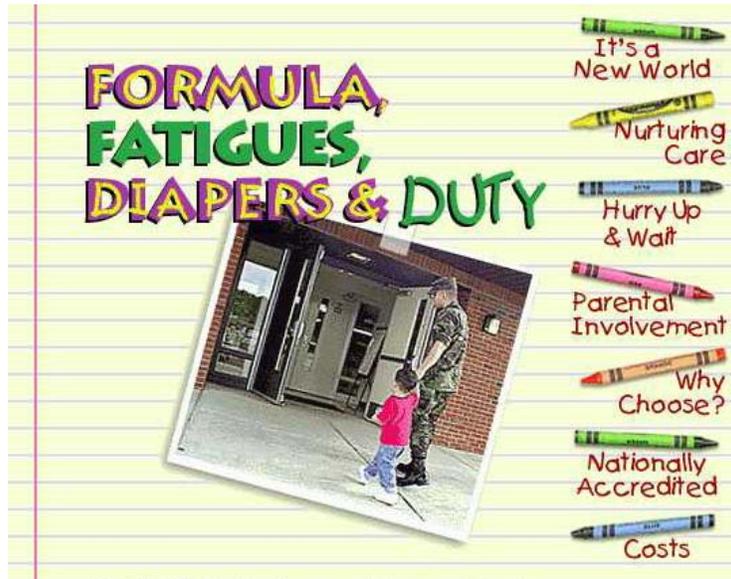
become a base for building positive coping behaviors. An individual's appraisal of upcoming events as being highly stressful or undesirable but manageable will significantly influence their coping level. That appraisal is related to the degree to which individuals feel that they have adequate knowledge, coping skills, social support, and some control over future events. Preparation for coming events, especially undesirable events, can greatly alter a person's attitude. Therefore, the importance of education and preparation cannot be overstated. To be forewarned is to be forearmed.

4. Single parents and dual career military couples face the same reality. They may experience even greater stress and responsibility during preparation of the separation. No other "parent" remains at home and, therefore, separation takes on an increasingly stressful dimension.
5. **Plan ahead.** This is one of the keys to a successful family separation. There are many things you can do before you leave. This will prevent your spouse from feeling they have to handle it all alone and you from worrying about all the things left undone.
6. The best place to start is at the **Pre-Mobilization Briefings**. Topics discussed are informative ranging from an unclassified intelligence briefing to whom to contact if your allotment or paycheck is late. It will also provide you invaluable information about services available through your Family Support Center and other base agencies. Pre-Mobilization Briefings include but are not limited to:
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 - Contingency Exercise and Deployment orders
 - I.D. Cards/DEERS Enrollment
 - Reviewing Legal Concerns
 - Reviewing Financial Benefits
 - Completing Important Family Readiness Briefings & Paperwork
 - Family Care Plans
 - USERRA
 - TRICARE
7. Spend an evening with your spouse to discuss the assignment or deployment, how both of you feel, what you worry about, how to handle emergencies, or repair problems, and what you think needs to be done around the house to get things together.

Then, **read this guide**. Mark or highlight passages you find particularly interesting or helpful. Some parts you may want to re-read or post on the refrigerator just in case an emergency occurs and you don't have time to find the page you need.

So much will depend on your advance preparation. The more you can learn and accomplish before deployments, the more confident you will be when the time comes.

Children's Issues



(Parents can help children understand and accept the separation and their feelings about it by planning ahead. Anticipate the problems and discuss them with the entire family)

Pre-Family Separation

1. The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them.
2. Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, is often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and no where to go for help. At a time when the separated spouse's responsibility to the Air Force and the Air National Guard becomes more demanding of their time and energy, the remaining spouse may feel overwhelmed, as they prepare to solely support the children, home and car.
3. Talk to your children about the assignment or deployment before it happens. Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advanced warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.

Building An Emotional Bond

1. Use this time to share pride in your work, squadron, the Air National Guard, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if Mom or Dad's job is seen as essential to the mission of the Air Force.
2. Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your own worries or ambivalent feelings about the impending assignment or deployment. Something that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings--talk about them.

Visit Your Child's Teacher

Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. A teacher who is aware of the situation is in a better position to be sensitive and encouraging.

Children Need To See The Parent's Workplace

Very young children need to see where Mom or Dad eats, sleeps, and spends some of their day when away from home. You can do this through pictures or TV videos. This provides them with a concrete image of where the parent is when they can't come home. Older children can learn a great deal from the parent about the function of his or her job, the sophisticated technology, interdependence of each division of the military with the other, and of course, career direction. (Statistics indicate that about 30% of our present day military personnel were raised in a military family.)

Help Children To Plan For The Deployment

While the spouse is packing their bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a duffel bag in return for something that belongs to the departing spouse.

Being A Long-Distance Parent

The most important aspect of parenting from a distance is making those small efforts to stay in touch. Doing something to say the parent is thinking about and missing the child is what is most important. Here are some practical suggestions to help keep the absentee parent involved with their children:

- a. Letters and cards from mom or dad are important. The length and contents are not nearly as important as the presence of something in the mail from the absent parent. When sending picture post cards, make little notes about the place or write that you stood right here "x" in the picture. Any small thing that makes the card personal will have tremendous meaning to children at home.
- b. Cut out and send things from the local paper or magazines. This is a tangible way to help them feel connected and give them an idea of what life is like there.
- c. For older children, a subscription to a favorite magazine is a gift that keeps on giving.
- d. When using a tape recorder, remember to be creative: sing "Happy Birthday," tell a story, read scripture, take it with you on your job or when visiting with other members of your unit. Don't try to fill a tape completely in one sitting. Make sure you describe the surroundings, the time of day, and what you are doing, etc.
- e. Try not to forget birthdays and special holidays that would be important to a child, particularly Thanksgiving, Christmas, Easter, Halloween, or Valentine's Day.
- f. Try to schedule phone calls when children are likely to be at home. Keep a mental list of things you want to talk about with each child, such as their friends, school, ball games, etc. Ask each child to send you something from the activities they are involved in at school, home or outside activities like dance lessons, youth groups or scouts.
- g. Take a camera with you and take a lot of pictures (what your tent looks like, sites you may see, pictures of your work area, special days, like what you were doing in the desert on your birthday). Give a camera to your child and have them take pictures of their life (their baseball games, loss of their first tooth, their first day at school, their sixteenth birthday) while you are deployed. When you come home, sit down with your child and exchange and talk about the pictures. This will give you a connection with your child and them with you while you were deployed.

Become familiar with some of the excellent children's books that deal in a sensitive manner with a variety of family-change situations:

"A Special Family Friend and a New Adventure" by Hoffman and Sitler

"All Kinds of Families" by Norma Simon

"If You Listen" by Charlotte Zolotow

"The Goodbye Painting" by Linda Berman

"The Giving Tree" by Shel Silverstein

Reading them with your child can help clarify facts and identify feelings.

Turn on your sensors and tune in to your child's worries about the assignment or deployment

Just because a child doesn't tell you about their concerns doesn't mean that they are not troubled. Children don't usually recognize the cause nor will they tell you they are concerned. The spouse that is departing should communicate with each child individually. There is no substitute for a letter with your own name on the envelope. Send postcards, snapshots, and tape recordings of the sounds around you where you are deployed. Use unusual stamps, felt-tip pens, colored pencils, and different styles of alphabets and lettering.

Family Care Plan

1. What is a family care plan?

A family care plan is a working plan – that provides guidance for people in your absence due to military commitments. **Review AFI 36-2908 for further information.** For example, it helps guardians and others with:

- Care for family members
- Financial and legal matters
- Medical needs

2. Who is required to have a Family care plan?

If you are a single service member or part of a dual-service couple and you are responsible for the care of family members. This applies to both Active and Reserve Forces. However a Family care plan can be helpful for all service members.

3. Why is a Family care plan important?

It's an essential part of military readiness, and it provides care for those who depend on you. Deployment or mobilization may occur suddenly, a Family care plan helps you do a better job during deployments, mobilization, training or other times when duty calls.

4. What's in a Family care plan?

A Family care plan contains all the written information that will be necessary for your family in your absence, including:

- Forms (to include insurance, ID Cards, employer's health insurance, dental insurance)
- Names, address and telephone numbers
- Instructions for special care
- Legal authorizations (special power of attorney for pay, wills)

5. Where can I get help in preparing a Family care plan?

To be sure you've got everything covered, review AFI 36-2908 and then you should contact:

- Your immediate supervisor
- Your unit administration office
- Your family center
- Your installation chaplain
- Your legal office
- Your Personnel Office

6. Keep you Family care plan current!

You may need to revise your family care plan because of birth of a child, divorce, extended absence, a child custody decision, relocation, adoption, or the death of a family member. Plan for your family member's care, obtain, complete and sign all forms, and update your family care plan annually. Suggestion for reviewing your family care plan is the first of a new year or tax time.

Uniformed Service Employment & Re-employment Rights Act of 1994 (USERRA)

1. When you are called to active duty you may continue your employer-sponsored health care plan for your family for up to 18 months. However, it is important that you notify your employer if you wish to continue your health care benefits or you may be dropped from the health care program. If you choose to continue coverage under an employer health care plan,

your employer can require you to pay some or all of the premium associated with that coverage, if the period of active duty is for more than 30 consecutive days.

- **If your orders are for 30 days or less**, the maximum premium your employer can require you to pay is the normal employee's share for the coverage.
 - **If your orders are for more than 30 days**, the maximum premium your employer can require you to pay is 102% of the full premium (this includes your employee premium share plus the employer's premium share plus a 2% administrative fee). Employers can establish their own rules within these limits.
2. If you do not elect to continue coverage under your civilian employer health plan, while on active duty, you (and previously covered family members) must be reinstated in the employer-sponsored health care plan without a waiting period and without penalty for pre-existing conditions (except line of duty conditions), after your tour.

For more information on your USERRA rights you may contact the National Committee on Employer Support of the Guard and Reserve (NCESGR) at <http://www.esgr.org> or (1-800-336-4590).

Soldiers' and Sailors' Civil Relief Act

Key provisions under the Soldiers' and Sailors' Civil Relief Act of 1940, 50 USC App. §501, et seq., include the following:

- **Obligations Covered** - The Act is written broadly to cover virtually any civil obligation or other liability of the service member incurred prior to entry upon active duty (e.g., loans, credit card debt, leases), and any attempted civil court action against the member, such as foreclosure, attachment, divorce or bankruptcy proceedings (§510).
- **Persons Covered** - All persons on active duty in the military service of the United States, including National Guard and Reserves called to active duty, as well as full-time members of the Army, Navy, Air Force, Marines, Coast Guard and Public Health Service personnel on active service with the military, are covered under the Act (§511). Also included are a member's dependents, such as a spouse or dependent children whose financial ability may be "materially affected" by the military service, as well as others who are "secondarily liable" for the obligations of a service member, such as co-signors or guarantors (§§ 513, 536).
- **Documentation of Active Military Service** - Relief under the Act is triggered by an individual's entry into active military service, but no specific form of notice to creditors is

required. Sufficient proof of the entry upon active duty may consist of a copy of the individual's duty orders, military enlistment documents, or a letter from his or her military unit verifying the date of entry on active duty. Financial institutions should retain copies of these documents in their files (§§510, 511).

- **Material Effect** - The required interest rate reduction to 6% is automatically triggered by entry on active duty. The former higher rate of interest may potentially be reinstated, by court order, if the creditor can demonstrate that the debtor's military service does not have a "material effect" upon the ability to pay. However, the burden of proving no "material effect" is solely that of the creditor and any such court proceeding may be "stayed" under the Act because of the member's absence and inability to defend. Competent legal counsel should be consulted prior to initiating such action (§526).
- **Relief From Judicial Proceedings and Installment Contract Provisions** - The Act provides for a judicial stay upon any attempted execution, attachment or other court proceeding against a service member during active duty and for 60 days thereafter (§521). Default judgments may not be entered without the filing of a sworn affidavit and the court may require posting of a substantial bond (§520). During active duty and for three months thereafter, creditors are prohibited from foreclosing or seizing real or personal property securing mortgage debt (§532) or from imposing fines or repossessing real or personal property securing installment loan contracts (§531) without a court order. Any applicable statute of limitations or statutory redemption period is automatically "tolled" during active duty and that time cannot be used to compute time limits (§525).
- **Termination of Leases/Rent** - Leases for property occupied for dwelling, professional or business purposes may be terminated by service members, upon written notice, if entered into prior to active duty (§534). Landlords cannot evict dependents of service members from a leased dwelling during active service if the rent is less than \$1,200 per month (§530).

For more information on your Soldiers' and Sailors' Civil Relief Act rights you may contact the National Committee on Employer Support of the Guard and Reserve (NCESGR) at <http://www.esgr.org> or (1-800-336-4590) or your military legal office.

