THE MAZE

- Local Base Map
- Local Resources
- DEERS & Identification Cards
- Health Care, Dental, and Pharmacy Plans
- Commissary
- Exchange
- MCCS Programs and Services Retail, Recreational and Community Support
- Other Quality of Life Services Legal, Chaplains, and other support organizations



Insert Local Resources Overview (Most used resources - Phone Number, hours, location,					
website, mission)					

ID Card and DEERS

Step 1: "First Things First" – Enroll in DEERS

Before being able to take advantage of the variety of benefits – medical care, commissary, exchange and recreation privileges, your Marine and any eligible family members **must** be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS) - the Military's automated information system. All service members are automatically enrolled but family members must be added separately. To enroll a family member in DEERS, you will need to visit the closest Real-time Automated Personnel Identification System site (RAPIDS) location and bring the necessary documentation to prove eligibility for DEERS. To confirm enrollment, contact DEERS at 1-800-538-9552

Basic Documentation Required for DEERS Enrollment

A photo ID is required in all instances except for children. Documents should be originals or notarized copies:

- Marriage certificate
- Divorce decree
- Birth certificate
- Judicial determination of paternity
- Court Order
- Proof of Support
- Document from Placement Agent
- Proof of Full-time Student Status
- Favorable Medical Determination
- Proof of Social Security Number

Who is eligible:

- Lawful Spouse
- Unmarried children under the age of 21 (including step-children, adopted/preadoptive children, certain children born outside of marriage, and qualifying wards)
- Unmarried children between the age of 21 and 23 who qualify as a full-time students
- Unmarried children 21 years of age and over who qualify based on a mental or physical incapacitation
- Qualifying Mother, Father, Father-in-Law, Mother-in-Law, Stepparent, or Parent by Adoption

*Certain eligibility restrictions apply. Ask your personnel officer for the details.



Step 2: Get your ID Card at RAPIDS

Once enrolled in DEERS, the next step is to obtain your Identification (ID) Card.

Who: Eligible family members.

What: Bring necessary documents.

- 1. Department of Defense Form 1172 (Application form to apply for an ID card). Marines can request one from their Administrative section.
- 2. Marriage certificate, birth certificate, etc.
 - If the Marine accompanies the eligible family member to a RAPIDS site (with on-line access to DEERS), the site shall verify and issue ID cards.
 - If the Marine cannot accompany their eligible family member to the RAPIDS site, the Marine must provide a notarized DD Form 1172. Presentation of other required documentation is necessary as well.
 - When a family member is already listed in the DEERS, presentation of the other documentation may not be required. Please call the RAPIDS site to confirm what documentation is necessary.

Where: The RAPIDS offices are located on any active duty military base or post (Marine, Army, Air Force, or Navy) as well as some Reserve Component and National Guard armories, Coast Guard bases, and Public Health Service offices. Though the names may vary location-to-location - Pass and ID Office or ID Card Center - the duties remain the same.

To update your DEERS records: Contact Defense Manpower Data Center Support Office (DSO) Telephone Center from 6 a.m. to 5 p.m., Pacific Time, Monday through Friday, at the following toll-free number at 1-800-538-9552. To update your address only in DEERS, please visit www.dmdc.osd.mil/appj/address/index.jsp.



Tricare Health Care Plan

TRICARE is the Department of Defense's worldwide health care program for active duty and retired uniformed services members and their families. TRICARE consists of TRICARE Prime, a managed care option; TRICARE Extra, a preferred provider option; and TRICARE Standard, a fee-for-service option.

TRICARE Prime

TRICARE Prime is a managed care option similar to a civilian health maintenance organization (HMO). As an active duty service member, you are required to enroll in Prime. Active duty family members are encouraged, but not required, to enroll in Prime. However, to receive the TRICARE Prime benefit, they must reside where TRICARE Prime is offered. Ask your local TRICARE service center (TSC) about the TRICARE Prime availability in your area. If you are stationed in a remote area, TPR/TRICARE Prime Remote for Active Duty Family Members (TPRADFM) may be the option available to you and your family members. This option also requires

enrollment.

TRICARE Prime enrollees receive most of their care from military providers or from civilian providers who belong to the TRICARE Prime network. Enrollees are assigned a primary care manager (PCM) who manages their care and provides referrals for specialty care. All referrals for specialty care must be arranged by the PCM to avoid point-of-service charges.

TRICARE Prime offers less out-of-pocket costs than any other TRICARE option. Active duty members and their families do not pay enrollment fees, annual deductibles or co-payments for care in the TRICARE network.

If enrollment for TRICARE Prime and TPR/TPRADFM is received by the 20th of the month, it is effective the first day of the next month. If you disenroll from TRICARE Prime, you will not be eligible to re-enroll for 12 months.

Although Prime offers a "point-of-service" option for care received outside of the TRICARE Prime network, receiving care from a nonparticipating provider is not encouraged.

TRICARE Extra & TRICARE Standard

TRICARE Extra and TRICARE Standard are available for all TRICARE-eligible beneficiaries who elect or are not able to enroll in TRICARE Prime. As an active duty service member, you are not eligible for Extra or Standard. There is no enrollment required for TRICARE Extra or Standard—no annual enrollment fees, no enrollment forms. Beneficiaries are responsible for annual deductibles and cost-shares. Beneficiaries may see any TRICARE authorized provider they choose, and the government will share the cost with the beneficiaries after deductibles.

TRICARE Extra is a preferred provider option (PPO) in which beneficiaries choose a doctor, hospital, or other medical provider within the TRICARE provider network. Network providers can be located by calling your local TRICARE service center or visiting the TRICARE Web page: www.tricare.mil.

TRICARE Standard is a fee-for-service option. You can see an authorized TRICARE provider of your choice. Having this flexibility means that care generally costs more.

This chart outlines the 3 TRICARE options and some of the major points of comparison:

	Prime	Standard	Extra	
Eligibility	Active Duty Service Members and their families and survivors.	Everyone eligible for TRICARE Prime except active duty service members.	Same as Standard.	
Deductibles	None	\$150/individual or \$300/family for E-5 & above; \$50/\$100 for E-4 & below	\$150/individual or \$300/family for E-5 & above; \$50/\$100 for E-4 & below	
Co-Payments	None	20% of negotiated fee	15% of negotiated fee	
Enrollment Fees	None	None	None	
Access to civilian providers and Facilities	Care normally provided by a MTF. When MTF not available, care provided by civilian providers.	Greatest flexibility to choose provider and medical facility of your choice.	Choice limited. Care provided by physicians not in TRICARE network, but who are still an authorized provider.	
Paperwork	None	Sometimes	None	
Primary Care Managers	Yes	No	No	
Catastrophic Cap	\$1,000 for Active Duty family members	\$1,000 for Active Duty family members	\$1,000 for Active Duty family members	
Advantages	 No enrollment fee for active duty and families Small fee per visit to civilian providers, and no fee for active duty members No balance billing Guaranteed appointments (access standards) PCM supervises and coordinates care Away-from-home emergency coverage POS option 	 No enrollment fee Broadest choice of providers Widely available You may also use TRICARE Extra 	 No enrollment fee Co-payment 5 percent less than TRICARE Standard No balance billing No deductible when using retail pharmacy network No forms to file You may also use TRICARE Standard 	
Disadvantages	 Provider choice limited Specialty care by referral only Not universally available 	 No Primary Care Manager Patient pays: Deductible Co-payment Balance - if bill exceeds allowable charge and provider is nonparticipating (up to an additional 15 percent) Non-availability statement may be required for civilian inpatient care for areas surrounding MTFs May have to file own claims 	 No Primary Care Manager Provider choice is limited Patient pays: Deductible Co-payment Non-availability statement may be required for civilian inpatient care for areas surrounding MTFs Not universally available 	

Other Health Care Insurance

Supplemental Insurance policies are designed to reimburse out-of-pocket expenses and are offered by most military associations and by some private firms. These policies are designed to reimburse patients for the civilian medical care bills they must pay after TRICARE pays the government's share of the cost. Before you buy any supplement, carefully consider which plan is best suited to your individual needs.

