

## I N T R O D U C T I O N : C O U N T Y O U R B E N E F I T S

Today's Army Reservists share a distinguished history with American citizen-soldiers who served in World Wars I and II, the Korean Conflict, the Berlin Crisis, Vietnam, Granada, Panama, Southwest Asia and Bosnia. Reservists are proud to continue serving our nation, ready to preserve peace and defend our American way of life.

In addition to fostering national pride, the Army Reserve encourages personal growth. Placed in situations rarely encountered in civilian life, you learn to stretch your abilities and develop confidence and discipline.

Partly because Army Reservists share unique experiences, friendships often last a lifetime.

When you count your benefits in the Army Reserve, remember to count the intangibles as well: pride in belonging, patriotism, character, leadership and friendship.

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## 1. RESERVE PAY

You receive four days' pay for each weekend of training attended, plus full Army pay for your two-week Annual Training.

Depending on your rank and time in service, you earn \$2,045 or more a year. For example, a Specialist with four years' active service would earn nearly \$3,000 annually (1998 pay) by just performing 48 drills and two weeks of Annual Training.

Estimates show that during a six-year enlistment, a Reservist can expect to earn nearly \$18,000. Here's a quick breakdown:

### **Year 1: \$6,300+**

Includes 6 months of active duty (Basic Training and Advanced Individual Training) and 6 monthly weekend drills.

### **Year 2: \$2,150+**

Payment for monthly weekend drills, plus two weeks of Annual Training.

### **Years 3, 4, 5, 6: \$2,400+ per year**

Based on receiving normal promotions.

## 2. MONEY FOR COLLEGE AND VOCATIONAL TRAINING

If you're attending (or planning to attend) college or vocational school, you can qualify for one of the Army Reserve's educational assistance plans.

A six-year reenlistment or enlistment can qualify a Reservist for up to \$7,300 under the Montgomery G.I. Bill. This money can be applied toward student expenses for:

- undergraduate study (including a second or more baccalaureate degrees),
- graduate study,
- vocational technical training,
- civil flight training, or
- other academic programs approved by the Veterans Administration.

Under the Montgomery G.I. Bill, full-time students may qualify for up to \$203 per month for 36 academic months. Three-quarter-time students may receive \$152 per month for up to 48 months for each month they attend classes. And, half-time students may receive \$101 monthly for up to 72 months when they're in school.

Eligibility criteria and additional information can be found in Army Regulation 135-7, Chapter 8.

## 3. EDUCATION

### EDUCATION PROGRAMS

The following are education programs available:

■ **75% Tuition Assistance for the Defense Activity for Non-Traditional Education Support (DANTES) Independent Study College.** Courses are available for all Active Guard Reserve and Troop Program Unit soldiers.

■ **College Degree Planning.** Soldiers can learn what credits may be earned for their military experience and have a personalized 2-year/4-year degree plan prepared. The planning service will survey all available external degree programs to find the soldier's Servicemembers Opportunity Colleges (SOC) approved school which will offer maximum credit for military training and prior college education based on a soldier's background and desired degree.

■ **Video College Level Examination Program/DANTES Subject Standardized Tests (CLEP/DSST) Preparation Materials.** Home study video preparation materials for CLEP and DSST examinations are provided free of charge to Reservists who wish to earn credit through these examination programs. Video lessons are available to prepare for 12 different examinations. Textbooks and study guides are also available through the 800 number, and must be purchased by the soldier. A money-saving text rental program is also available. Exams are already provided free of charge by the USAR.

■ **The GED Examination Preparation Materials.** Home study video courses in reading, math, grammar and writing are available free of charge to help Reservists prepare for the GED Tests. A study program will be tailored to meet each soldier's individual learning needs, pointing

toward the GED Examination.

■ DANTES Spouse Testing Program. DANTES college-level examinations will be free of charge for all spouses of USAR soldiers. (CLEP/DSST Exams only).

■ DANTES Civilian Testing Program. DANTES college-level examinations will be free of charge for all USAR civilian employees (CLEP/DSST Exams only).

■ Soldiers can enroll in the College Video Project World Class Program, (800) 852-5277.

Contact your Regional Support Command Education Services Specialist for more information.

#### A A R T S T R A N S C R I P T S E R V I C E

The Army/American Council on Education Registry Transcript System (AARTS) provides AARTS Transcripts to TPU soldiers who enlisted after Oct. 1, 1981.