Legal Matters

1. Importance Of A Power Of Attorney

- a. The power of attorney is a legal instrument that deserves your serious consideration. In important personal matters, it may often be necessary for a parent, or another competent person to act for you in your behalf, and a power of attorney becomes an essential document.
- b. Most attorneys and legal assistance officers are in a position to furnish you with a general power of attorney that covers most contingencies. This may very well satisfy your

personal needs. Otherwise, you may prefer to have a more specific power of attorney drawn by your attorney or your legal assistance officer. **You may need a Special Power of Attorney for Pay.**

- c. In any event, before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. For example, you may want to limit the duration of the instrument to a period of time you expect to be in the military service or overseas.

2. Importance of a Will

- a. Should you die without a Will, the state in which you live will make one for you. However, the Will made for you by law is most rigid and arbitrary in its distribution of your estate after your death. You will not have any say as to disposition of your assets. Therefore, regardless of the size, nature or extent of your estate, everyone should have a skillfully prepared Will that carries out your wishes and desires.
- b. Your Will, when properly and accurately drawn, allows you to distribute your estate in almost any manner you desire and permits you to nominate the person of your choice to carry out your mandates at a minimum of expense to the estate. You can direct the period of time over which your estate will be distributed and all the terms and conditions for said distribution. You can appoint other fiduciaries such as guardians, trustees, and others to administer and tend to the needs of minor children in accordance with your wishes and desires and not that of creditors or distant relatives or some stranger to your loved ones. A Will provides a valuable link in the chain of title for all real property (houses, lots, farms, etc.).
- c. No single Will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can differ. See a lawyer of your own choice for the preparation of your Will. If you need assistance, visit your base legal office.

DEPLOYMENT AND THE SINGLE PARENT SERVICE MEMBER

Preparation

1. As a member of an Air National Guard unit with potential for worldwide deployment on short notice, the following information will aid in making your family separation more manageable. There is a difference between being ready "to go," and ready "to part." Being ready "to go" means having your duffel bags packed, all shots up to date, and other duty essential preparations completed. Being ready "to part" from family members means being aware of the personal issues related to deployments, and being prepared to deal as constructively as possible with those issues.
2. Single parents and dual career military couples face the same reality. They may experience even greater stress and responsibility during preparation of the separation. No other "parent" remains at home and, therefore, separation takes on an increasingly stressful dimension.
3. ***Plan ahead.*** This is one of the keys to a successful family separation. There are many things you can do before you leave.
4. The best place to start is at the **Pre-Mobilization Briefings**. Topics discussed are informative ranging from an unclassified intelligence briefing to whom to contact if your allotment or paycheck is late. It will also provide you invaluable information about services available through your Family Support Center and other base agencies. Pre-Mobilization Briefings include but are not limited to:
 - Ensuring Eligibility – AFSC, ETS, Profile, SC
 - Reviewing your Medical Records
 - Reviewing your Personnel Records (DD 93, SGLI)
 - Contingency Exercise and Deployment orders
 - I.D. Cards/DEERS Enrollment
 - Reviewing Legal Concerns
 - Reviewing Financial Benefits
 - Completing Important Family Readiness Briefings & Paperwork
 - Family Care Plans
 - USERRA
 - TRICARE

Family Member Care Plan For Military Single-Parent Service Member

All single-parent military members with minor children must have a Family Member Care Certification or Childcare Plan. The Family Care Plan is a working plan. It helps provide

guidance for caregivers during mobilization. It helps guardians and others with care for family member's financial, legal, and medical needs. Family care plans alleviate some of the pressures involved in deployment, mobilization, training, etc. The plans allow you to concentrate on your mission and be more productive. Family Care Plans include information as to how you want family business conducted in your absence. Also, included in this plan are forms, instructions for care, legal authorizations, and names, addresses, and telephone numbers of people involved in the Family Care Plan. With no time to prepare a Family Care Plan in the midst of departure, it is essential to have a plan before the mobilization or TDY. Check with your orderly room and Wing Family Support Center for assistance in developing your plan. Review AFI 36-2908 for further information.

Traditional Guardsman Responsibilities:

1. As a single parent, you must see to it that all your family members have in their possession a valid military ID card.
2. You must register all family members in DEERS and the data has to be kept up-to-date.
 - a) Obtaining a military ID card, and registering in DEERS and can be done on base at the 145th Mission Support Flight in the Headquarters Building or at *any* military facility.
3. You must give your family a copy of your orders.
4. If family is eligible and wants TRICARE Prime, they must be enrolled at nearest treatment facility

NOTE: Your family members WILL NOT receive service unless they have an ID card, a copy of your orders, and are enrolled in DEERS!

Pre-Family Separation

1. The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them.
2. Talk to your children about the assignment or deployment before it happens. Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advanced warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.

Building An Emotional Bond

1. Use this time to share pride in your work, squadron, the Air National Guard, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if Mom or Dad's job is seen as essential to the mission of the Air Force.

2. Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your own worries or ambivalent feelings about the impending assignment or deployment. Something that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings--talk about them.

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Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. A teacher who is aware of the situation is in a better position to be sensitive and encouraging.

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While you packing your bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a duffel bag in return for something that belongs to the deploying member.

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5. Where can I get help in preparing a Family care plan?

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- Your unit administration office
- Your family center
- Your installation chaplain
- Your legal office
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6. Keep you Family care plan current!

You may need to revise your family care plan because of birth of a child, divorce, extended absence, a child custody decision, relocation, adoption, or the death of a family member. Plan for your family member's care, obtain, complete and sign all forms, and update your family care plan annually. Suggestion for reviewing your family care plan is the first of a new year or tax time.

Uniformed Service Employment & Re-employment Rights Act of 1994 (USERRA)

1. When you are called to active duty you may continue your employer-sponsored health care plan for your family for up to 18 months. However, it is important that you notify your employer if you wish to continue your health care benefits or you may be dropped from the health care program. If you choose to continue coverage under an employer health care plan,

your employer can require you to pay some or all of the premium associated with that coverage, if the period of active duty is for more than 30 consecutive days.

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For more information on your Soldiers' and Sailors' Civil Relief Act rights you may contact the National Committee on Employer Support of the Guard and Reserve (NCESGR) at <http://www.esgr.org> or (1-800-336-4590) or your military legal office.

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- a. The power of attorney is a legal instrument that deserves your serious consideration. In important personal matters, it may often be necessary for a parent, or another competent person to act for you in your behalf, and a power of attorney becomes an essential document.

- b. Most attorneys and legal assistance officers are in a position to furnish you with a general power of attorney that covers most contingencies. This may very well satisfy your personal needs. Otherwise, you may prefer to have a more specific power of attorney drawn by your attorney or your legal assistance officer. **You may need a Special Power of Attorney for Pay.**

- c. In any event, before you execute a power of attorney, be sure you understand exactly what you want your attorney-in-fact to do in your place. For example, you may want to limit the duration of the instrument to a period of time you expect to be in the military service or overseas.

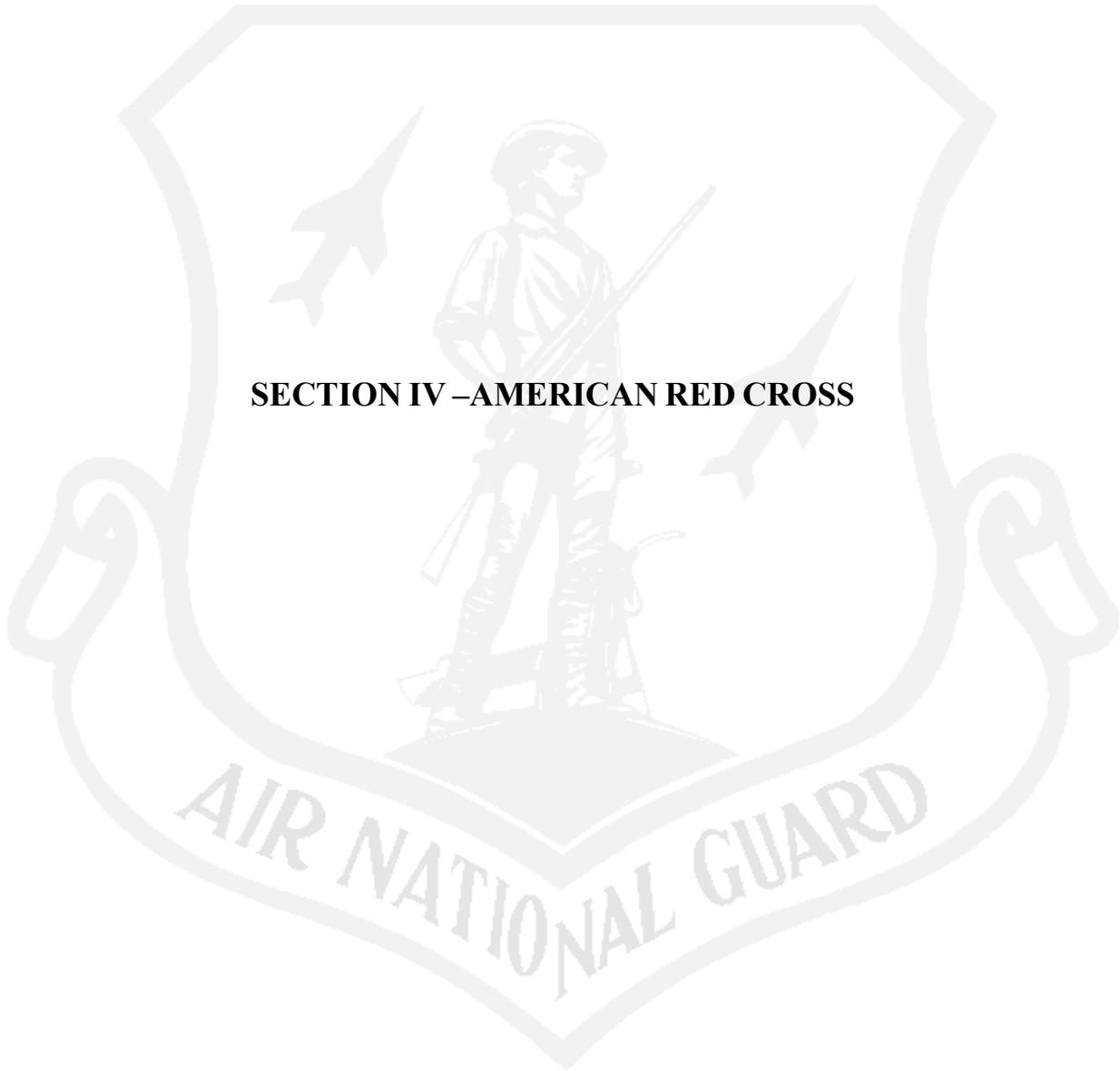
2. Importance of a Will

- a. Should you die without a Will, the state in which you live will make one for you. However, the Will made for you by law is most rigid and arbitrary in its distribution of your estate after your death. You will not have any say as to disposition of your assets. Therefore, regardless of the size, nature or extent of your estate, everyone should have a skillfully prepared Will that carries out your wishes and desires.

- b. Your Will, when properly and accurately drawn, allows you to distribute your estate in almost any manner you desire and permits you to nominate the person of your choice to carry out your mandates at a minimum of expense to the estate. You can direct the period of time over which your estate will be distributed and all the terms and conditions for said distribution. You can appoint other fiduciaries such as guardians, trustees, and others to administer and tend to the needs of minor children in accordance with your wishes and desires and not that of creditors or distant relatives or some stranger to your loved ones. A Will provides a valuable link in the chain of title for all real property (houses, lots, farms, etc.).

- c. No single Will form exists that can be used in all parts of the United States. In addition, it is important to remember that the desires and needs of individuals can differ. See a lawyer of your own choice for the preparation of your Will. If you need assistance, visit your base legal office.

SECTION IV – AMERICAN RED CROSS



THE AMERICAN RED CROSS

The American Red Cross provides an exclusive worldwide communications and support network that serves as a lifeline between military service members and their families. For the service member and his/her family, the Red Cross is the connection to home in the event of a family crisis, a death in the family, a financial emergency, or a joyous birth.

Some of the ways the Red Cross assists military members and their families are:

- **Armed Forces Emergency Services (AFES):** AFES helps military members and military families cope with separation and other special situations related to service in the armed forces. Services include around-the-clock, around-the-world communication between military members and their families; neutral, impartial assistance, including comfort and counseling; independent verification of emergency situations; and financial assistance and referrals for emergency travel and other family needs.
- **Emergency Communications:** Red Cross emergency messages provide military personnel and their commanders with fast, reliable information to help them make decisions regarding emergency leave, deferment, compassionate reassignment, and dependency discharge.
- **Financial Assistance:** The Red Cross collaborates with the Military Aid Societies in providing financial assistance when an urgent personal or family crisis arises. Financial assistance is provided when there is a demonstrated need for funds for such things as emergency travel, burial assistance, or urgent health and welfare needs such as food and shelter.
- **Counseling:** The Red Cross offers counseling, information, referrals, and other social services to military families. Red Cross Armed Forces Emergency Services workers are neutral personnel to whom military persons or family members can go for confidential problem solving.