If your family members are covered under a civilian medical plan, TRICARE will only pay after the civilian medical plan has reimbursed for its coverage. Although TRICARE, in combination with a private plan, may pay 100 percent of your bill, keep in mind that TRICARE will only pay for medically necessary care that would normally be part of the TRICARE benefit. TRICARE will not pay for a benefit it doesn't provide.

TRICARE Tips

- Ensure you and your family's information is up-to-date and accurate in DEERS and that you have a valid ID card before seeking care.
- Log on to the TRICARE website, www.tricare.mil, for information on topics such as benefits, claims, costs, co-pays, provider directory, eligibility, help desk, service center information, dental, pharmacy, obtaining a handbook, etc.
- Keep a current copy of the TRICARE
 Passport or TRICARE handbook
 available as a handy reference source
 (available at your MTF, TRICARE
 Service Center or online).
- Prior to obtaining care, always ask if your health care provider is a "participating" provider (accepts TRICARE maximum allowable charge minus the cost share). Ask the provider to check the "accepts assignment" box on the claim form.

Tips on Using Military Medical Treatment Facilities (MTFs)

- Find the nearest MTF at: www.tricare.mil
- Learn the local procedures required to make an appointment as soon as you get to your new installation instead of waiting until you need medical care.
- Make sure you have a copy of each family member's health records before you turn them into the clinic.
- If you did not bring your x-rays from your previous duty station ask the health records clerk to request your records.
- MTF's can often be very busy due to times of limited staff and the fact that Active duty members receive priority treatment.
- Bring some reading materials and quiet activities for the children while you are waiting (coloring books, activity books, etc.).

For more comprehensive information, go to the TRICARE Web page www.tricare.mil

Tricare Dental Plan

Marines - Marines receive worldwide dental care as part of their overall health care benefits.

Family members of all active duty service personnel and Selected Reserve and Individual Ready Reserve personnel and their families are eligible for the TRICARE Dental Program. The TRICARE Dental Program is a voluntary dental care program comprised of licensed, civilian dentists who provide a wide range of diagnostic, preventative and restorative services (exams, x-rays, cleaning, fluoride applications, fillings, root canals, crowns, orthodontics, anesthesia, etc).

Plans available:

Single Plan - only one eligible member is covered. This can be one active duty family member, a Selected Reserve or Individual Ready Reserve (IRR) member, or one Selected Reserve or IRR family member.

Note: The sponsor's enrollment is separate from his or her family members' enrollment.

Family Plan - enrollment consists of two or more covered eligible active duty family members, or Selected Reserve and IRR family members. Selected Reserve and IRR sponsors may enroll in the TDP without enrolling their eligible family members; or they may enroll their family members and not themselves. However, family members may not enroll independently from one another - ALL eligible family members must enroll if TDP coverage is desired.

The Maze: Benefits and Services

To Enroll:

Complete and submit a TDP enrollment form to United Concordia Companies, Inc. (UCCI - the TRICARE Dental contractor) along with your first month's premium payment. If you need enrollment application forms you can:

- (1) Call UCCI at 1-888-622-2256
- (2) Visit your nearest military treatment facility Beneficiary Counseling and Assistance Coordinator (BCAC)
- (3) Enroll on-line at UCCI's Web site at http://www.ucci.com/was/ucciweb/tdp/tdp.jsp

Once Enrolled:

After you send in your enrollment application and first month's premium payment, you will receive confirmation and detailed information on your dental benefits. Once enrolled, you or your family members must stay in the TDP for at least 12 months. After that, you may continue enrollment on a month-to-month basis. There are certain exceptions to this rule, such as loss of DEERS eligibility because of divorce, marriage of a child, etc. If there is a major change in your circumstances, check with UCCI.

Choosing a Dentist

The confirmation information you receive will include a complete directory of participating dentists. The directory is also available on-line at www.ucci.com. Once you are on that Web page, select "Find a Dentist." You may also call UCCI's Customer Service at 1-800-332-0366. Using a UCCI network dentist saves time and money. But, you are always free to use any licensed dentist.

Tricare Pharmacy Benefits

TRICARE offers several convenient ways for you to have prescriptions filled, depending on you and your family's specific needs:

- o You may have prescriptions filled (up to a 90-day supply for most medications) at a **military treatment facility (MTF)** pharmacy free of charge. Please be aware that not all medications are available at MTF pharmacies. Each facility is required to make available the medications listed in the basic core formulary (BCF). The MTF, through their local Pharmacy & Therapeutics Committee, may add additional medications to their local formulary based on the scope of care at that MTF.
- o TRICARE Mail Order Pharmacy (TMOP) is available for prescriptions you take on a regular basis. You can receive up to a 90-day supply (for most medications) of your prescription through the mail by using TMOP.
- o Prescription medications that your doctor requires you to start taking immediately can be obtained through a network pharmacy of our new TRICARE Retail Pharmacy (TRRx) program.

TRICARE Pharmacy Co-payments/Cost Shares In the United States
(Including Puerto Rico, Guam, Virgin Islands)

	Formulary			
Place of Service	Generic	Brand Name	Non-formulary	
Military Treatment Facility (MTF) pharmacy (up to a 90-day supply)	\$0	\$0	Not Applicable	
TRICARE Mail Order Pharmacy (TMOP) (up to a 90-day supply)	\$3	\$9	\$22	
TRICARE Retail Pharmacy Network pharmacy (TRRx) (up to a 30-day supply)	\$3	\$9	\$22	
Non-network retail pharmacy (up to a 30-day supply) Note: Beneficiaries using non-network pharmacies may have to pay the total amount of their prescription first and then file a claim to receive partial reimbursement.	For those who are <u>not</u> enrolled in TRICARE Prime: \$9 or 20 percent of total cost, whichever is greater, after deductible is met (E1-E4: \$50/ person; \$100/family; all others, including retirees, \$150/person, \$300/family) TRICARE Prime: 50 percent cost share after point-of-service deductibles (\$300 per person/\$600 per family deductible)		For those who are not enrolled in TRICARE Prime: \$22 or 20 percent of total cost, whichever is greater, after deductible is met (E1-E4: \$50/ person; \$100/family; all others, including retirees, \$150/person, \$300/family) TRICARE Prime: 50 percent cost share after point-of-service deductibles (\$300 per person/\$600 per family deductible)	

Commissary

The Defense Commissary Agency (DeCA) operates a worldwide chain of nearly 275 commissaries providing groceries to military personnel, retirees and their families in a safe and secure shopping environment. Authorized patrons purchase items at cost plus a 5-percent surcharge, which covers the costs of building new commissaries and modernizing existing ones. Shoppers save an average of 30 percent or more on their purchases compared to commercial prices – savings worth more than \$2,700 annually for a family of four. A core military family support element, and a valued part of military pay and benefits, commissaries contribute to family readiness, enhance the quality of life for America's military and their families, and help recruit and retain the best and brightest men and women to serve their country.