The AARTS Transcript Service provides the following:

- An official transcript of college credit for military training and experience.
- A description of military experience in civilian terms.
- A tool for Guidance Counselors and Education Services Specialists.
- A cost savings in tuition assistance.
- A time savings in college course requirements.

For more information, contact your regional Education Services Specialist or AARTS Operation Center at (913) 684-3269.

#### U S A R E D U C A T I O N S E R V I C E S D I R E C T O R Y

The USAR Education Services uses the Army Continuing Education Systems (ACES) Program as an education tool for the USAR. Presently, there is one permanent Education Services Specialist at each Regional Support Command. The following Education Services offices can be reached during normal duty hours to provide general educational assistance and help Reservists with MGIB/Incentive programs.

63rd RSC, Los Alamitos, Calif.	(310) 235-4256
Calif., Nev., Ariz.	(562) 795-2739
70th RSC, Fort Lawton, Wash.	(800) 347-2733
Wash., Ore., Idaho	(206) 301-2125
77th RSC, Fort Totten, N.Y.	(718) 352-5782
N.Y., N.J.	
81st RSC, Birmingham, Ala.	(205) 940-9181
Ky., Tenn., N.C., S.C., Miss., Ala. Ga., Fla.	(800) 613-4882
88th RSC, St. Paul, Minn.	(800) 843-2769, ext. 3081
Minn., Wis., Mich., Ill., Ind., Ohio	(612) 713-3081
89th RSC, Wichita, Kan.	(800) 892-7266, ext. 291/316
Kan., Neb., Iowa, Mo.	(316) 681-1759, ext. 291
90th RSC, Little Rock, Ark.	(800) 501-1493, ext. 8705
Ark., Okla., N.M., Texas, La.	(501) 771-8705
94th RSC, Fort Devens, Mass.	(508) 796-2410
Mass., Conn., R.I., N.H., Mass., Vt.	(800) 554-7813
96th RSC, Salt Lake City, Utah	(801) 584-4283/85, ext. 225
Utah, Colo., Wyo., Mont., N.D., S.D.	
99th RSC, Oakdale, Penn.	(800) 567-9518
Pa., W. Va., Va., Md., Washington, D.C.	(412) 693-2266/67

## 4. BONUSES AND INCENTIVES

### B ONUSES FOR R EENLISTMENT

You may be eligible for cash bonuses when you reenlist. Certain units have special needs for personnel, and the Army Reserve will pay a bonus to qualified soldiers who reenlist for these positions.

### S TUDENT L OAN R EPAYMENT P LAN

If you are enlisting in a bonus unit or military specialty, or reenlisting for certain military specialties or units, you may be eligible for the Student Loan Repayment Program. This program helps pay off a qualifying federally insured student loan. For each year of satisfactory service in the Army Reserve, up to 15% or \$500, whichever is greater, plus accrued interest up to \$1,500 not paid by the Department of Education, will be paid off. For some critical military specialties, up to \$3,000 of your loan can be paid off annually, with a total repayment of \$20,000.

*Reference: AR 135-7, Chapter 5*

### H EALTH PROFESSIONALS L OAN R EPAYMENT

This program applies to commissioned officers in the Medical Corps or Army Nurse Corps who entered after September 30, 1990. After a year of satisfactory service, members are eligible for up to \$3,000 a year in loan repayment, with a total repayment not to exceed \$20,000.

*Reference: AR 135-7, Chapter 7*

## 5. ACTIVE RESERVE BENEFITS

### I NSURANCE B ENEFITS

Reservists are eligible for low-cost life insurance under Servicemembers Group Life Insurance. Premiums are 8.5 cents per \$1,000 of coverage. For \$17 a month, you can receive up to \$200,000 coverage for your spouse and family members. "Gray area" retirees are also eligible for SGLI. For more information, call (800) 419-1473.

Reservists can retain government life insurance benefits if they separate before a 20-year retirement or become eligible to draw retirement pay through Veterans Group Life Insurance. The Retired Reserve Servicemen's Group Life Insurance program was eliminated October 1996 and replaced with the VGLI program. Unlike the Retired Reserve SGLI, retired Reservists can retain lifetime coverage under VGLI instead of being cut off from coverage when drawing retired pay or reaching age 61.

### P X AND C OMMISSARY P RIVILEGES

Army Reservists can shop at the Post Exchange (PX) which is like a department store, and the commissary, which is a supermarket.