If you have an emergency and you need to communicate with a family member in the military and your family member is serving on active duty at a military installation, call your local American Red Cross Chapter listed on the following pages or call (877) 272-7337. For additional information go to <http://www.redcross.org>.



SECTION IV – MEDIA

MEDIA SAVVY

The Media and You

1. Print and broadcast media typically take a great interest in military mobilizations. As the family member of a National Guardsman called to active duty, you might be approached by journalists and reporters. They want to know your reaction and how this has affected you. It's important to recognize that reporters do a vital job in a democracy by keeping the public informed. They are not "the enemy." Viewing them that way contradicts your own reliance upon the press for information about your community and the world. Nevertheless, you have rights as a citizen when dealing with the media. Here are some things to consider.
 - a. A responsible reporter should begin by identifying him/herself and the news source they represent. Ask for a telephone number if it's offered. If they withhold any of these things, decline an interview.
 - b. As a private citizen, you are under no obligation to speak to reporters. You may decline an interview or stop one at any time. Take time to formulate your answers.
 - c. If it's a television interview, look at the reporter, not the camera. Reporters utilize silence to encourage you to talk. If you've answered a question fully to your own satisfaction, let the *reporter* fill the ensuing silence.
 - d. You aren't employed by the Guard, so you are free to express your opinions. You don't represent the Guard, so you cannot speak *for* it either.
 - e. Regardless of context, comments to the media are *always* "on record". For specific military questions, refer the media to the appropriate services.
 - f. Never answer a "*What if*" question. If they ask a question you don't know the answer to, say, "*I don't know about that, but what I do know is*", then speak on something you know a lot about.
2. Questions you may be asked, or "How do you feel about this?"
 - a. Does this mobilization represent a hardship for you?
 - b. Are you suffering financially as a result? Is job security a concern?
 - c. Are you supportive? Do you believe in what your spouse/son/daughter is called to do?
 - d. Do you fear for their safety?

3. Loose Lips Sink Ships

Remember: disclosure of sensitive information about your loved one's unit (departure times and places, flight numbers, destinations, mission) could put them at risk. Publicizing your

own circumstances (I'm here all alone now with my baby and no neighbors for miles" also puts you at risk!



SECTION V – TRICARE

HEALTH BENEFITS FOR MILITARY MEMBER

When is military member covered?

1. **When military member is performing inactive duty or active duty for 30 days or less.**
 - a. Treatment within the Military Healthcare System for any injury, illness or disease incurred or aggravated in the line of duty
 - b. TRICARE Dental Program available at a member cost.
2. **When military member is performing active duty for more than 30 days.**
 - a. Same medical care and dental benefits as active duty service members. Enrolled in **TRICARE Prime** beginning on the first day of active duty service.
 - b. Dental services available at any military dental treatment facility.
 - c. During and after military member's Deployment
 - 1) Notify your chain of command ASAP of any injuries or illnesses that you incur while on active duty for:
 - **A Line-of-Duty determination (LOD)**
 - **A possible extension on active duty for medical care**
 - **Follow-up medical care after release from active duty**
 - 2) After release from active duty, coordinate with your assigned Unit Commander/representative for follow-up medical care for any LOD injuries or illnesses.

HEALTH BENEFITS FOR MILITARY FAMILIES

When are military families eligible for TRICARE and at what coverage?

Military member's families are eligible to enroll for TRICARE based upon the below criteria:

Military Active Duty Orders less than 30 days

No medical benefits

Family may enroll in the TRICARE Dental Program

Military Active Duty Orders more than 30 days, but less than 179 days

Space available medical care at MTF beginning 1st day of sponsor's active duty orders

TRICARE Extra – network providers

TRICARE Standard – non-network providers

Military Active Duty Orders for 179 days or more

Enroll in TRICARE Prime beginning 1st day of orders

TRICARE Prime Remote (if eligible)

TRICARE Healthcare Information

1. Families of deployed members are entitled to TRICARE health services from day one of your deployment **IF** you are a Traditional Guardsmen on orders for 31 + days of Active Duty.
2. Family members are automatically entitled to TRICARE **Standard/Extra**. They are Eligible for TRICARE **Prime** if orders are for more than 179 days.

TRICARE Standard

- Highest out-of-pocket cost
- Yearly deductible**
 - E1 to E4 \$50/individual or \$100/family
 - E5 & above \$150/individual or \$300/family
- Cost-Share
 - 20% of TMAC
- Need to file your own claims
- Services at the MTF on space-available basis

- No Guaranteed access standards
Inpatient admissions and some outpatient procedures require authorization
- Non-availability Statement
- Widest choice of providers
- Participating/non-participating

TRICARE Extra

- Use TRICARE Network Providers
- Cost- Share - 15% of TMAC
- Deductible
 - E1 to E4, \$50/individual or \$100/family
 - E5 & above \$150/individual or \$300/family
- No claims to file (unless you have other health insurance)
- Inpatient admissions and some outpatient procedures require authorization
-
- Services at the MTF on space-available basis – No guaranteed access standards

TRICARE Prime

- Lowest out-of-pocket cost
- No fees at the MTF, except inpatient care
- Low copayments for Military Retirees and family members
- No copayments for Active Duty Family Members
- No balance-billing
- Priority appointments at the MTF
- Select or be assigned a Primary Care Manager

- TRICARE Network Providers
 - No claims to file
 - Enrollment required by everyone, including Active Duty Service Members
3. Your family members lose their coverage at midnight of the last day of duty, regardless...
 4. Family members can go to their own doctors if they want, *but* TRICARE will only pay 80% of what *they* think is a fair and reasonable cost...*and* will pay after a deductible is met.
 5. Family members can see a doctor who is "in the system" & TRICARE will pay 85% of the price agreed to by the doctor. The deductible still applies!
 6. Family members are eligible for **space available care** at military medical treatment facilities.

TRICARE Pharmacy Program

1. **Eligibility:** RC members and their families when ordered to active duty for more than 30 consecutive days
2. **Four options for filling prescriptions:**
 - Military treatment facility pharmacy
 - National Mail Order Pharmacy
 - Retail Network Pharmacy
 - Retail Non-network Pharmacy

TRICARE Regional Toll-Free Numbers:

Region 1: includes: ME, NH, VT, MA, DC, CT, 1-888-999-5195
RI, DE, MD, NJ, NY, PA and Northern VA

Region 2: includes: NC and VA..... 1-800-931-9501

Regions 3 and 4: includes: FL, GA, SC, AL, TN, MS, LA and AR..... 1-800-444-5445

Region 5: includes: MI, WI, IL, KY, IN, OH and WV 1-800-941-4501

Region 6: includes: OK, AR and TX.....	1-800-406-2832
Regions 7 and 8: includes: AZ, NV, NM, CO, WY, UT, ID, MT, SD, ND, KS, NE, MN, MO and IA	1-888-874-9378
Regions 9 and 10: includes: CA, Yuma, Arizona.....	1-800-242-6788
Region 11: includes: AK, WA, OR	1-800-404-2042
Pacific: includes: Hawaii, Western Pacific	1-800-242-6788
Europe: includes: Europe, Africa, Middle East, Azores.....	1-888-777-8343
Latin America/Canada: includes: Panama, Central &..... South America, Puerto Rico, Virgin Islands, Canada, and West Indies	1-888-777-8343

TRICARE Questions

1-877-DoD-CARE
1-877-363-2273

TRICARE Web Site

<http://www.tricare.osd.mil/>

TRICARE Prime Remote

<http://www.tricare.osd.mil/remote/>

The TRICARE Handbook is now interactive and available on the TRICARE Web site:

<http://www.tricare.osd.mil/TricareHandbook/>

Pharmacy Questions

1-877-DoD-MEDS
1-877-363-6337

TRICARE Dental Program

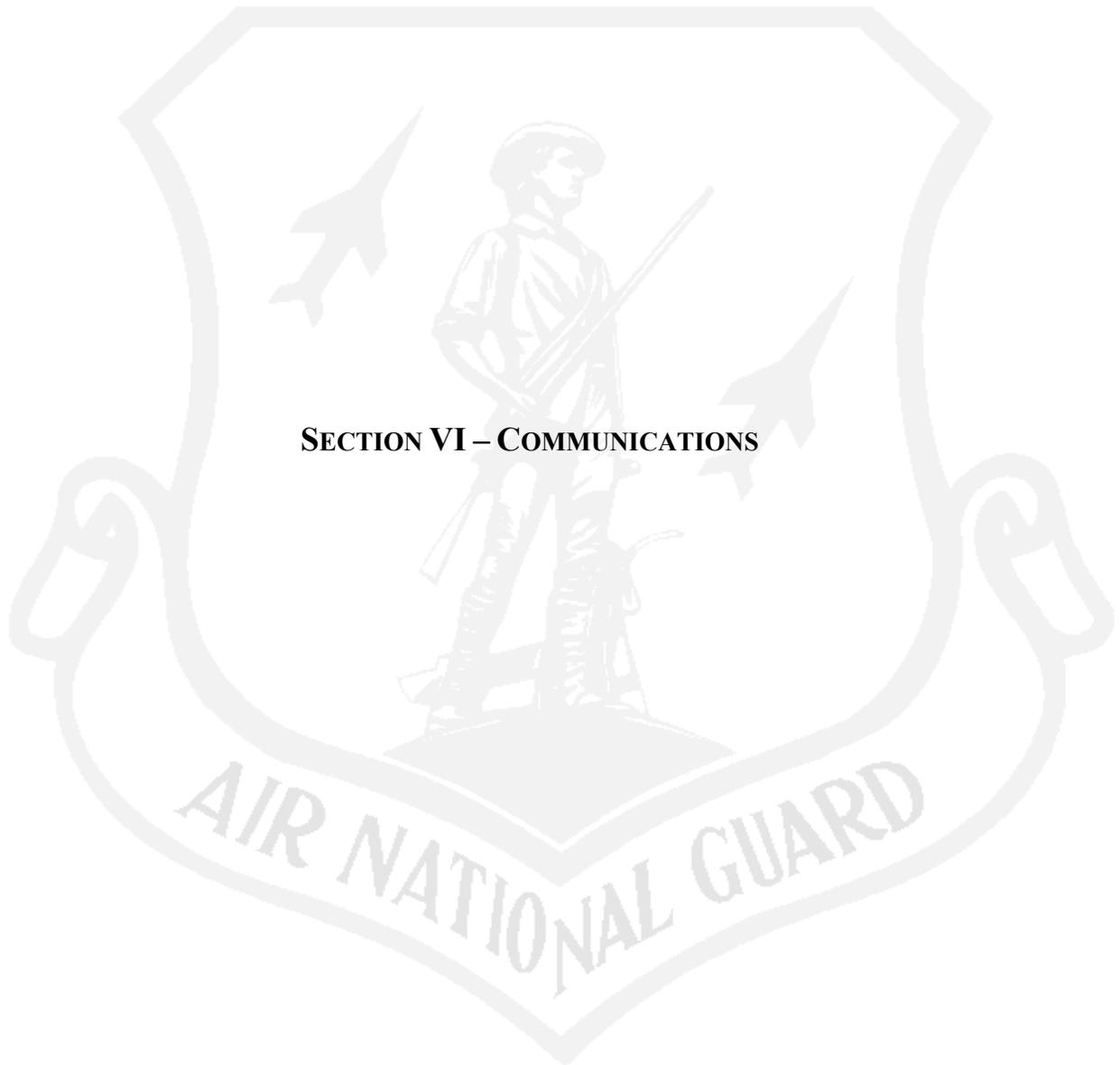
1-800-866-8499

United Concordia Web Site

<http://www.ucci.com>

Reserve Affairs

<http://www.defenselink.mil/ra/>



SECTION VI – COMMUNICATIONS

Communication with the Deployed Member



(TV Phone Video)

(Learn to be tactfully honest without being brutally frank. If you want to know what is going on with another person, listen to what that person is saying)

Keeping In Touch

Communicating is an important part of keeping any marriage alive. But when so many miles separate you for so long, communication becomes a vital necessity. As much as you need air and water, you NEED to hear from your spouse and they from you. You both have several communication options available to you during a family separation, several of which will be discussed in this chapter.

Tele Eye

Family Readiness has the capability to hold video teleconferences (VTC) where families can see their service member while speaking to them. VTCs schedule is based on the availability of the deployed service member and the VTC capability at their deployed location. Contact the Wing Family Readiness Office for details 1-800-354-6943 Ext 4949.