MARINE CORPS COMMUNITY SERVICES (MCCS)

Marine Corps Community Services (MCCS) (previously known as Morale, Welfare and Recreation (MWR)) is a diverse collection of recreational activities and retails services, as well as support and retention programs, that better the quality of life for the Marine Corps community, Active Duty, Reservists, and Retirees. Marines have come to count on MCCS for shopping at the exchanges, recreation at fitness centers, dining at clubs, providing barber/beauty services, and so much more. MCCS activities provide a wide variety of services and recreational opportunities to meet your most every day needs while home and deployed. The profits from sales of goods and services by MCCS are reinvested into the Marine Corps community to benefit all members of the Marine Corps family. Those profits are returned to the MCCS customers in the form of financial support to other MCCS activities, such as recreation, youth programs, and clubs. The MCCS financial support also helps fund the many support programs and services you have come to rely on and enjoy.

Visit www.usmc-mccs.org for a wealth of information on-line!

Retail Services

Below is an overview of the MCCS retails services available -- though all service may not be available at all Marine Corps installations. Check your local MCCS website to see what is available in your area.

Personalized Services

Auto Repair Centers/Quick Lube Centers

Barber Shops/Beauty Shops

Cruise book, Yearbooks, Annuals, and other Pictorials

Flower Shops & Flower by Wire

Imprinting, Embroidering, and Engraving

Key Duplicating

Laundry /Dry Cleaners

Money Wire/Transfer

Optical Shops

Packing, Wrapping & Shipping Services

Electronics Repair

Photo Studios

Picture Framing Service

Shoe Repair/Shine

Tailor Shop

Taxi Service

Food Services

- * Clubs offering food, beverage, entertainment, and catering services to authorized patrons
- * Other food activities snack bars, restaurants, conference centers, and mobile trucks
- * Branch name activities -

McDonald's, Taco Bell, Subway and

Hobbies and Crafts

(program services details to follow)

Arts & Crafts

Auto Hobby Shops

Ceramics

Rentals

Video Rental

Car Rental

Carpet Cleaning Machine Rental

Equipment Rentals

Truck, Trailer Rental

Travel

(program services details to

follow)

Information, Travel & Tours Leisure Travel Services

Recreational & Fitness Activities

(program services details to follow)

Aquatics

Bowling Centers

Fitness Centers

Golf Courses

Health promotions

Marinas

Outdoor Recreation

Sports

Stables

Theaters

Other

Amusement Machines

Car Washes

Long Distance Phone Services

Vending Machines

Recreational & Fitness Activities

Aquatics

Pools, beaches, and waterfronts are some of the most popular facilities offered, providing an outlet for outdoor recreation activities. Most major installations provide pool facilities for training and/or recreational use. There are approximately 40 pools in all, across the Corps. There are approximately 16 beaches and waterfront areas, with most located adjacent to camping or recreational lodging facilities. Scuba gear and lessons are available at some beach locations as well.

Bowling

There are approximately 21 bowling centers located on Marine Corps installations. The centers offer year-round competitive leagues and recreational play, combined with promotions and tournaments. Most centers offer up-to-date glow bowling with lights, sounds and entertainment. Most centers house a pro shop, which carry bowling balls, shoes, bags, and accessories and snack bars that feature a variety of pizzas, sandwiches and beverages.

Fitness

For those interested in participating in individual fitness activities, the Marine Corps has a variety of facilities offering fully-equipped weight rooms, various cardiovascular equipment, aerobics and martial arts classes, certified personal trainers, saunas, and locker rooms. Trained personnel are on duty to assist individuals in training programs.

Golf

Lush green fairways, beautiful lake and river front holes, and close-cropped greens make golfing a pleasure on any of the 12 golf courses provided on Marine Corps installations. Course sizes range from 9 holes to 36 holes. Most courses offer driving ranges, modern, fully-stocked pro shops, locker rooms, and snack bar operations. PGA teaching professionals are on staff and available for individual and group golf lessons.

Health Promotion

The Marine Corps health promotion program provides a variety of programs and services that support and encourage healthy lifestyles. The health promotion program offers health fairs, special events as well as educational seminars and classes on the following topics; tobacco cessation, physical fitness, injury prevention, nutrition and body composition, stress management, suicide awareness, alcohol and substance abuse prevention and blood pressure.

Marinas

For the water enthusiast, the Marine Corps has 12 marinas with a variety of boating opportunities. Over 400 slips are available for rent for private boats. Additionally, boat rentals, (including sail and power boats) boating and fishing charters, and instructional classes, to include water safety certification classes, are available.

Outdoor Recreation Program

An outdoor recreation program is available at most installations, providing instruction and structured activities with activities, such as archery, fishing, hiking, scuba, and boating. High adventure programs, which require specialized training/certification, are also provided, such as whitewater rafting, paragliding/sailing, and hang gliding.

- Outdoor Areas Marine Corps installations are home to many outdoor recreation areas with parks, picnic areas, jogging trails, beaches, and lakes. These areas offer a wide variety of leisure opportunities to include swimming, boating, snorkeling, scuba, fishing, miniature golf, equipment rental, barbequing, social gatherings, and playgrounds.
- Outdoor Recreation Equipment Checkout Most installations have checkout centers, which rent a wide variety of outdoor recreation equipment on a daily or weekly basis. These centers assist customers in avoiding the expense of buying items they will not use on a regular basis. Items range from indoor and outdoor sports and recreation equipment to fully rigged boats, barbeque grills and camping supplies.
- Camping, Cabins, and RV Parks The Marine Corps has camping, recreational vehicle parks, and recreational lodging facilities available for rent at many installations. Many of these sites are conveniently located next to recreational areas such as beaches, lakes and marinas.

Stables

For the horsemen and women, five Marine Corps bases have boarding stables. In addition, two bases have horses for rent and offer riding instruction.

Movie Theaters

Let's go to the movies! Most installations offer movie programs where admission prices and concession items like popcorn, soda and other snacks are priced well below local commercial theaters. Many base theaters provide admission for only one dollar (\$1). The movies and special "Sneak Previews" are the same big name hits and blockbusters currently available out in the civilian theaters.

Travel

Information, Tickets and Tours (ITT)

The ITT program provides customer driven travel venues and services, and entertainment activities. Information about local, regional and national attractions and events is available. ITT provides discount tickets to your favorite places (movie theaters, museums, etc.), including Disney-themed parks, and other theme parks, local event venues, and attractions. Group tours are arranged to popular events and attractions such as NASCAR races and Major League Baseball games.

Leisure Travel

Leisure Travel Offices provide airline reservations, car rentals/hotels, and discount travel packages. They can arrange vacation packages and cruises to appeal to all travelers.