Reservists and their family members are entitled to unlimited PX shopping. Presentation of a valid military ID card is required. To order from the PX catalog, soldier and family members must be enrolled in the Defense Enrollment Eligible Reporting System (DEERS).

During each day of active duty Reservists and their family members have unlimited access to military commissaries. In addition, up to 12 discretionary commissary visits per calendar year are authorized for Reservists who have performed at least 12 days of active duty in the previous calendar year. You must present a military ID card and DD Form 2529 U.S. Armed Forces Commissary Privilege Card for discretionary visits.

## H O M E L O A N S

As a member of the Army Reserve, you may qualify for a Veterans Administration (VA) or approved Federal Housing Administration (FHA) loan. The down payment and interest rate are usually lower than conventional home loans.

To be eligible, you must have served at least 90 days of continuous active duty during wartime (including the Persian Gulf War) or 180 days of continuous active duty during peacetime.

You'll also need a VA certificate of eligibility. For those whose active duty service began after 1980 (enlisted) and 1981 (officer), two years of continuous active service are required.

To receive a certificate of veteran status, complete VA Form 26-8261 (Request for Certificate of Veteran Status) and submit it to any regional VA office for processing.

## S P A C E A V A I L A B L E T R A V E L

Army Reservists are eligible for space available travel on military aircraft within the continental United States, Alaska, Hawaii, Guam, Virgin Islands and Puerto Rico.

Because official duty passengers can displace you from an aircraft at any point en route, it's smart to be flexible. For example, be prepared to provide your own return transportation. When flying as a Reservist you may wear civilian clothes, have your military ID card with you and have a DD Form 1853 signed by your unit commander. Passengers are processed on a first-come, first-served basis. No reservations can be made.

For more information, call the nearest Air Force or Navy base and ask to be connected with the Space Available Passenger Terminal.

## F A M I L Y S U P P O R T

Reservists have access to the Family Support Program through their units. The Army-wide Family Liaison Office can also be contacted at (800) 833-6622.

## S P E C I A L L E A D E R S H I P O P P O R T U N I T I E S

You can apply for Officer Candidate School (OCS) if you're a U.S. citizen with at least 60 accredited semester hours of college and are between your 19th and 29th birthdays.

## W A R R A N T O F F I C E R C A N D I D A T E S C H O O L

U.S. citizens between ages 19 and 46 have a chance to become Army Reserve systems managers through Warrant Officer Candidate School (WOCS) in as little as a year. As a specialized expert and trainer, you operate and administer the USAR's equipment, support activities or technical systems.

## M A R K S M A N S H I P

Some Army Reserve units operate marksmanship programs for Reservists. The Army Reserve also has teams that compete internationally.

## V E T E R A N S B E N E F I T S

The survivor of a soldier who dies during Annual Training or Active Duty for Training receives a death gratuity. Call the Veterans Administration at (800) 827-1000 for more information.

## 6. J O B P R O T E C T I O N

As a Reservist, you are protected against discrimination in hiring, employment, retention and loss of any benefits of employment as a result of your Reserve status.

No employer may discriminate against a Reservist because of the employee's Reserve commitment or duty. This means employers cannot release Reservists from employment nor deprive them of any normal employment benefits in the areas of pay, status or promotion opportunities because of their commitment.

The Uniformed Services Employment and Reemployment Rights Act also provides for reemployment rights after Active Duty for Training, Annual Training or Inactive Duty Training drills, whether voluntary or involuntary. Provisions of the law provide reemployment rights for Reservists who are disabled or hospitalized during training.

If you are a career federal government employee, you're entitled to leave with pay for up to 15 days a year when on Annual Training or Active Duty for Training. In addition, you receive your full military pay.

The National Committee for Employer Support of the Guard and Reserve, (800) 336-4590, is available to support Reservists in issues relating to their reemployment rights.

One of the best ways to inform your employer about your military schedule is to give him or her a copy of the yearly training schedule.

## 7. I N C O M E T A X B R E A K S

You may be able to deduct some of the expenses associated with inactive duty drills. These include:

- Transportation to a drill if the location is outside the city or area of your primary employment;
- Meals, lodging and round-trip expenses in excess of reimbursements if you are required to stay overnight in the performance of duties;
- Dues for membership in Reserve-oriented associations;
- Personal items lost in performance of military duties;
- Educational expenses for tuition, books and travel when undertaken primarily for maintaining or improving your Army Reserve skills or meeting Army Reserve requirements.

Because tax laws change, you should consult the IRS or a tax accountant for specific information about how business expense deductions apply to your tax situation.