Overseas Calls

1. Nothing can substitute for your spouse's voice. That is why overseas calls are so popular. But the cost is exorbitant! Agree before the separation or deployment starts how many times, and when, they can call. Budget money for the calls during the assignment or deployment so you are financially prepared when the bills start coming in.
2. In some cases, your spouse might be able to call you free of charge from his/her deployed location through government telephone lines (DSN).

Letters and Care Packages

Remember that mail is irregular at best. Letters and packages seldom arrive two days in a row--sometimes as much as two to three weeks pass between the time you place in the mail and the time they received it.

Care Packages

1. A "care package" is exactly what it sounds like--a little bit of home that says, "I love you; I'm thinking about you." With just a little planning, they can be a great link over the distances. Care packages are also a morale builder during remote assignments or deployments. Speculation and excitement run throughout an entire shop when just one package arrives.
2. Be careful of what you send--the one rare commodity is privacy. What you send will undoubtedly be seen by a number of people. Even most officers share their quarters. Packages going overseas are subject to customs inspection and may be opened by the host country inspectors. Do not expect a lot of romantic talk on any recorded messages your spouse may send home--most spouses would be too embarrassed for anyone else to hear what they most want to say.

Mailing Tips

1. Do not use wrapping paper if you can help it, and string will foul up the postal machines. The post office recommends you use the reinforced, nylon strapping tape.
2. Sender will not have to pay custom tariffs on packages mailed to an APO or FPO.
3. Put an extra address card INSIDE before you seal the package. If the box should be damaged, and neither address on the outside can be read, it will be opened by the post office. If they cannot find where it should go from the contents, the whole package goes to the dead-letter bin.
4. Be sure that if you are sending a package for a special occasion to mail it so it has plenty of time to arrive. Better to arrive a little early than to let them think you have forgotten them.
5. Do not forget to mark any packages that contain a recorded message, music, or VCR tape with the words "MAGNETIC RECORDED TAPES INSIDE--DO NOT X-RAY".

Boilerplate Mailing Guidance

1. All mail should contain complete return and destination mailing addresses to ensure the most expedient and proper delivery. For force protection purposes, a service member's social

security number, operation names, or geographic locations are not to be included in the mailing address.

SAMPLE FORMAT FOR ADDRESSES

EUROPE/MID-EAST

Rank/Name
Unit/Ship
APO AE 09xxx-xxxx
or FPO AE 09xxx-xxxx

PACIFIC

Rank/Name
Unit/Ship
APO AP 96xxx-xxxx
or FPO AP 96xxx-xxxx

LATIN AMERICA

Rank/Name
Unit/Ship
APO AA 340xx-xxxx
or FPO AA 340xx-xxxx

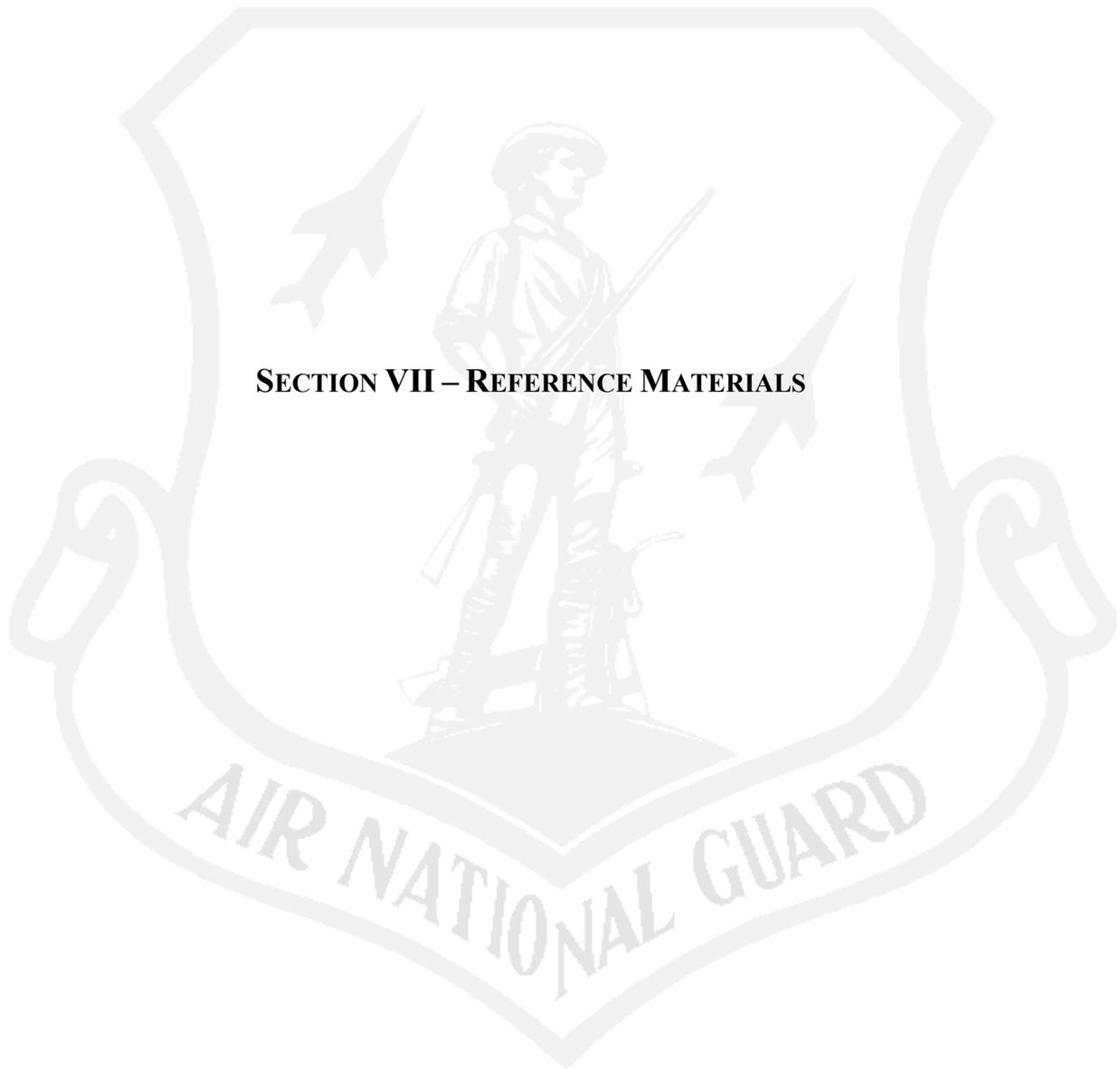
NOTE: NEVER use overseas geographic country or area in the address.

2. Upon initial deployment to contingency locations, deployed personnel may be limited to first-class letter mail to include video/audio tapes. Due to limited postal finance capabilities expected initially, “FREE MAIL” may be established for DEPLOYED PERSONNEL (not for family members to mail to deployed personnel). “FREE MAIL” is limited to letter mail, audio/video recorded tapes or personal correspondence sent to anywhere within the delivery limits of the USPS or Military Postal Service (MPS). The mailer must handwrite the word “FREE” in the upper right corner of the mail being sent.
3. Automated sorting equipment used by the USPS makes it imperative that all mailing addresses include the APO/FPO ZIP code. Deviation from this standard address format may result in addresses being unreadable to scanners, resulting in mail delivery delays.
4. Personnel need to be aware of customs regulations to and from the area of deployment. All parcels sent to, from, or between FPO/APO addresses must have the proper customs form. All mail weighing 16 ounces or more, even when the mailer affixes their own stamps, must be presented to a postal clerk at a post office for mailing. The mailer is responsible for compliance with USPS and custom regulations regarding non-mailable and restricted items.
5. Restrictions will be put in place for the contents of parcels in accordance with the specific area of the contingency operations (once full mail service has been established). For contingencies in Southwest Asia (the Mid-East in general), the following restrictions are usually mandatory due to host country concerns:
 - a. Posters, pictures, paintings, books, catalogs, DVDs, videotapes, or magazines depicting nude or semi-nude people and pornographic or sexual items of any type (as determined by local area Customs).
 - b. Religious items including, but not limited to, crucifixes, instructional material, or any other items interpreted by customs as religious in nature.
 - c. Pork or pork products.
 - d. Alcoholic beverages or any consumable item containing alcohol. This includes distillation equipment and brewing supplies.

- e. Firearms or weapons of any type, including air guns and toy guns, ammunition clips/magazines, spent or live ammunition, fireworks.
 - f. Government symbols including, but not limited to stickers and flags, military clothing or equipment, other than for personal use.
 - g. Radio and electronic items including, but not limited to, base stations, hand-held transmitters, cordless telephones, global positioning system receivers, etc.
 - h. Candy cigarettes and cigarette advertisements.
 - i. Chemicals, including alcohol.
 - j. Any literature that is determined to be offensive to a host nation's culture or people.
 - k. Sand and/or soil are strictly prohibited from entering the United States.
6. Mid-East Customs sometimes scrutinize the following items very heavily. If they contain prohibited content, the result can be fines, confiscation, and/or censorship:
- a. Films, CDs, DVDs, Video Tapes, all printed matter, such as books, magazines, catalogs, newspapers, pictures, paintings, etc
 - b. Weapons of any sort
 - c. Hazardous or restricted material, hazardous material cannot be sent in the mail; hazmat includes batteries, corrosive item aerosols, etc.
7. Any Service member (ASM) and Dear Abby mail programs: These programs have been discontinued until further notice, primarily due to Bio-Terrorism concerns. Deployed service members should not participate or encourage any mail from unknown sources. Any mail received from an unknown source should be treated as suspect mail and brought to the attention of postal personnel. Some organizations in CONUS recruit service members to receive Any Service member-type mailings for distribution to their unit personnel. Deployed personnel should not participate in these programs.

If problems are encountered with families mailing from domestic USPS Post Offices, let them know that USPS acceptance clerks and family members can obtain assistance by calling the Military Postal Service Agency (MPSA) at 1-800-810-6098, Mon-Fri, 0730-1630 EST.

Moral Calls



SECTION VII – REFERENCE MATERIALS

A Guide to Military Installation Facilities

The following listing is designed as a reference guide to facilities at most of the military installations in all 50 states. Facilities such as exchanges and commissaries are generally available to all military personnel, while temporary living quarters, family campgrounds, recreation areas and/or lodges may be available only on a space-available basis and some only at certain times of the year. Reservations are generally required for recreation areas and family campgrounds. It is advisable to call or write well in advance to determine if the facility you plan to use or visit will be available to you and your eligible family members. The area code and commercial telephone number for information is provided. Possession of a valid identification card is required to use these facilities. The information contained in this guide is based on the latest information available at time of publication. All facility listings are subject to change.

ABBREVIATIONS

MCB	—	Marine Corps Base
NAB	—	Naval Amphibious Base
NAF	—	Naval Air Facility
NAS	—	Naval Air Station
NB	—	Naval Base
NCBC	—	Naval Construction Battalion

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C — Commissary
 F — Family Center
 G — Golf Course
 R — Rec Area
 T — Transient Quarters
 AD — Army Depot
 AFB — Air Force Base
 AFS — Air Force Station
 ANGB — Air National Guard Base
 ARB — Air Reserve Base
 CG — Coast Guard
 Ctr. — Center
 IAP — International Airport
 JRB — Joint Reserve Base
 MC — Marine Corps
 MCAS — Marine Corps Air Station

STATE			
INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES	
ALABAMA			
Fort Rucker, Ozark 36362	(334) 255-1110	F C T G	
Maxwell AFB, Gunter Anx, Montgomery 36112	(334) 953-1110	F C T R G	
Mobile CG Aviation Training Ctr. 36608	(251) 441-6826	C R	
Redstone Arsenal, Huntsville 35898	(256) 876-2151	F C T R G	
ALASKA			
Eielson AFB, Fairbanks 99702	(907) 377-1110	F C T R	
Elmendorf AFB, Anchorage 99506	(907) 552-1110	F C T R G	
Fort Richardson, Anchorage 99505	(907) 384-1110	F T R G	
Fort Wainwright, Fairbanks 99703	(907) 353-1110	F C T R G	
Kodiak CG Spt. Cmd. 99619	(907) 487-5170	F C T R G	
ARIZONA			
Davis-Monthan AFB, Tucson 85707	(520) 228-3900	F C T R G	
Fort Huachuca, Sierra Vista 85613	(520) 538-7111	F C T R G	
Luke AFB, Glendale 85309	(623) 856-7411	F C T R G	
Yuma MCAS 85369	(928) 269-2011	F C T R	
Yuma Proving Ground 85365	(928) 328-2151	F C T R	
ARKANSAS			
Fort Chaffee 72905	(479) 484-2666	T R G	
Little Rock AFB, Jacksonville 72099	(501) 987-1110	F C T R G	
Pine Bluff Arsenal 71602	(870) 540-3000	F T R G	