Armed Forces Recreation Centers (AFRC)

AFRC resorts are affordable Joint Service facilities operated by the U.S. Army Community and Family Support Center and located at ideal vacation destinations. AFRCs offer a full range of resort hotel opportunities for servicemembers, their families, and other members of the Total Defense Force. AFRC room rates are affordable and based on rank, pay grade, duty status, room size, and/or room location. Reservations are required well in advance.

Facilities include:

- Shades of Green on Walt Disney World Resort, Florida http://www.shadesofgreen.org
- Armed Forces Recreation Center Europe http://www.afrceurope.com/
- Hale Koa Hotel, Hawaii http://www.halekoa.com/
- Dragon Hill Lodge, S. Korea http://www.dragonhilllodge.com/

Joint Service Bargain Travel Specials:

- Australia for You http://www.armymwr.com/portal/travel/travelresources/joint.asp
- Great Travel Deals http://www.armymwr.com/portal/travel/traveldeals/

Additional Joint Service Facilities include:

- The New Sanno Hotel, Tokyo, Japan http://www.thenewsanno.com
- Okuma Resort, Okinawa, Japan http://www.18services.com/okuma.html

Other Agency Links:

- Government and Armed Forces Travel Cooperative http://www.govarm.com
- Armed Forces Vacation Club http://www.afvclub.com

Hobbies & Crafts

Arts & Crafts

Arts & Crafts skills development programs are designed to offer a wide variety of core craft activities, which can include framing, engraving, ceramics, woodworking, pottery, photography, jewelry making, and fine arts. Instructional classes in these activities are offered to the customer, which in turn will allow them to complete and accomplish learned activities in a self-directed environment. Patrons are encouraged to "learn" the activity and develop life skills.

Automotive Skills Program

It's Do-It-Yourself with a skilled mechanic to guide you. Lifts, bays, and specialized equipment are available at nominal charges to enable the customers to accomplish self-maintenance on their vehicles. Customers can do their own oil changing, tire rotation, tune-ups, and various minor maintenance services. Assistance is available for more technical services such as wheel alignment, engine diagnostics and tire balancing. The program offers instruction in a group environment or one on one to patrons requiring assistance with repairs and maintenance. Additionally, each center has a reference library available for use in all automotive repairs. Most centers sell supplies and can obtain specialized parts for customers at very reduced prices.

Marine Corps Exchange (MCX)

The MCX is like a department store for use by Marines and eligible family members. It offers brand name merchandise at reasonable prices. The MCX sells uniforms, clothing, household goods and furniture, personal items, and much more. When you shop on base at the MCX, you are exempt from paying state and federal sales tax. Patrons usually enjoy an overall 17 percent discount when compared to similar products sold by local retailers. While the MCX provides substantial discounts on name brand items it also offers substantial savings with it's private label "1775" clothing, unmistakable savings with it's "Core Value" items, and everyday savings in health and beauty items with "Exchange Select" products.

Did you know that when you shop at your exchange you will be recycling your dollars? That money helps to support free and low cost events, recreation and community centers, gyms, fitness centers, various programs, and so much more for the Marine family. **All exchanges require you to show an ID to make a purchase.**

Reasons to shop at the Exchange:

- **Price Match Guarantee:** All Marine Corps Exchanges shall adhere to one standardized Price Match Guarantee program. This program guarantees that the MCX shall match any competitor's current, locally advertised price on any identical item sold by any MCX or any local competitor. It also includes a 14 day price match guarantee on any item purchased from any Marine Corps Exchange and subsequently sold at a lower price by a Marine Corps Exchange or a local competitor.
- **Special sale days:** Get there early, even before the doors open, for the best selection. Items go quickly. Most Exchanges have great sales regularly where an additional percentage is usually taken off the already low prices.
- Tax free shopping
- Special orders: Special orders can be made through the Customer Service Dept.
- Exchange Catalogs: Baby, Home Décor, Appliances, and a comprehensive Exchange Catalog.
- Online Shopping: Shop the exchange from the convenience of your home or office.
- Layaway: You are able to pay an item off over time with no interest added, but there is a small fee for the service.
- Value Pricing: Guarantees you receive merchandise you know at the prices you want.

MCCS Support and Retention Programs

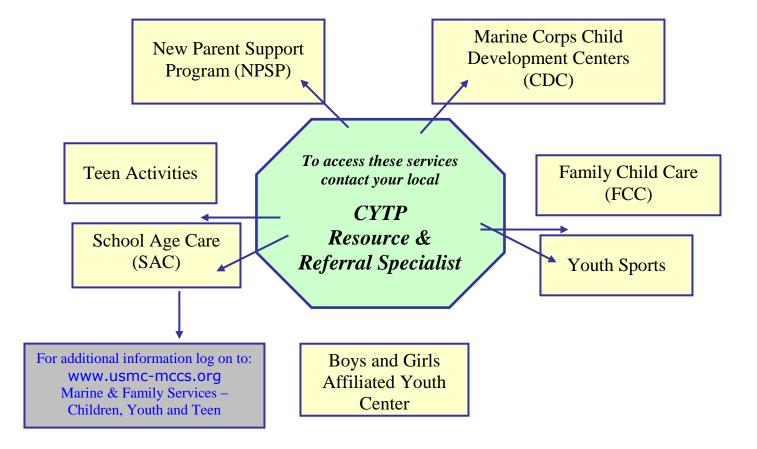
Children, Youth and Teen Programs (CYTP)

CYTP provide affordable, quality services that support military families, as well as resource and referral services for child-related needs. Call them if you have questions about finding affordable childcare, as well as sports and recreational activities for children. The first step in obtaining any service is to call your local CYTP Resource and Referral specialist. You can find their number in the local base phone directory or by logging on to the Marine Corps Community Services website.

▶ Resource and Referral (R&R) serves as the central enrollment registry to all eligible patrons seeking programs for their children, youth and teens. R&R offices are staffed by knowledgeable professionals who can assist by providing general information on available children, youth and teen program options, including youth sports, either on the installation, or in the surrounding community. Information is available on various types of care, to include full day, part day, center based, home based, hourly, extended day, and respite/emergency care. Families with children with special needs will find assistance and information from their local Resource and Referral Specialist as well.

Log on for the current CYTP R&R phone number at

http://www.usmc-mccs.org/perssvc/child/installations.cfm.



New Parent Support Program (NPSP)

Complementary to the Children, Youth and Teen Programs, the NPSP offers a wide range of support services to military families with children from birth through five years of age. Classes such as *Dad's Baby Boot Camp* and *Mom's Basic Training* are offered to expectant parents and those who have already had a baby, to help provide an understanding of the infant's world, along with basic skills necessary to care for an infant. *Parent* classes are available to provide "hands on" information so parents can make informed, responsible decisions about their toddlers and young children. Referrals, play mornings and home visits round out the services offered.

Marine Corps Child Development Centers (CDC)

- o Programs are facility-based child care services for children ages 6 weeks through 12 years.
- o Care options include full-day, part-day, and hourly care.
- Operating hours vary from installation to installation as determined by the needs of the base community and available resources.
 CDC's:
 - Staffed by trained caregivers
 - Meet National Association for the Education of Young Children (NAEYC) accreditation standards
 - Comply with DoD standards for staff qualifications, program quality, safety, sanitation, and nutrition
 - Receive regular comprehensive inspections

Family Child Care (FCC)

- Family Child Care programs provide child care in housing owned or leased by the government
- o FCC providers are certified, private contractors
- o Hours of service, ages of children and types of services are established by individual providers
- o Care Options may include full day, part day, hourly, extended day, or 24 hour care

FCC's:

- > FCC staff receive 24 hours per year in competency based training
- ➤ Child Development Associate (CDA) credentialed programs

School Age Care (SAC)

- School age care (SAC) provides, supervised child care services for children ages six through twelve or enrolled in kindergarten through sixth grade
- Hours: Duty hours before and after school, full day camps, school holidays, teacher in-service days, inter-sessions, and during school closings
- Nationally accredited & comprehensive
- o Located: primarily in youth centers, FCC/OFCC homes, schools and other appropriate facilities that meet USMC requirements

Boys and Girls Affiliated Youth Center

Boys and Girls Club Affiliated Youth Centers offer a balance of activities and events, which respond to the recreational, developmental, social, psychological, cultural, and educational needs of eligible youth. A variety of programs, activities and instructional opportunities are offered to youth and teens. Youth Sports offers a wide array of organized sports programs.

Youth Sports

The sports programs provide quality, year-round activities for boys and girls ages 6-18 years, which offer continuity and sport diversity to meet the needs and interest of youth and teens. Programs such as soccer, baseball, and basketball are offered, appropriate to age levels. These programs help youth and teens achieve and maintain fitness, acquire a broad range of physical skills, and develop a sense of teamwork, cooperation and fairness that lead to healthy, active lifestyles.

Teen Activities

Teen activities are available to develop physical, social, emotional, and cognitive abilities while experiencing achievement, leadership, enjoyment, friendship, and recognition. Installation teen councils afford teens the opportunities to let their interests be heard.

Exceptional Family Member Program



The Marine Corps Exceptional Family Member Program (EFMP) is an assignment coordination program that helps with the needs of a Marine and his/her exceptional family member(s). The EFMP is a mandatory enrollment program for active duty and Marine Corps reservists and is based on public law and Department of Defense mandates. Early enrollment in the EFMP is a Marine's guarantee that the Corps will do its best to match the enrolled Marine's grade and specialty with a location where the exceptional family member's needs may be met. An EFMP Coordinator is available to assist you with the enrollment process; with

questions regarding medical, special education or disability-related questions in general and provide information on support groups and EFMP-sponsored family events. In addition, each Coordinator also has an extensive library of disability books and videos that are available for you to check out.

An "exceptional family member" is an authorized family member who may require special medical or educational services based on diagnosed physical, intellectual or emotional need. Disabilities may range from mild to severe and include special needs such as asthma, Cerebral Palsy, ADHD, or depression.

Marine Corps Family Team Building



Marine Corps Family Team Building (MCFTB) is comprised of many functions that are preventive and educational in scope but whose primary mission is to promote family cohesion and readiness, as well as to foster personal growth. These functions include, Readiness and Deployment Support, Family Readiness Program Training; Lifestyle Insights, Networking, Knowledge, and Skills (L.I.N.K.S.); and LifeSkills Training and Education.

The Maze: Benefits and Services

<u>Readiness and Deployment Support</u> - Provides direct liaison to the unit FRO, assists with various family readiness matters, provides advice on preventive and corrective strategies for current trends and issues, provides coordination and delivery of required pre-, during and post-deployment briefs and support at the unit level.

<u>Family Readiness Program Training</u> - MCFTB provides family readiness program training for each unit's Family Readiness Command Team. The Family Readiness Command Team is an integral part of a Marine Corps unit. Members of the Family Readiness Command Team include CO, XO, SgtMaj, Family Readiness Officer (FRO), Chaplain, Family Readiness Advisor(s), and Family Readiness Assistant(s). It is the official communication link between the commanding officer, Marines and the unit families regarding unit, personal and family readiness information. MCFTB

L.I.N.K.S. for Spouses

provides specific Family Readiness Command Team Training, FRO Training, Family Readiness Advisor Training, and Family Readiness Assistant Training.

<u>Lifestyle Insights, Networking, Knowledge, and Skills (L.I.N.K.S.)</u> - Is available for spouses, parents and extended family members, children, and Marines. The focus of this program is to educate Marines and family members on the Marine Corps structure, customs and traditions, the benefits and services available, and overall methods of meeting challenges of the military lifestyle.

The mentors and L.I.N.K.S. Trainers facilitate the learning process by using a mentoring style of presentation. The climate is informal, with a nurturing structure and format. Participants receive real life tips, information on Marine Corps culture, and available resources to enable them to help themselves.

L.I.N.K.S. training is available online as well, for those who are not able to attend a session on an installation. Log on to the MCCS website (MCFTB – L.I.N.K.S.) www.usmc-mccs.org for more details about L.I.N.K.S and how to access online training.

<u>LifeSkills Training and Education</u> – This program gives Marines and families training and education opportunities in order to gain the necessary knowledge and skills to be successful in life. This training provides a broad spectrum of classes, workshops, or briefings on life competencies in areas such as, marriage, parenting, financial awareness, healthy lifestyles, and personal/professional development.

A few additional LifeSkills programs include:

Prevention and Relationship Enhancement Program (PREP)

A workshop to teach couples the skills they need to improve communication as well as bring back romance and passion into their marriage. This workshop is not therapy, rather an educational opportunity to learn what works best in a marriage or relationship.

Chaplains Religious Enrichment Development Operation (CREDO)

Marriage Enrichment, Personal Growth and Spiritual Growth retreats offered by the Chaplain Corp. Retreats are offered at no cost to participants to include meals, lodging, and transportation. More information on CREDO is provided further in this section when we discuss the chaplains and their role.

Spouses' Learning Series (SLS)

SLS Provides Marine Corps spouses the opportunity to further their personal and professional growth through a series of workshops and online courseware.

Military OneSource

Military OneSource is a family support program offering information and referral assistance 24 hours a day, 7 days a week, 365 days a year via a toll free telephone call and internet access. This prepaid service supplements the I&R services currently offered aboard installations. Military OneSource supports geographically dispersed Marines and their families (recruiters, reservists, and inspector and instructor staffs) who do not have traditional installation-based services available.

Masters level consultants and specialty research teams are readily available to provide Military OneSource users referrals to military and civilian resources. Users can request information on parenting and childcare, education, finances, legal, elder care, health and wellness, crisis support, and relocation. The service also offers a wide array of prepaid educational materials in many different formats: tip sheets, booklets, cassettes, and CD recordings.

In addition to telephonic services, Military OneSource offers an award winning website that features online articles, workshops, locators, financial calculators, tips on tape, "E-mail a consultant" and much more. The website is Section 508 compliant for those who need visual assistance and is also available in Spanish.

To access Military One Source:

By Phone:

From inside the U.S., call 800-342-9647 From overseas, call 800-8690-2788 (dial all 11 digits) From outside the U.S., call collect 1-484-530-5908 For TTY/TDD (hearing impaired), call 1-866-607-6794 En español, llame 1 877-888-0727

Online

www.militaryonesource.com.

Life Long Learning

Family members are able to take advantage of the many Adult Education services on base, such as college courses, testing services (SAT/ACT/CLEP), GED, ESL, SOCMAR and academic counselors who help you accomplish your educational goals. Education Advisors can also help you connect with Federal Pell Grants and local scholarships. For the military members, they have access to tuition assistance, the Mongomery GI bill, the Military Academic Skills Program (MASP), deployed education, a United Services Military Apprenticeship Program (USMAP). USMAP helps Marines get an apprenticeship certificate from the Department of Labor for the skills they have acquired while in the Marine Corps.