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STATE			
INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES	
CALIFORNIA			
Alameda CG Spt. Cmd. 94501	(510) 437-2905	F R	
Barstow MC Logistics Base 92311	(760) 577-6211	F C T R G	
Beale AFB, Marysville 95903	(530) 634-3000	F C T R G	
Camp Pendleton MCB, Oceanside 92055	(760) 725-4111	F C T R G	
China Lake Naval Air Weapons Sta 93555	(760) 939-9011	F C T R G	
Coronado NAB 92155	(619) 437-2011	F C T R G	
Edwards AFB, Rosamond 93524	(661) 277-1110	F C T R G	
El Centro NAF 92243	(760) 339-2519	F C T R G	
Fort Hunter Liggett, Jolon 93928	(831) 386-3000	F C T R	
Fort Irwin, Barstow 92310	(760) 380-1111	F C T R G	
Lemoore NAS 93246	(559) 998-0100	F C T R	
Los Angeles AFB, El Segundo 90245	(310) 363-1110	F C R	
March ARB, Riverside 92518	(909) 655-1110	F C T R	
Miramar MCAS, San Diego 92145	(858) 577-1011	F C T R G	
Monterey Naval PG School 93943	(831) 656-2441	F T R G	
North Island NAS, Coronado 92135	(619) 545-1011	F C T R	
Petaluma CG Training Ctr. 94952	(707) 765-7215	F C T R	
Port Hueneme NCBC 93043	(805) 982-4711	F C T R G	
Point Mugu NAS 93042	(805) 989-1110	F C T R G	
Presidio of Monterey 93944	(831) 242-5000	F T R	
San Diego MC Recruit Depot 92140	(619) 524-8762	F T R	
San Diego NS 92136	(619) 556-1011	F C T R G	
San Diego NSB (Point Loma) 92106	(619) 553-1011	F T R	
Sierra Army Depot, Herlong 96113	(530) 827-2111	F T R	
Travis AFB, Fairfield 94535	(707) 424-1110	F C T R G	
Twenty-nine Palms MCB 92278	(760) 830-6000	F C T R G	
Vandenberg AFB, Lompoc 93437	(805) 606-1110	F C T R G	
COLORADO			
Air Force Academy, Colorado Springs 80840	(719) 333-1110	F C T R G	
Buckley AFB, Aurora 80011	(303) 677-9011	F C R	
Fort Carson, Colorado Springs 80913	(719) 526-5811	F C T R G	
Peterson AFB, Colorado Springs 80914	(719) 556-7321	F C T R G	
CONNECTICUT			
New London NSB, Groton 06349	(860) 694-4636	F C T R G	
U.S. Coast Guard Academy, New London 06320	(860) 444-8444	F C T R	
DELAWARE			
Dover AFB, Dover 19902	(302) 677-3000	F C T R G	

INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
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DISTRICT OF COLUMBIA

Bolling AFB 20332	(703) 545-6700	F C T R
Fort McNair 20319	(703) 545-6700	F T R G
Walter Reed Army Med. Ctr. 20307	(202) 782-3501	F C T
Annapolis Naval Station 20374	(703) 545-6700	F R

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STATE	INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
INDIANA			
	Naval Surface Warfare Ctr., Crane 47522	(812) 854-2511	C T R G
KANSAS			
	Fort Leavenworth, Leavenworth 66027	(913) 684-4021	F C T R G
	Fort Riley, Junction City 66442	(785) 239-3911	F C T R G
	McConnell AFB, Wichita 67221	(316) 759-6100	F C T R G
KENTUCKY			

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STATE	INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
NEBRASKA			
	Offutt AFB, Omaha 68113	(402) 294-1110	F C T R G
NEVADA			
	Fallon NAS 89496	(775) 426-5161	F C T R
	Nellis AFB, Las Vegas 89191	(702) 652-1110	F C T R G
NEW HAMPSHIRE			
	Portsmouth Naval Shipyard, Portsmouth 03804	(207) 438-1000	C T R
NEW JERSEY			

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PHONE

FACILITIES

PENNSYLVANIA

Carlisle Barracks, Carlisle 17013	(717) 245-3131	F C T R G
Charles E. Kelly Spt. Fac., Oakdale 15071	(724) 693-1844	F C R
Fort Indiantown Gap, Annville 17003	(717) 861-2000	T R
Letterkenny Army Dep., Chambersburg 17201	(717) 267-8111	F T R
Navship Pts Cont., Mechanicsburg 17055	(717) 605-2000	C T R G
New Cumberland Army Depot 17070	(717) 770-6011	F T R G
Tobyhanna Army Depot 18466	(570) 895-7000	F C T R

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STATE	INSTALLATION/LOCATION/ZIP	PHONE	FACILITIES
VIRGINIA			
	Chesapeake NW Naval Sec Gp Activity 23322	(757) 421-8000	F T R
	Dahlgren Naval Surface Warfare Ctr. 22448	(540) 653-8531	F C T R G
	Dam Neck Fleet Cbt Training Ctr., VA Bch 23461	(757) 492-6234	F T R
	Fort A.P. Hill, Bowling Green 22427	(804) 633-8760	T R
	Fort Belvoir, Alexandria 22060	(703) 545-6700	F C T R G
	Fort Eustis, Newport News 23604	(757) 878-1212	F C T R G

TIME CONVERSION CHART

(Keep this handy for when you get ready to call)

KOREA	JAPAN	HAWA	PST	MST	CST	EST	CMT	GRMNY	IRAQ	THAIL	VIET
0100	0100	0600	0800	0900	1000	1100	1600	1700	1900	2300	2400
0200	0200	0700	0900	1000	1100	1200	1700	1800	2000	2400	0100
0300	0300	0800	1000	1100	1200	1300	1800	1900	2100	0100	0200
0400	0400	0900	1100	1200	1300	1400	1900	2000	2200	0200	0300
0500	0500	1000	1200	1300	1400	1500	2000	2100	2300	0300	0400
0600	0600	1100	1300	1400	1500	1600	2100	2200	2400	0400	0500
0700	0700	1200	1400	1500	1600	1700	2200	2300	0100	0500	0600
0800	0800	1300	1500	1600	1700	1800	2300	2400	0200	0600	0700
0900	0900	1400	1600	1700	1800	1900	2400	0100	0300	0700	0800
1000	1000	1500	1700	1800	1900	2000	0100	0200	0400	0800	0900
1100	1100	1600	1800	1900	2000	2100	0200	0300	0500	0900	1000
1200	1200	1700	1900	2000	2100	2200	0300	0400	0600	1000	1100
1300	1300	1800	2000	2100	2200	2300	0400	0500	0700	1100	1200
1400	1400	1900	2100	2200	2300	2400	0500	0600	0800	1200	1300
1500	1500	2000	2200	2300	2400	0100	0600	0700	0900	1300	1400
1600	1600	2100	2300	2400	0100	0200	0700	0800	1000	1400	1500
1700	1700	2200	2400	0100	0200	0300	0800	0900	1100	1500	1600
1800	1800	2300	0100	0200	0300	0400	0900	1000	1200	1600	1700
1900	1900	2400	0200	0300	0400	0500	1000	1100	1300	1700	1800
2000	2000	0100	0300	0400	0500	0600	1100	1200	1400	1800	1900
2100	2100	0200	0400	0500	0600	0700	1200	1300	1500	1900	2000
2200	2200	0300	0500	0600	0700	0800	1300	1400	1600	2000	2100
2300	2300	0400	0600	0700	0800	0900	1400	1500	1700	2100	2200
2400	2400	0500	0700	0800	0900	1000	1500	1600	1800	2200	2300

ID Theft – When Bad Things Happen to Your Good Name

1. How can someone steal your identity?

- a. By co-opting your name, Social Security number, credit card number, military ID, or some other piece of your personal information for their own use. In short, identity theft occurs when someone appropriates your personal information without your knowledge to commit fraud or theft.
- b. This has become an increasing problem in the United States. The U.S. Government has set up a central website, maintained by the Federal Trade Commission, for information about identity theft, www.consumer.gov/idtheft. A new handbook “*ID Theft, When Bad Things Happen To Your Good Name*”, and the new ID Theft Affidavit, both in English and Spanish, are available.

2. What to do if you are a victim of Identity Theft?

Here's what is perhaps most important. Outlined in “*ID Theft, When Bad Things Happen To Your Good Name*”, be sure to notify the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number fraud line. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. The three major credit bureaus are as follows:

Equifax — www.equifax.com

To order your report, call: 1-800-685-1111
or write: P.O. Box 740241, Atlanta, GA 30374-0241
To report fraud, call: 1-800-525-6285
and write: P.O. Box 740241, Atlanta, GA 30374-0241

Experian (formerly TRW) — www.experian.com

To order your report, call: 1-888-EXPERIAN (397-3742)
or write: P.O. Box 2104, Allen TX 75013
To report fraud, call: 1-888-EXPERIAN (397-3742)
and write: P.O. Box 9532, Allen TX 75013

TransUnion — www.transunion.com

To order your report, call: 800-916-8800
or write: P.O. Box 1000, Chester, PA 19022.
To report fraud, call: 1-800-680-7289
and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

Social Security Administration

(fraud line): 1-800-269-0271

SECTION VIII – REUNION

REUNION



(A time to rebuild, reunite and rekindle your marriage and relationship)

Helpful Hints for Reunion

1. The reunion of a family after a separation can be just as stressful as the separation itself. If your family has experienced some strain or tension during a reunion, you are not alone. You may have wondered why an occasion that is "supposed" to be so romantic and exciting should turn out less than perfect.
2. From the moment you are separated from the person you care about, you may begin to build up an image of that person in your mind. You may fantasize about how wonderful everything will be when you are together again.
3. You may remember the members of your family as they appear in the photograph in your wallet--the picture perfect all-American family. A similar process is happening with the spouse and children. The missing member may be placed on a pedestal as the warrior out defending the country. Memories of everyday life such as making ends meet, occasional disagreements, and disciplining the children, begin to fade from everyone's mind. The reunion is seen as the solution to all problems. "Once we are together again, everything will be perfect." However, reality rarely has a chance to live up to the high expectations you have set in your minds.
4. This is not meant to be a forecast of "doom and gloom." Homecomings can be very happy occasions as long as all family members make an effort to be as realistic as possible. If the tendency to not pick after oneself around the house occurred before the separation, that habit probably has not miraculously disappeared. If a weight problem existed prior to the separation, do not expect a fifty-pound loss to have occurred during the separation. If one of

the children was experiencing problems at school, do not expect the problem to disappear at reunion time.

5. Talking to one another and working through the everyday challenges that family life presents is what is important. This does not all have to be accomplished on the day of the family reunion. Give yourselves some time to enjoy one another. Everyone needs to get reacquainted before problem solving begins.

Air Guard Member:

1. Ease yourself back into the family gradually. If you come on like a "Sherman tank" and try to bulldoze your way back into your family's life, feelings of resentment will surface. See yourself as a "Special Guest" for a while.
2. Take some time to observe how the family has been running in your absence. You might be tempted to jump right in with "Now that I am home, there are going to be a few changes around here." You will see that some things will change naturally as a result of your presence in the family. If you disagree about the way other things have been handled, wait a few days and discuss it openly with our spouse.
3. Do not try to take over the finances immediately. A complete interrogation regarding the state of the checkbook as soon as you walk through the door is bound to create hostility. Set aside some time when things have calmed down to review the financial situation with your spouse.
4. Take it easy with the children in terms of discipline. For a while, stick with the rules your spouse has established during your absence. Immediately playing the "heavy" will not open up opportunities for you and the children to get to know one another again. It is not difficult to understand why some children are afraid of the returning parent if all they have to look forward to is "a changing of the guard."
5. On the other hand, sometimes it is easy to spoil your children. If you have not seen them for a long period of time, or you are home for only short periods of time, you may find yourself not wanting to discipline them. You are probably eager to make up for the time you were unable to spend with them. This is certainly understandable. But do not put your spouse in the position of constantly playing the "heavy" while you have all the fun with the children.
6. Do not be surprised if your spouse is a little envious of your travels. Your life may look very exciting compared to the job of "keeping the home fires burning." Surprise your spouse with a gift when you return from a new place. This way they can show off their "treasures" from different states or countries and cultures, and share in your experiences.
7. Expect your spouse to have changed. Neither of you is the same person you were a few months ago, or even a few weeks ago. The main adjustment for military families after a separation is the change in roles. Your spouse has learned to cope alone as a matter of survival. Out of necessity, some of your roles have been taken over in order to compensate

for your absence. Try not to be threatened if you find an independent person when you return home. The fact that your spouse can cope without you does not necessarily mean that he or she cares about you any less.