Don't forget that your Base Library has many educational tools and programs for the whole family!

CLEP tests are given at the Education office on base. CLEP are tests that can be taken to get college credits instead of actually taking the course. There is a small cost for family members, but they are free to active duty.

English as a Second Language (ESL) may be offered on base or within the community for a minimal fee. Contact your I&R Specialist or Relocation office for additional information.

GED is equivalent to the High School Diploma. SAT / ACT are tests taken before entering college.

Servicemembers' Opportunity Colleges Marine Corps (SOCMAR) is a network of colleges and universities that recognizes the educational challenges experienced by service members because of their mobile lifestyle. These colleges and universities offer associate and bachelor degree programs on Marine Corps installations. SOC schools provide flexible policies on admission, transfer of credits, residency requirements, and evaluation of previous training and experience for credit. They have pledged themselves to an organized effort to facilitate the completion of a military student's program. SOCMAR students receive a student agreement which is a written evaluation of the requirements for completion of the degree program they have selected. The SOCMAR student agreement travels with the student from installation to installation, allowing them to continue to pursue their degree at any SOCMAR institution without a change in requirements. Spouses may take advantage of the SOCMAR agreement and can take classes offered on the base through the various satellite campuses.

Public Affairs Office (PAO)

The Public Affairs Office interfaces with the local or national TV or newspaper reporters. If you are asked to give an interview, contact Public Affairs on base, and they will give you tips on how to handle the media and, in some cases, send a representative to be with you during the interview.

You are a U.S. citizen and have the same rights to freedom of speech as any citizen. Remember that as a Marine Corps spouse, you represent the Marine Corps and your Marine in what you say and how you act. Be careful how you anser questions from the media.

To get the original photo of a picture in the base newspaper, contact your base Public Affairs Office and if they have no further use for the photo, they will give it to you.

Prevention and Intervention



MCCS Marine and Family Services Counseling team provides free educational and counseling services and workshops for individuals and families seeking self-improvement. Early identification of personal and family stressors can prevent problems from escalating so they may be resolved before they affect you, your family, or unit

readiness. Services provided can include:

Prevention and Education Services

- Parenting classes and groups
- Suicide Prevention
- New Parent Support Program
- > Anger and Stress Management
- ➤ Couples and Relationship Programs

Intervention

- Information and Referral
- > Intakes and Screenings
- Clinical Assessments
- Victim Advocacy
- ➤ 24 Hour Domestic Violence Sexual Assault Services

The Maze: Benefits and Services

Family Advocacy

Treatment

➤ Individual, Couple and Family Counseling

Counselors are licensed clinicians trained to work with individuals and families with a variety of emotional problems. Counselors can help individuals and families with issues of depression, resolving issues in marriage, developing conflict resolution skills, and discussing parenting issues.

The Counseling and Advocacy Program is comprised of highly qualified, licensed, clinical staff trained in family violence and available to provide services at your request. Counselors are available to respond quickly, 24 hours a day, 7 days a week to help individuals and families who are victims of domestic violence or sexual assault.

Please contact your local MCCS Marine and Family Counseling Services Center for a detailed list and calendar of ongoing classes and programs.

Relocation Assistance Program

The Relocation Assistance Program (RAP) provides you and your family members outbound and inbound relocation assistance while transferring to a new duty station.

Relocation Assistance Program Services include:

- PCS Move Workshops
- Moving Overseas Workshops
- Welcome Aboard Orientations
- Newly Arrived Spouse Orientations
- New Sponsor Orientations
- Home Buying and Selling Seminars
- Lending Locker Services

For additional information log on to: www.usmc-mccs.org/rap/index.cfm
Marine & Family Services –
Relocation Assistance Program

Family Member Employment Assistance Program

The Family Member Employment Assistance Program (FMEAP) provides career development support to family members. Spouses and family members (over the age of 16) will be guided in acquiring basic job-hunting skills to fully prepare them for their job search.

The Employment assistants at your local Career Resource Center can help with job search skills such as:

- Writing Resume and Cover Letters
- Interviewing Techniques
- Dressing for Success
- Networking
- Dealing with Stress
- Obtaining Federal Civil Service Employment

The Career Resource Center has computers available to search the Internet for jobs and to create resumes. A printer, copy machine, telephones, and a FAX machine are also provided for family members to use in their job search. In addition, each Career Resource Center maintains a list of local job postings and volunteer opportunities. Employers from the community visit the centers and may hold hiring/information briefs. The Center also can provide referrals to Adecco's Career Accelerator Program – a job placement program especially for military spouses. Job placements can be temporary or permanent, entry level to professional.

For additional information on the FMEAP program, log on to: www.usmc-mccs.org

Marine & Family Services – PCS Support

Transition Assistance Management Program (TAMP)

If a Marine decides to separate from the Maine Corps or is getting close to retirement, he/she will utilize the Transition Assistance Management Program (TAMP). This program provides career/employment assistance, vocational guidance, and transition information. Marines are eligible to begin accessing TAMP services within 12 months of separation or within 24 months of retirement. For more information, contact your local TAMP office or visit http://www.usmc-mccs.org/tamp/index.cfm.

Personal Financial Management

The Personal Financial Management (PFM) program provides free financial education, training, counseling, and information and referral services for Marines and their family members. A solid understanding of your personal financial situation and prospects will give you a better chance of achieving financial success and having an improved quality of life. Sound personal financial management also contributes to your ability to prepare and respond to the many challenges of the military lifestyle.

PFM Program services and workshops include:

- Financial Planning
 Goal Setting
 Transitional Challenges
 Estate Planning
- Money Management
 Pay and Allowances
 Budgeting and Cash Management
 Credit and Debt Management
 Major Purchases Planning
- Retirement Planning
 Entitlements and Benefits
 High 3 vs. REDUX/CSB
 Long-term Health Care
- Information
 Family Subsistence Supplemental
 Allowance (FSSA)
 Consumer Benefits and Rights
 Women, Infants, & Children (WIC)

- Investment Planning
 Investing Basics
 Thrift Savings Plan (TSP)
 Roth and Traditional IRAs
 Educational Savings Accounts (ESA)
 Government Savings Bonds
- Other Workshops

 Banking On It
 Car Buying Maneuvers
 Covering Your Risks (Insurance)
 Housing Hurdles
 Life Cycle Financial Fitness
 Tackling Debt
 Take Charge of Credit

For additional information on the PFM program, log on to:

www.usmc-mccs.org

Marine & Family Services – PCS Support

Notification, Survivor Assistance and Benefits

A very important benefit of being a military spouse is the Survivor's Benefits you are entitled to if your Marine is captured, declared missing, or dies. Shall any one of these happen, the Marine Corps will assign a Casualty Assistance Calls Officer (CACO) who provides assistance to Marine Corps families with compassion, dignity and honor. A chaplain will generally accompany the CACO for notification. The CACO team acts on behalf of the Commandant of the Marine Corps in assisting survivors of active duty Marines in the areas of death notification, coordinating funeral arrangements, applying for benefits and entitlements and more. While these individuals cannot lessen a family's grief, they can take some of the logistical and administrative burdens away as the family adjusts.

Notification Process

Deceased

In the case of a death or serious injury, the Primary Next of Kin (NOK) will be notified, in person by a uniformed servicemember, within 24 hours of the accident. Notification will only be made between the hours of 0500 and 2400. In the case of a deceased notification, the uniform of the CACO will be Service "A" (Alpha). **If the Marine is married, the Primary NOK defaults to the spouse.** Secondary NOK are any relatives, family members, friends, etc. listed on the Marine's Record of Emergency Data (RED). The Primary and all Secondary NOK will receive simultaneous notification within 24 hours of the casualty.

CACOs will never call or leave messages prior to notification. If a family member is not home at time of notification, they will utilize other resources. For example, the spouse may be visiting family, or be at work. In these cases, notification may be made in an alternate location. If the CACO is unable to locate the spouse in sufficient time (within 24 hrs), notification will still be made to the Secondary NOK (parents of Marine, or others listed on the RED.)

Injured/Ill

If a Marine is injured or ill, notification to the NOK will be conducted telephonically by Headquarters Marine Corps (HQMC). This responsibility will in time be turned over to the Wounded Warrior Regiment (WWR). Updates to the NOK regarding the Marine's condition and location, as well as, coordination with the Casualty Section at HQMC for the execution of travel to the bedside will be provided. For cases involving very seriously injured/ill Marines, a CACO may be assigned to the NOK upon request of the parent command (or if directed by HQMC.) When the NOK resides in close proximity to the unit, the CACO is normally drawn from qualified personnel within the parent command.

Survivor's Benefits and Entitlements

- A Death Gratuity of \$100,000 will be paid by law, within 48 hours to the Primary NOK or as designated by Marine. If the Marine is married, the death gratuity will automatically be paid to the spouse for immediate living expenses. The Marine however, may designate an additional beneficiary (up to 50% of payment.)
- SGLI coverage up to \$400,000 is available to the beneficiary. The beneficiary is the person(s) designated by the Marine. **This is not automatically the spouse if married. If a spouse is not the sole beneficiary**, HQMC will send a letter directly to the spouse informing them. (Ex: Marine has designated 90% of SGLI to their spouse and 10% to a parent. The spouse will receive a letter stating they are not the sole beneficiary of the SGLI.)

26

• Beneficiary financial counseling services are offered (free of charge).

- All active duty, veterans, etc. will receive Military Funeral Honors.
- HQMC will issue family members Invitational Travel Orders (ITO) to bedside for injured/ill Marines. Additionally, ITO will be issued to a spouse, children, and parents of deceased Marines. 2 days per diem are included.
- Spouses may stay in government quarters for up to a year. If they live off base, they will receive a lump sum BAH for their current location.
- Spouses have ID card privelages for 3 years after their Marines death. After 3 years, they must enroll in the retirement TRICARE plan. Children are covered until the age of 23 if they are a full time student.
- Spouses and children of those who die while on active duty are eligible for Military OneSource, available 24/7, for information/resource referral requirements.
- Long term assistance is available to the NOK on an indefinite basis. This service is in addition to the CACO, it does not replace it. At the 60 day mark a letter will be mailed to the NOK. After the 90 day mark, telephonic contact will be made to NOK to collect any remaining issues and provide guidance as necessary. At the one year mark, a second letter will be mailed to the NOK. The NOK will also be asked to participate in a survey.

For more information on CACOs, survivor assistance or benefits, log on to the Casualty Assistance Website at:

 $https://www.manpower.usmc.mil/portal/page?_pageid=278,1938196\&dad=portal\&_schema=PORTAL$

Other QOL Support Programs and Services

Legal Assistance

The Legal Assistance Program can help you and your family members with legal matters at no charge. The program provides comprehensive legal support to our worldwide and deployable military community in the areas of estate planning, family law, state and Federal taxation, immigration and naturalization, consumer law, military rights and entitlements, and others. The focus of the legal assistance program is to assist those eligible for legal assistance with their personal legal affairs in a timely and professional manner by providing clients legal counsel, support, and representation to the maximum extent possible. An appointment is required for these services and you should verify any needed paperwork before arriving at the office.

1. **Powers of Attorney**. One of the most important matters to consider, especially during predeployment planning, is a Power of Attorney. A Legal Assistance officer should be contacted to help you prepare one. They come in two forms:

A <u>General Power of Attorney</u> allows the holder of that legal document the right to sell personal property, and to use the grantor's credit. A General Power of Attorney grants virtually unlimited ability to act for another person. <u>General Powers of Attorney often create more difficulties than they cure and are generally not advised.</u> It is an extremely powerful legal instrument and can be a dangerous instrument in the hands of someone inexperienced in business matters, a person of unstable temperament, or a spouse when the marriage relationship is in a state of discord. A General Power of Attorney should not be executed unless the individual making it is fully aware of the risks associated with such a document. Always consider whether a Special Power of Attorney would serve the immediate purpose.

A Special Power of Attorney allows the holder of that legal document to act for the grantor only when conducting business that is delineated in the document. This power of attorney will list in writing the actions you want conducted on your behalf. A Special Power of Attorney can be very useful for such matters as moving of household goods, settling of insurance claims, and managing financial accounts or funds not jointly held. Care should be taken in determining who will hold the power of attorney and what actions will be authorized in the document. Remember that without the Power of Attorney, the spouse at home could be significantly hampered in dealing with matters that may arise during deployment. Additionally, there may be instances where a Special Power of Attorney may only be accepted, as opposed to a General Power of Attorney. Please be sure to verify with the institution in which the POA will be used as to which will be accepted.

- 2. Wills. This document is very important particularly for those Marines with family members. The primary purpose of a will is to ensure that minor children are cared for and property distributed as you, the writer, desires. Without a will, state laws decide how personal property is distributed and, if there are children involved, they can become wards of the state. It is important that an individual's will reflect his/her current state of affairs so keeping it up to date it critical. Overlooking the execution of this important document could directly affect the security of your family. Your banking institution or a responsible adult should be named executor of your will. A will does not cover life insurance distribution. Insurance is a separate contract between the insured and the insurance company. Verify that your beneficiary designations on insurance policies are accurate and current.
- 3. **In** *Loco Parentis*. This phrase means standing in place of parents. If children are in the care of someone other than a parent or legal guardian, that person is considered in "*loco parentis*." Some states will appoint children as wards of the state when the parents are injured and/or

unconscious unless there is an original notarized document authorizing a specific person to act as guardian. It is possible that children in the care of someone other than the legal guardians or parents will not be seen for medical emergencies without this original notarized form. A separate form must be filled out and notarized for every person caring for the child or children and there should be a form in your vehicle that can be easily accessed.