Spouse:

1. Keep in mind that your spouse has been operating in a regimented environment with a daily routine. Transition to family life takes a while. In some instances, your spouse might be a rebellious against any kind of schedule or preplanned activity you have set up. Be patient! There might also be some trouble sleeping soundly throughout the night at first. It takes some time to make the transition from barracks-style living to home living, especially if your spouse has been standing rotating shifts or working irregular hours.
2. Do not take it personally if you find your spouse day dreaming about work- related issues. Your spouse has been immersed in a totally work-related environment while away from home. It takes a while to let go of that world, even when a spouse is relieved to be away from it and home with the family.
3. You might find that your spouse is either surprised or even hurt that you have been able to manage everything so well alone. Try not to get defensive. Everyone wants to feel needed. Reassure your partner that although you are capable of handling the household and family on your own, you need companionship and emotional support. Point out that it also makes life a lot easier when you have someone with whom you can share these responsibilities.

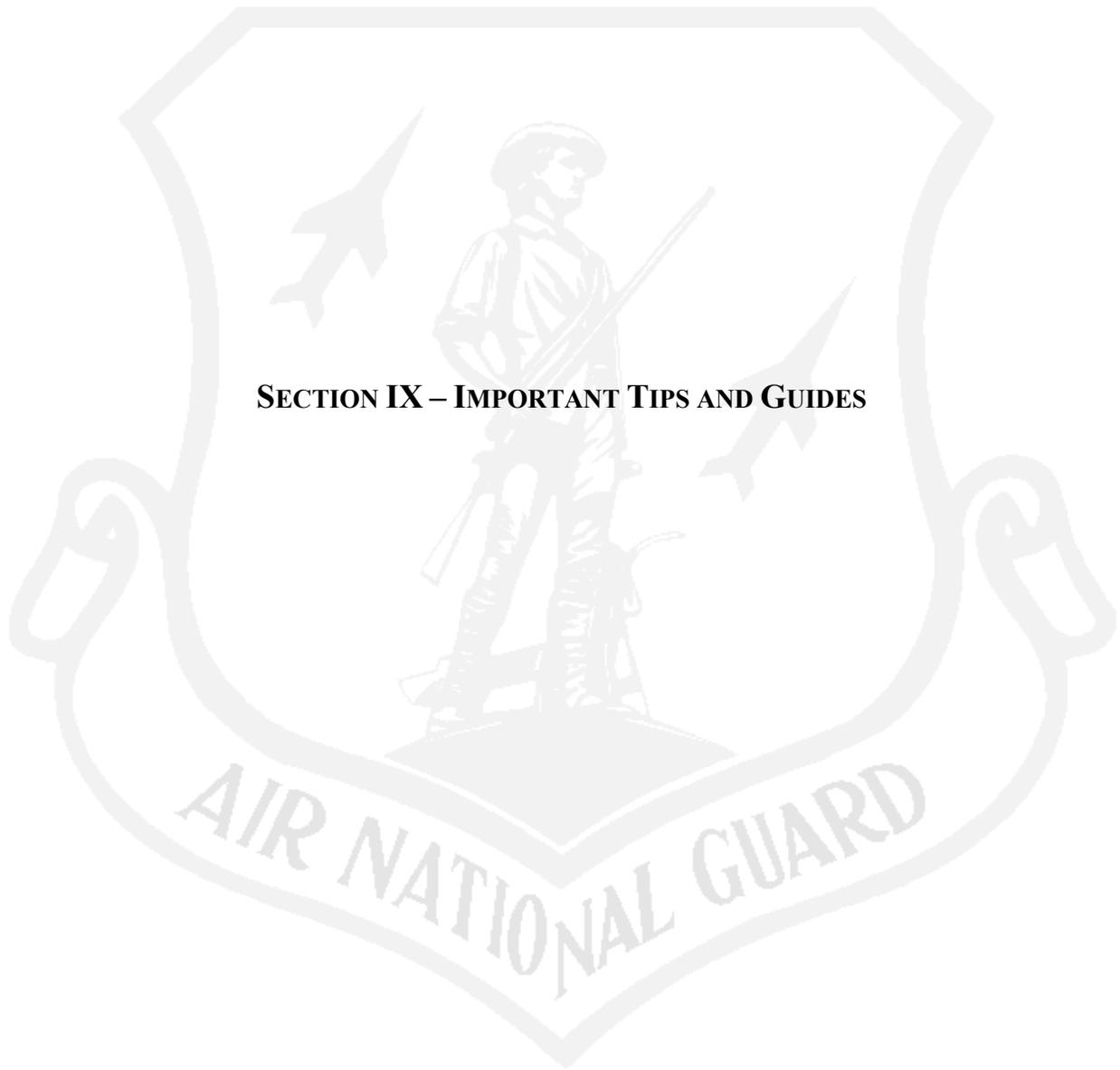
Children:

1. Some children will keep their distances from the returning parent for a while. They may still have unresolved feelings of anger toward that individual for leaving them, and are not ready to allow that parent to be part of their lives yet. They may have to be "courted" for a while until they feel comfortable again.
2. Other children will become "clingers." Each time the parent disappears from sight for a few moments, they think the adult has gone away from home again. As a result they tend to hold on for dear life and not let the parent out of their sight. Be patient. This will pass with time as they see you leave and return again.
3. At reunion time Dad could be meeting his new infant son or daughter for the first time. This can be quite an emotional experience for everyone, including the infant. Parents do not feel that you have to thrust a crying infant into the arms of the returning members. Do not feel overwhelming rejection if your infant will not come to your at first. Give the child some time. Infants are people too, and they need time to develop trust before they feel comfortable with a new adult in their lives.
4. Plan to spend some time individually with each one of your children by doing some activity that is special to them. This allows the parent to get reacquainted with each child in a way

that is most comfortable for that particular child. It also makes children feel special and appreciated for their individuality.

5. Expect your children to have changed both physically and emotionally. Sometimes the changes are barely noticeable from day to day, but if you go away, you might discover upon your return that your toddler is walking, your fourth grader has learned the multiplication tables, and your teenage daughter has a new boyfriend.

SECTION IX – IMPORTANT TIPS AND GUIDES



IMPORTANT INFORMATION

Important Names & Numbers:

Sponsor's Wing: _____

Sponsor's Squadron: _____

Duty Section: _____

Phone Number: _____

OIC/NCOIC Name: _____

Orderly Room Phone Number: _____

Commander's Name & Phone #: _____

First Sergeant's Name & Phone #: _____

Sponsor's TDY location (if releasable): _____

Sponsor's TDY Address: _____

Commercial & DSN Phone Number for Spouse's TDY location (if available): _____

Names and Numbers of Friends at Home base: _____

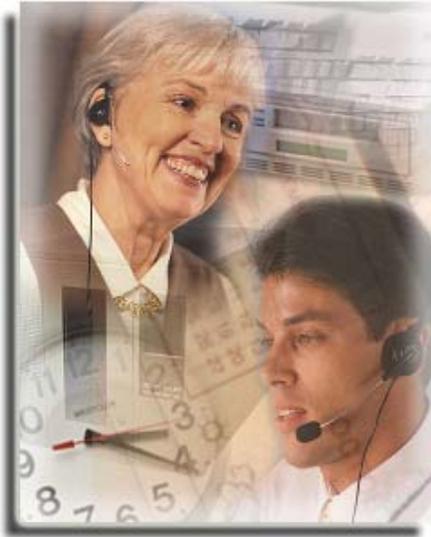
Persons to Contact in Case of Emergency at (i.e., relatives). Names, Phone #: _____

Wing Family Readiness Office: 1-800-354-6943 Ext 4949, pager: 1-800-250-4181

Unit Family Readiness Unit Representative Name & Phone Number: _____

Unit Family Readiness Lead Volunteer Name & Phone Number: _____

SUPPORT AGENCIES AND PROGRAMS



Knowing who to call when you have problems helps to keep the difficulty from seeming like a catastrophe. It is vital to get in touch with the right person or persons who can give you the right information. Following is a suggested list of some of the agencies and support programs that you need to be familiar with. Make sure you contact your Wing Family Support Office for additional information or help.

American Red Cross

LOCATION: _____

PHONE #: _____

Services provided:

- Emergency communications.
- Financial assistance for emergency leave and other special circumstances on a case by case basis.
- Information and referral.
- CPR and First Aid courses.

Closest Military Chapel

LOCATION: _____

PHONE #: _____

Services provided:

- **Religious Rites:** Baptism, Holy Communion, weddings, funerals and other sacraments and rites, as required in individual faiths.
- **Counseling:** Religious, individual, family, interpersonal, marriage, morale, and premarital counseling are available.
- **Education:** Religious education program, growth seminars, bible study groups, couples communication, family enrichment, and marriage encounters.
- **Fellowship:** Diverse social activities, youth groups, men's and women's organizations and prayer groups.

Family Advocacy Program (Normally Available on Active Duty Bases)

LOCATION: _____

PHONE #: _____

Services provided:

- Outreach & education on life skills.
- Exceptional Family Member Program.
- Family maltreatment counseling & referral.
- First Time Parents Program.
- Anger Management Classes

Mental Health (Normally Available on Active Duty Bases)

LOCATION: _____

PHONE #: _____

Services provided:

- SART (Substance Abuse Reorientation and Treatment).
- Individual, group, family, marital therapy.
- Tobacco cessation program with nicotine replacement therapy.
- Assertiveness training.
- Stress management.
- Biofeedback/relaxation therapy.

Wing Family Support Center

LOCATION: Headquarters Bldg, Charlotte ANGB, Charlotte, NC

PHONE #: 1-800-354-6943 Ext 4949

The Family Support Center is one of your primary sources of assistance during family separations and crisis situations. Work closely with them.

Youth Center (Normally Available on Active Duty Bases)

LOCATION: _____

PHONE #: _____

Services provided:

- Summer camps.
- Before and after school programs.
- Recreational opportunities.
- Instructional opportunities.
- Cultural opportunities.
- Educational opportunities.
- Team and individual sport.
- At-risk Youth programs.
- Youth Transition programs.

Child Development Programs (Normally Available on Active Duty Bases)

LOCATION: _____

PHONE #: _____

Services Provided:

- Full time and hourly care.
- Enrichment Programs.
- Resource and Referral Program.
- Give parents a break.
- Special needs training.

FINANCIAL MATTERS



(Many problems spouses have during family separations are money related)

Bills

Designate one person to pay the bills regularly each month. The spouse who is home on a more regular basis usually accepts this responsibility. Although both spouses should be aware of their financial picture, switching back and forth may lead to confusion.

Spending Plan

1. Make a complete inventory of your monthly financial obligations (see budget work sheet). Many agencies can assist you in organizing a spending plan for your family including the Active Duty Family Support Center Financial Management Program, some financial institutions and Consumer Credit Counseling agencies. Basically, you need to estimate the amount of money coming in, your "fixed" expenses (housing, utilities, etc.), and the management of the remaining income (savings, emergencies, major purchases, recreation, etc.).
2. Both spouses need to work out a spending plan together. This point cannot be stressed enough since financial difficulty is one of the most common problems military families experience during separation.

Special Budget Considerations

1. Cost of long distance phone calls between the spouses and relatives and friends.
2. Non-reimbursable travel expenses of the service member as well as changes in pay entitlement.

3. It is necessary to make allowances in the spending plan to cover these costs or make an agreement not to indulge in these extras and stick to the plan.

Two Checking Accounts

1. Most couples find it helpful to maintain two checking accounts--one for monthly household expenses and one for the service member while away from home. This eliminates the problem of some deposits and withdrawals not being recorded, as a result of two people in two different places trying to operate out of one checkbook.
2. If you decide to operate with one checking account, make sure you work out procedures for maintaining a "Master" check register up to date at all times to avoid confusion and possible problems.

Income Tax

If the family will be separated when taxes are due, decide in advance how income taxes will be filed and who will do it. If you prefer to calculate the taxes while you are away, take into consideration the time it will take to mail tax forms back and forth. Make several copies of all forms that are mailed in case they are lost. Another option is to apply to the Internal Revenue Service for an extension on the filing date. Remember that free tax assistance is available from the base Volunteer Income Tax Assistance office and you should call the legal office if you have any questions.

PERSONAL AND FAMILY READINESS GUIDE →

<i>VARIABLE EXPENSES:</i>		
ELECTRICITY		
GAS		
WATER/SEWER		
TRASH		
HOUSE/YARD UPKEEP		
TELEPHONE		
GROCERIES		
PERSONAL CARE ITEMS		
SUPPLIES (CLEANING, ETC.)		
AUTOMOBILE (GAS & OIL)		
AUTOMOBILE MAINTENANCE/REPAIR (Routine)		
LICENSE/TAX/INSPECTION		
CLOTHING & ACCESSORIES		
LAUNDRY/DRY CLEANING		
SCHOOL COSTS (TUITION)		
SCHOOL SUPPLIES (BOOKS, ETC)		
CHILD DAY CARE		
ALLOWANCES		
BEAUTY/BARBER SHOP		
MEDICAL/DENTAL		
MEDICINES & DRUGS		
GLASSES/CONTACTS		
NEWSPAPERS/MAGAZINE SUBSCRIPTIONS		
CHARITABLE CONTRIBUTIONS		
HOBBIES & SUPPLIES		
FOOD		
SNACKS		
CABLE TV		
RECREATION/ENTERTAINMENT		
TOBACCO PRODUCTS		
BEVERAGES		
BANK SERVICE CHARGES		
POSTAGE		
VETERINARY COSTS/PET FOOD & CARE		
OTHER EXPENSES:		
TOTAL MONTHLY EXPENSES		

THE AUTOMOTIVE CHECKLIST



(The family car is one of your most valuable possessions while your spouse is away. Please take care of it)

Automotive Checklist

1. Where should the car be taken for service: _____
2. Does the car need to be lubricated before the end of this assignment or deployment? _____
 - a) If yes, at what mileage? _____
3. Does the car need a tune-up? _____
 - a) Should the spark plugs be changed? _____
 - At what mileage should they be changed? _____
 - What brand and type plugs should be used? _____
4. Mileage at last tune-up: _____
5. Mileage at next scheduled tune-up? _____
6. At what mileage should the oil be changed? _____
 - a) What type and weight of oil is used? _____
 - b) Where should this be done? _____
 - c) Should the oil filter be changed? _____

7. Is a new air filter needed? _____
 - a) When should a new air filter be installed? _____
 - b) Can you replace the filter yourself? _____
8. What type of gasoline does the car use? ()Leaded ()Unleaded ()Unleaded Premium
9. Is there water in the battery? _____
 - a) Is the battery in good condition? _____
 - b) What kind and size of battery should be purchased, if needed? _____
 - c) Where should a new battery be purchased? _____
10. Are the tires in good condition? _____
 - a) Is there at least a 1/4" tread? _____
 - b) Do you know how to check for tread depth? _____
 - c) Will the tires last through a deployment? _____
 - d) If needed, what size, type, and brand of tires should be purchased? _____
 - e) Is there a guarantee on the present tires and is it readily accessible? _____
11. When is the car insurance premium due? _____
 - a) How much is it? _____
 - b) To whom is it paid and how? _____
12. Does the car have an inspection sticker and, if so, when does it expire? _____
 - a) Where should it be taken to be inspected? _____
13. Where are the car's registration papers or cards? _____
 - a) When does the registration expire? _____
 - b) Do you need a power of attorney to register your car? _____
14. When does your base sticker expire? _____
15. Are there extra car keys in the house? _____
 - a) If yes, where are they? _____

Common Car Problems

1. **Starting Difficulties:** If your car refuses to start, but the battery has enough power to crank the engine, you may not be using the correct starting procedures. For most cars, starting the engine when it is cold requires that you depress the gas pedal to the floor then release it. Turn on the ignition and attempt to start the car, the engine should start. If not, pump the accelerator two to three times and try again. If for some reason you have pumped the accelerator several times and you begin to smell a faint odor of gasoline, chances are you've flooded the engine. This means that there is too much gas in the engine. In this case, wait for two or three minutes and depress the accelerator all the way to the floor, hold it while cranking the engine, and the car should start. As soon as it does, release the accelerator. If it doesn't start, there may be some mechanical problem.
2. **Cold Weather Starts:**
 - a. If the temperature has been close to freezing for several hours, your car may be hard to start. Be sure to depress the accelerator all the way to the floor twice and release it before cranking the engine. When starting, the engine will probably turn over sluggishly and slowly pick up momentum. Follow this procedure for a maximum of five times. If the engine still won't even show any sign of life, quit. Any more attempts will just kill your battery.
 - b. There are several other tricks for cold-weather starts. Chemical sprays are available for you to spray into the air intake unit, which sits on top of the engine. Before cranking, however, make sure to read the manufacturer's instructions to the letter since these sprays are highly flammable.
3. **Dead Battery:**
 - a. A battery is considered "dead" when it no longer has enough power to turn the engine over. If there is only enough power in the battery to just slowly turn the engine, chances are that the engine is not going to start.
 - b. Using a charger can recharge a battery that has lost its charge. Normal chargers take household current and transform it into the type needed in the battery. Battery chargers are almost as expensive as new batteries, but by taking the battery to a gas station, it can be recharged for only a few dollars.
 - c. Sometimes, because of the age of the battery or "burned out" cells within the battery, the battery will not take a charge. That is, it will go dead as soon as you remove it from the charging device. At this point, the only option left is to purchase a new battery.
 - d. The most common causes of battery failures are:

- (1) Excessive attempts to start an engine that has failed due to mechanical problems.
 - (2) Too many starts (over a period of several weeks) and not enough driving time to recharge the battery with the alternator or generator.
 - (3) Forgetting to turn off headlights and other electrical equipment that doesn't go off when the ignition is turned off.
- e. Finally, equip your car for a "dead battery emergency" by buying a set of jumper cables. These are two lengths of cable with squeeze-type clamps at each end for transferring power from a good battery into a dead one to start the car. Once running, the engine will recharge the dead battery as explained above. Be sure to hook up the jumper cables correctly: watch polarity (+ and -). It is best to go over this procedure with someone who knows how before trying it yourself.

In Case of an Auto Accident

An auto accident occurs in the United States every 90 seconds, so buckle up for safety. If you are involved in an accident, **STOP IMMEDIATELY AND....**

1. Aid any injured persons. Call a doctor. Do not move the injured person as movement may add to their injury. If necessary, call an ambulance.
2. Call an officer of the law.
3. Do not admit responsibility -- make no statement regarding the accident except to the police. The law requires that you give your name, address, and license number. You are not required to give any other information at the scene of the accident.
4. **DO NOT REVEAL THE EXTENT OF YOUR INSURANCE COVERAGE TO ANYONE.**
5. Take notes concerning all details of the accident. Be sure to get names and addresses of all injured persons, occupants of all cars, and other witnesses.
6. **REPORT ALL ACCIDENTS TO YOUR INSURANCE COMPANY IMMEDIATELY.** Your insurance company will not provide proof of financial responsibility to your state authorities until the company receives your accident report.

FINAL PRE-SEPARATION CHECKLIST

1. Have you discussed your feelings on the deployment and your spouse's return? _____

2. Have the children been included in discussions on where you are going, when you are coming home, why you are leaving? _____
3. Have you reached an agreement on frequency of letter writing/phone calls? _____

4. Do you have current family snapshots? _____
5. Have you recorded your children's favorite bedtime stories/songs on cassettes? _____

6. Do both the deploying member and remaining parent or guardian understand what the Wing Family Support Center, Family Services, Air Force Aid Society, American Red Cross, Chaplain etc. can do for you and how to contact them? _____

Security

1. Has the home been given a security check? _____
2. Do all window locks work? _____
3. Do the windows open or are they painted shut? _____
4. Do all door locks work properly? _____
5. Do you have keys for all doors or combinations for all padlocks? _____
6. Does the smoke alarms function and do you know how to test them? _____
7. Are all emergency numbers posted where they can easily be referred? _____
8. Is there an appropriate message on the answering machine? (Having a male voice sometimes discourages crank phone calls) _____
9. Do you need to change your phone number to an unlisted number? (If so, make sure member's unit has this new number in case of emergencies) _____

Medical

1. Do you know and understand how to use the medical facilities, and do you know how to use TRICARE? _____
2. Do you know who your children's pediatrician is and what his/her phone number is? _____
3. Do you know your children's dentist/orthodontist and their schedule? _____
4. Is your family enrolled in DEERS? _____

Financial

(See Financial Matters Section for More Information)

1. Have you determined who will pay the bills? _____
2. Do you have a spending plan? _____
3. Do you both understand the spending plan? _____
4. Does your spending plan consider the following?

<input type="checkbox"/> Rent/Mortgage
<input type="checkbox"/> Utilities
<input type="checkbox"/> Food
<input type="checkbox"/> Automobile Maintenance
<input type="checkbox"/> Insurance
<input type="checkbox"/> Loan Payments
<input type="checkbox"/> Emergencies
<input type="checkbox"/> Long Distance Phone Calls
<input type="checkbox"/> Postage
<input type="checkbox"/> Telegrams
<input type="checkbox"/> Travel (Leave)
<input type="checkbox"/> Entertainment
<input type="checkbox"/> Presents
<input type="checkbox"/> Savings _____

5. Have you established two checking accounts? _____
6. Have you decided upon a procedure for income taxes? _____

Legal

1. Do you know spouse's social security number? _____

2. Have you provided for Power of Attorney? _____
3. Have you provided a Special Power of Attorney for Pay? _____
4. Do you have current wills? _____
5. Have guardians for the children been named in the will? _____
6. Does everyone who qualifies have a government identification (ID) card? _____
7. Will any ID cards need renewing? _____
8. If ID needs renewing, has Form DD 1172 been completed? _____
9. Is military member's record of emergency data on record and current? _____

Important Papers

1. Are the following important papers current and in an accessible safety deposit box?

<input type="checkbox"/> Power of Attorney
<input type="checkbox"/> Wills
<input type="checkbox"/> Insurance Policies
<input type="checkbox"/> Real Estate (Deeds, Titles, Mortgages, Leases)
<input type="checkbox"/> Bank Account Numbers
<input type="checkbox"/> Charge Account Numbers
<input type="checkbox"/> Savings Bonds
<input type="checkbox"/> Birth Certificates
<input type="checkbox"/> Marriage Certificates
<input type="checkbox"/> Naturalization Papers
<input type="checkbox"/> Citizenship Papers
<input type="checkbox"/> Family Social Security Numbers
<input type="checkbox"/> Inventory of Household Goods
<input type="checkbox"/> Car Title(s)

2. Do each of your family members have the following phone numbers?

<input type="checkbox"/> Police
<input type="checkbox"/> Fire
<input type="checkbox"/> Medical (Hospital/Doctor)
<input type="checkbox"/> Service Member's Contact Number
<input type="checkbox"/> Service Member's Unit in Local Area
<input type="checkbox"/> Spouses in Unit/Squadron
<input type="checkbox"/> Reliable Neighbors
<input type="checkbox"/> Relatives
<input type="checkbox"/> Children's School
<input type="checkbox"/> Spouse's Workplace
<input type="checkbox"/> Utilities
<input type="checkbox"/> Repair Shops
<input type="checkbox"/> Insurance Company
<input type="checkbox"/> Wing Family Support Center

Household Maintenance

1. Do you know whom to call if something breaks? _____
2. Do you know how to operate the furnace? _____
3. Does the furnace have clean filters? _____
4. Does the furnace need periodic supplies of oil/gas? _____
5. Is the hot water heater operating properly? _____
6. Are any pipes or faucets leaking? _____
7. Toilets operate correctly? _____
8. All drains operate correctly? _____

9. Are the following appliances operating correctly?

<input type="checkbox"/> Stove
<input type="checkbox"/> Refrigerator
<input type="checkbox"/> Freezer
<input type="checkbox"/> Dishwasher
<input type="checkbox"/> Microwave
<input type="checkbox"/> Clothes Washer
<input type="checkbox"/> Clothes Dryer
<input type="checkbox"/> Television
<input type="checkbox"/> Air Conditioner