- 4. **Notarization**. Notary public service is available at the Legal Assistance office, most banks and credit unions, and usually through Marine Corps Community Services. There may be a small fee for the service depending upon where it is obtained.
- 5. **Taxes**. Federal and State Tax returns (when required) must be filed even though the service member is deployed, unless an extension is granted. Problems in preparing and submitting tax forms or improper tax assessment may be directed to the Legal Assistance office. Marine Corps installations will normally have a VITA (Volunteer Income Tax Assistance) office to assist with preparing a return. Detailed information may be obtained from the IRS toll free from the hours of 0815 to 1615 (EST) at 1-800-829-1040.
- 6. **Family Care Plan**. A Family Care Plan is the responsibility of all Marines who are single parents; dual military couples; Marines who otherwise bear sole responsibility for the care of minor children; or Marines with family members who are unable to care for themselves in the Marine's absence. The plan outlines the legal, health care (medical and dental), logistical, educational, monetary, and religious arrangements for the care of the Marine's family member(s) or ward, to include Wills, Power(s) of Attorney, Certificates of Guardianship or Escort, family contacts, Special Letters of Instruction and any other documentation reasonably necessary for the caregiver's use. The Plan must be reviewed for accuracy and validity each year and is a part of the Marine's service record. Family Care Plans for those Marines who are required to have them are also included as a part of the unit family readiness program.

To find out more about Legal Assistance, log on to http://sja.hqmc.usmc.mil/jal/default_JAL.htm

USMC LEGAL READINESS SURVEY

Instructions: Please answer every question below. If you answer any question in the shaded area, you should schedule an appointment with the legal assistance office.

1	Have you reviewed your SGLI designation recently?	Y	N
2	Do you have a will?	Y	N
3	Have you executed a power of attorney?	Y	N
4	Are you a US citizen?	Y	N
5	Are your state and Federal tax filings up to date?	Y	N
6	Do you have a Family Care Plan for your children?	Y	N
7	Do you have insurance on your car?	Y	N
8	Do you have an advance medical directive?	Y	N
9	Have you checked your credit report this year?	Y	N
10	Considering the purchase of any life insurance?	Y	N
11	Thinking about any major purchases – car, house, etc.?	Y	N
12	Do you have any financial problems?	Y	N
13	Are you being sued or taken to court for any reason?	Y	N
14	Are you separated from your spouse or child?	Y	N
15	Is anyone asking you to pay child support?	Y	N
16	Is anyone asking you to pay spousal support?	Y	N
17	Are you deploying or PCSing in the next 6 months?	Y	N
18	Does anyone owe you money?	Y	N
19	Has anyone tried to get your personal info by email?	Y	N
20	Do you have any other legal problems?	Y	N

Legal assistance can help you with these issues.	Your legal assistance office can be reached at
, and can be found at	·

Chaplains

Chaplains come in all denominations. You may go to any Chaplain you wish. A Duty Chaplain is on call 24-hours a day for emergencies and crisis situations and is available to speak with you and hold your conversation in confidence. Let the Chaplin know at the beginning of your conversation that you would like your talk to be held in strict confidence.

CREDO

A Marine Corps Family Team Building program, sponsored by the Chief of Chaplains, and funded by HQ Marine Corps. CREDO has 3 FREE retreats: personal or spiritual growth and marriage enrichment. Transportation, meals and lodging are provided at NO cost to participants. Retreats are weekend get-aways held at retreat centers and available to active duty, their family members, DOD employees, retirees, and reservists. CREDO is offered on or near many Marine Corps bases.

Provost Marshal's Office (PMO, Military Police, MP)

The Provost Marshal's Office, PMO, enforces laws on base and investigates criminal activity. They also provide safety classes for children, home safety classes and will help you set up a neighborhood watch on base.

When driving on base, abide by the posted speed limits, which are strictly enforced. Driving a couple of miles over the speed limit could get you a ticket and assigned points to your license. If you acquire too many points due to base driving infractions, your base driving privileges could be revoked. Do not park in a designated parking spot, unless you are entitled and your car has the appropriate sticker on it.

- > Pedestrians in marked crosswalks have the right-of-way on base.
- > Wearing seatbelts is mandatory.
- > Hands-free headsets are required while driving and speaking on a cellular phone.
- > Remember the speed limit is 15 MPH when passing troop formations on the road. Be patient.

All violations are reported daily on the Commander's blotter with names and details.

Navy Marine Corps Relief Society

This is a nonprofit charitable organization whose purpose is to assist Navy and Marine Corps service members and their families in times of need with financial assistance, budgeting assistance and other helpful services. They also offer a Budgeting for Baby class and free layettes for expectant mothers. All ranks are welcome - <u>no one is excluded because of rank</u>. You will receive your free layette after attending a short class on budgeting for your new baby.

The Navy Marine Corps Relief Society's (NMCRS) assistance is provided as an interest-free loan or grant. The Society can help families in times of financial distress to meet challenges such as costs associated with emergency leave, the deductibles and cost share for TRICARE, food vouchers, rent assistance, emergency car repairs, and other critical aid to help families get back on their feet. Marines and/or their families must arrange an appointment and speak with a NMCRS caseworker to

L.I.N.K.S. for Spouses

determine the need for assistance. Quick Assist Loans (QAL) may be obtained quickly. Please ask an NMCRS representative for more information.

NMCRS offices are located on all major Marine Corps installations and Naval Bases. If you need to contact the Navy Marine Corps Relief Society and are not located near a base or installation, contact the nearest Red Cross office. The Red Cross can act on behalf of a NMCRS office in terms of screening and providing financial assistance.

American Red Cross (ARC)

ARC provides a unique service to military families...emergency communications. If you have a serious family emergency while your military family member is away, the ARC can help get the message out. They are able to take calls 24 hours a day, toll free, at 1-877-272-7337.

To speed up the process, it is a good idea to know how to reach your military family member. Have your Marine's rank, social security number, unit name, and location available at the time of the call as the ARC personnel will need it to assist.

Besides emergency communication, the ARC offers classes such as CPR and Babysitting and can be a unique place to volunteer!

Other Resources

Armed Services YMCA (ASYMCA) – The ASYMCA is a non-profit organization, whose sole mission is serving military service members – single, married, and families. Their programs enhance lives in spirit, mind, and body: which in turn strengthen families and encourage individuals to achieve their fullest potential. Check on the local programs provided.

National Military Family Association (NMFA) - If you are interested in keeping up with what is going on in Congress and other departments of Government that affect our military family benefits, contact the NMFA - They are located in Alexandria, Virginia, but have volunteer representatives on many Marine Corps bases. For more information about membership and getting their newsletter, or to become a volunteer representative write to:

National Military Family Association, Inc. 2500 North Van Dorn St., Suite 102, Alexandria, VA 22302-1601 phone: 1.800.260.0218 | fax: 703.931.4600

United Service Organizations (**USO**) – All military family members are eligible to use local USO facilities. Also, many airports have a USO room and you may find it a relaxing place to wait between flights.

Uniformed Services Almanac - This is one of the most useful sources of accurate information about military benefits, pay, rules, and regulations, that is available to you and your Marine. It costs about \$7.00, but it may be available at no charge from your local Relocation Assistance Program (RAP).

WIC (Women, Infants, Children) – Food voucher system in which participants must meet income and medical and/or nutritional requirements. Contact your local health department or the WIC office on base for more information. Or, you can contact the USDA Food and Nutrition Service Public Information Staff at 703-305-2286, or by mail at 3101 Park Center Drive, Room 819, Alexandria, Virginia 22302.

Useful Websites

www.usmc.mil
www.usmc-mccs.org
www.mccsonesource.com
www.milspouse.org
www.nmfa.org
www.militarychild.org

Knowledge is the power that makes you effective!

Notes for home....

34