10. Does everyone know where the fuse box is? _____

11. Are the switches of the fuse box labeled? _____

12. Are there extra fuses? _____

13. Is there adequate outside lighting? _____

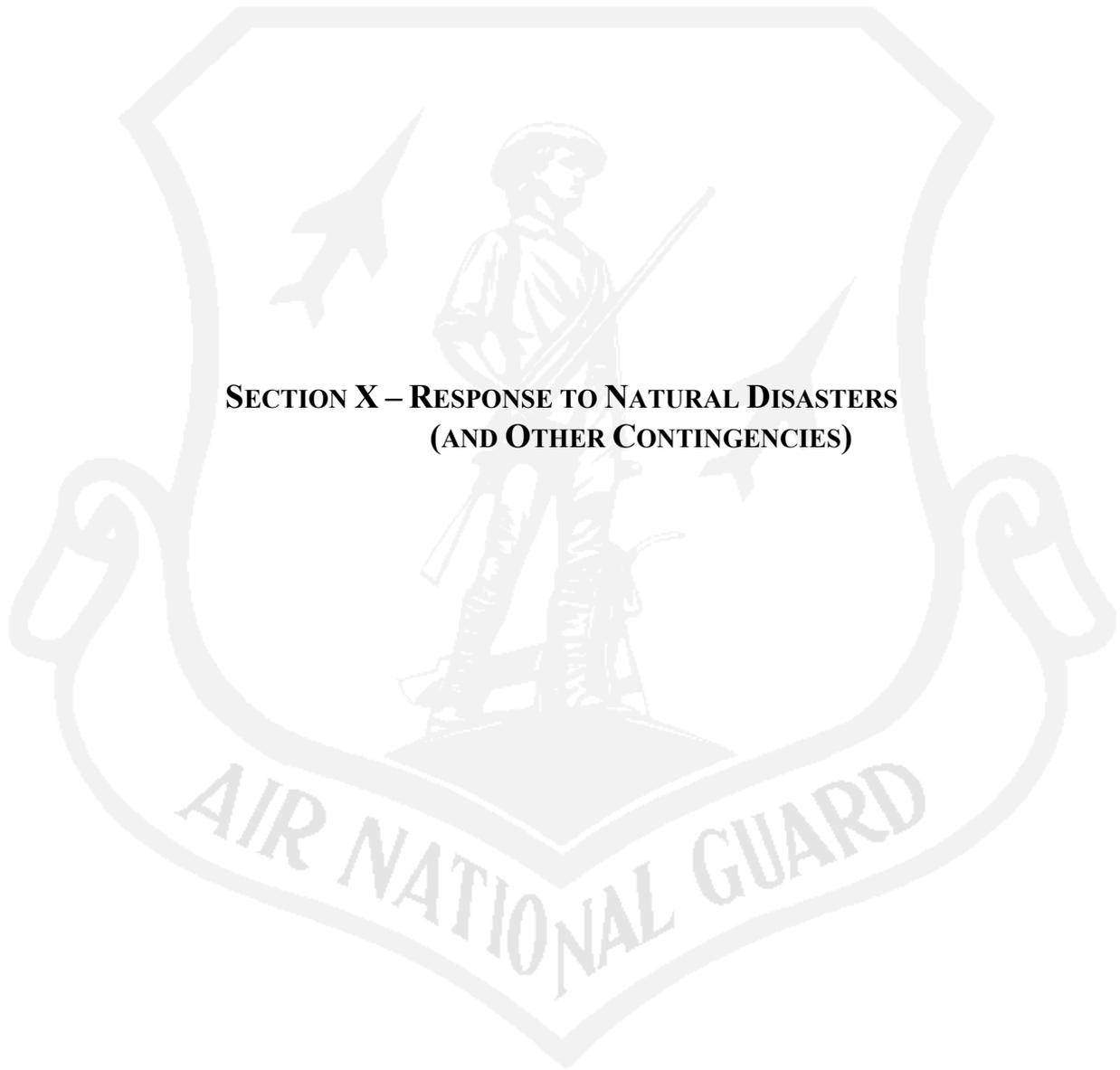
14. Is there a list of repairpersons? _____

15. Are there tools in the house? _____

16. Is the lawn mower tuned? _____

17. Is there an adequate amount of firewood? _____

**SECTION X – RESPONSE TO NATURAL DISASTERS
(AND OTHER CONTINGENCIES)**



RESPONSE TO NATURAL DISASTERS AND OTHER CONTINGENCIES



General

This brochure outlines the most basic steps you should take to prepare for an evacuation. Depending on the disasters that are likely to occur in your area, you can do much to protect your home and your family. To obtain additional information on how you can minimize the effects of specific types of disasters, contact your base or local emergency management office. If you are having problems finding information or are unsure about what type of information you need contact your Wing Family Support Center. We are all aware of the constantly changing world situation and the potential for the mobilization/deployment of our armed forces; however, we often neglect to consider the possibility of disasters striking right here at home. Planning for these eventualities is a necessary part of modern life--a toxic

spill, a blizzard or other natural or man-made disaster can reap as many casualties as any battlefield event. *Severe weather conditions CAN and often DO create 'Natural Disasters'*. One of the much-neglected parts of "Personal Readiness" deals with our ability to protect ourselves against natural and man-made Disasters. The tips included in this guide are not intended to be all-inclusive and are certainly no substitute for the specific guidance available through your base and community Disaster Preparedness agencies.

One aspect of disaster is the evacuation or displacement of Air National Guard service members and families. No matter how small in scope, an evacuation may seem, *it is a crisis time* for the affected families and communities. All individuals have some problems with evacuation. The majority of individuals possess coping skills that enable them to adapt and successfully survive the evacuation, but some may find it harder to confront the difficulties they encounter during this time. The information in this brochure is based on the experiences of families and service providers in previous evacuations and from disaster research findings. The information and suggestions provided can help you ensure that an evacuation does not adversely effect the overall health and well being of Air National Guard members and their families.

What to expect during a disaster:

- a) *Confusion*: Many people are unprepared for an evacuation and do not know what to bring. Children will not want to evacuate without the family pets.
- b) *Need for credible and timely information*: Without reliable information, rumors about looting and the status of the evacuated base can easily begin. Lack of information escalates fear, stress, and erodes confidence in leadership charged with protecting the evacuees and their property.

- c) *Evacuees with multiple needs:* In addition to material assistance evacuees need financial and emotional assistance. Support services are essential at each stage of an evacuation. An efficient support structure that addresses both physical and emotional needs will alleviate the stress that is associated with displacement and evacuation.

Why is preparation the key to successful evacuation?

While the Air National Guard, Air Force and other disaster relief agencies can provide some assistance during an evacuation they can not replace items you may forget or leave undone when you evacuate. *"If only I had been prepared"* is a statement that no one should have to make. Families have learned that being prepared makes evacuation easier and much less stressful. They also found that your outlook on evacuation is very important. If you can look at evacuation as a challenge, coping will be easier. Preparing ahead of time will help you adopt this outlook. You will be able to avoid many obstacles and you will gain confidence in your ability to cope with an evacuation. *Prepare now to make evacuation easier later.* This booklet will help you prepare for an evacuation. It discusses actions you and your family should take to be prepared in case of disaster or evacuation:

- a) Get Information
- b) Prepare a Disaster Supplies Kit
- c) Create an Emergency Plan
- d) Store your Disaster Supplies Kit
- e) Know how to turn off utilities
- f) Choose places to meet and a non-local contact

Your Evacuation Checklist

1. Find out which disasters are likely to occur in your area.

2. Ask how you would be warned of an emergency:
 - a. On duty: _____
 - b. Off duty: _____

3. Learn your community's evacuation routes and your installation's evacuation procedures.

4. Find where your local shelters are located: _____

5. Ask about assistance for elderly family members or family members with special needs.

Prepare A Disaster Supplies Kit

1. Assemble supplies you might need in an evacuation.
2. Disaster Kit Prepared _____ Location of Kit: _____
 - a) Water. One gallon per person per day. Store in sealed unbreakable containers and replace every six months. Store at least a three-day supply of water.
 - b) Food. Store non-perishable foods that need little preparation or cooking. Include foods for family members with special diets. Store at least a three-day supply of food.
 - c) First Aid Kit. Assemble a basic first aid kit with the following items:
 - Band-Aids in assorted sizes
 - Sterile gauze pads and rolls
 - Scissors, tweezers, and a needle
 - Antiseptic and cleansing agent
 - Thermometer and tongue blades
 - Sunscreen
 - Safety pins
 - Non-prescription Drugs, aspirin, laxative, antacid, anti-diarrhea
 - d) Tools and Supplies:
 - Eating utensils
 - Battery powered radio and extra batteries
 - Flashlight and extra batteries
 - Can opener, utility knife
 - Personal hygiene items
 - Toilet paper and towelettes
 - e) Clothing:
 - Sturdy shoes
 - Rain gear
 - One complete change of clothing per person
 - f) Special Items:
 - Cash or traveler's checks and change

- Items for infants, diapers, formula, medication, and bottles
 - Prescription drugs
 - Eyeglasses, contact lens supplies
 - Pet care items: food, shot records, a carrying case
- g) Important Family Documents: (In a fire and water proof container)
- Will, insurance policies, contracts, deeds stocks and bonds
 - Passports, social security cards, military ID cards, immunization record
 - Bank account numbers
 - Credit card numbers
 - Inventory of valuable household goods
 - Important telephone numbers
 - Family Records (birth, marriage, death certificates)
3. Depending on the amount of time you have and policies for the evacuation you may consider bringing:
- Irreplaceable items, photos, heirlooms, etc.
 - Entertaining games and books
 - Blankets or sleeping bags

Create an Emergency Plan

Meet with household members and discuss each disaster that could occur and how to respond:

1. Discuss evacuation warnings and procedures
2. Make sure each family member knows where the disaster supplies kit is
3. Learn how to turn off gas, electricity, and water in your home
4. Know where to find emergency phone numbers and non-local contact phone numbers
5. If children are alone, find a neighbor or friend they should go to

Store Your Disaster Supplies Kit

1. Store your kit in a convenient place known by all family members.
2. Store your kit in easy to carry container such as a duffel bag, backpack, or covered trash container
3. Keep items that can get wet in airtight plastic bags

4. Change your water and food supplies every six months

Know How And Where To Shut Off Utilities

Write the location of each and instructions for shutting off:

1. Main water valve _____
2. Circuit Breaker _____
3. Gas Valve _____

Choose Places To Meet And A Non-Local Contact

Write down places to meet and a non-local contact in case your family is separated

1. Within home meeting Place: _____
2. Outside home meeting Place: _____
3. Neighbor/friend if children are alone: _____

Non-local relative or friend for check-in

Name: _____

City: _____

Phone # Day _____ Evening: _____

If You Need To Evacuate

1. Listen to your radio for location and instructions to emergency shelters.
2. Follow instructions of local Disaster Preparedness officials/installation commander.
3. If you can go home before evacuating:
 - a) Wear protective clothing and sturdy shoes
 - b) Take your disaster supplies kit
 - c) Lock your home
 - d) Use travel routes specified by local officials/installation commander
4. If you are sure you have time:
 - a) Shut off your utilities
 - b) Let others know when you left and where you are going

- c) Make arrangements for pets
- 5. If you have problems at any time during an evacuation, call your Wing Family Support Center or the Active Duty Family Support Center at any military installations

EMOTIONAL SUPPORT AND STRESS MANAGEMENT DURING AN EVACUATION

Counseling.

During an evacuation you or members of your family may experience difficulties coping or be overwhelmed by grief and loss. You may want to talk to a professional, or you may want tips on how you can give support to a family member who is having a difficult time. In either case, the Wing Family Support Center can provide you with information and/or referrals.

Medical Care.

Stress and grieving often affect physical health. If you are experiencing eating or stomach disorders, headaches, sleeping disorders or any health problems the installation clinic or hospital can help you.

Support Groups.

Mutual support groups help survivors share experiences and work through the stages of grief and loss. If you are interested in joining an existing support group the Wing Family Support Center can help you find one that suites your needs.

Issues for Children.

As a parent, you should pay special attention to your children during an evacuation. Children will feel many of the same things you do. Their normal routines have been disrupted. They will look to you for guidance and to see how you are coping with the evacuation. Each child will respond differently to the disaster. Some may exhibit reactions quickly and others may not show feelings for weeks or even months after the disaster occurred. In any case, it is very normal for children to express their feelings about what has happened in one way or another. It is natural for your child to display some behavior changes after an evacuation. Some children may try to escape or deny the situation while others will want to draw attention to themselves. Children need help getting over a traumatic situation because they may feel scared and insecure. They will need you to give them reassurance that everything is OK. They will also need special attention and a lot of love during this period.

Some ways you can help:

1. Answer your child's questions. Discuss in simple terms what is going on.
2. Tell your child how you feel.
3. Reassure your child often that they are loved and will be taken care of.
 - a) Hold your child and comfort him or her.

- b) Continue as many regular routines with your child as you can.
- c) Read stories, play games, and eat meals together.

When you have reached a final destination.

Do not expect your child to immediately resume his or her past behavior. They will also need time to adjust. Things you can do at the final destination are:

1. Stay in touch with your child's teacher. They can give you updates on your child's behavior and coping.
2. Plan special family events. The best place for a child to overcome a traumatic situation is within the family.
3. Involve your child in rebuilding your new lives. Have them help with home projects and clean up.

If you need outside help at any time for your child, contact the Wing Family Support Center, your doctor or a religious leader. They can help you find family-centered emotional support for your child.

If you need information or any other help for yourself or a family member, do not hesitate to contact the Wing Family Support Center. Evacuations are stressful and it is natural to experience many strong new feelings. To assist you, the Wing Family Support Center, or an Active Duty Family Support Center can provide information and referrals to military and/or local agencies to help you manage stress.

CASUALTY SITUATIONS

General

Military air disasters, natural disasters, terrorist activities, and wartime situations are potential casualty situations. Any casualty situation is a tragedy and can be a byproduct of modern technology and the military mission.

There are many places where you can find help. Counseling, mental health, and religious services are available through on and off base sources. Financial assistance, legal assistance, and other material assistance are also available. Do not hesitate to seek outside help. See your Wing Family Support Center for assistance and guidance.

Check with your Wing Family Support Center to obtain a copy of your base's Disaster Preparedness Instructions.