## 8. RETIREMENT BENEFITS

### RETIREMENT PAY

As a Reservist attending regular monthly drills and Annual Training, you are building up points toward retirement pay. You are eligible to receive retirement checks once you reach age 60 with 20 years of qualifying service. Retirement pay is based on points earned during both active duty (one point per day) and Reserve drill days, plus certain other activities. Although the formula for calculating benefits can change and depends on rank and length of service, here is a general formula:

1. Total Number of Points divided by 360 days = Years of Service
2. Years of Service x .025 = Percentage of Pay Due
3. Percentage x Current Base Pay = Retirement Pay Per Month

### MEDICAL AND DENTAL CARE

Once you are receiving retirement pay, you and your spouse may be eligible for medical care at military medical facilities on a space available basis. You may also be eligible for CHAMPUS/TRICARE reimbursement for civilian medical care.

Reservists not on active duty are authorized to receive periodic physical exams and protective mask optical inserts. Only Reservists who are on active duty or who were injured in the line of duty are eligible for Department of Defense medical treatment.

A voluntary dental insurance program began on October 1, 1997, for Selected Reserve soldiers. Called the TRICARE Selective Reserve Dental Program, it covers only the soldier, not family members. By law, premiums cannot exceed \$25 per year. The plan provides benefits for basic dental care and treatment, including diagnostic services, basic restorative services and emergency care. Enrollment terminates upon discharge or transfer from the Selected Reserve or an order to active duty for more than 30 days.

## PX AND COMMISSARY PRIVILEGES

Unlimited PX and commissary privileges are available to retired Army Reservists.

“Gray-area” retirees are also authorized 12 discretionary visits to the commissary per year after transfer to the Retired Reserve and prior to age 60. Presentation of a military ID card and DD Form 2529 U.S. Armed Forces Commissary Privilege Card are required for discretionary visits.

### RECREATION FACILITIES

Upon transfer to the Retired Reserve, you are eligible to use morale, welfare and recreation facilities at military installations. Military recreation areas on lakes, seashores and mountains are also available on a space available basis.

### SPACE AVAILABLE TRAVEL

Retired Reservists and family members are eligible for worldwide space available travel. Family members of “gray area” retirees cannot fly Space A. See page 12, Space Available Travel for Reservists, for more information.

### OFFICER AND NCO CLUB MEMBERSHIPS

As a Reserve retiree, you’re eligible for membership in Officer and NCO clubs.

### SURVIVOR BENEFIT PLAN

If you choose to enroll in the Survivor Benefit Plan, your spouse or beneficiary will receive up to 55 percent of your monthly retirement pay

when you die. The premium is paid with deductions from the monthly retirement paycheck. Cost is 2.5% of the first \$300 of monthly pay.

Reservists who have completed 20 years of service can participate even if they are not yet 60 years old. Family members of a deceased “gray area” retiree are eligible for medical benefits even if the retiree did not elect the Survivor Benefit Plan. Eligibility begins on the date when the retiree would have turned age 60.

## VETERANS BENEFITS

For eligible veterans, the Veterans Administration will reimburse a portion of the money spent on a headstone or marker in a private cemetery. A burial flag is provided for soldiers who have completed 20 years of creditable service in the Army Reserve.

“Gray area” retirees are entitled to burial in a national cemetery and memorial flag, or a headstone/marker if buried in a private cemetery (the headstone is shipped at government expense but the VA does not pay the cost of placing the headstone/marker). The family is eligible to receive a Presidential Certificate that bears the President’s signature.

Many funeral homes are well-versed on the burial rights of veterans and know the procedures to follow. Family members also can call the regional office of the VA for assistance.

Some veterans may qualify for various pensions, burial in a national cemetery, home loan guarantees and education benefits. The Veterans Administration can provide more information on these programs. Call them toll free at (800) 827-1000.

*Reference: AR 135-180*

## 9. MAKING SURE YOU GET YOUR BENEFITS

If you experience a problem with your Reserve pay or promotion, notify your first line leader or supervisor immediately and ask for help.

Many of the benefits such as PX, commissary and space available travel have specific procedures you must follow to use them.

Civilian education, military schooling, officer programs and retirement benefits require applications.

Some sources of help for obtaining Reserve benefits:

- Use your chain of command first, starting with your immediate supervisor. Others who can help: your platoon sergeant, section leader, unit retention NCO, first sergeant, unit commander.
  
- Soldiers and Sailors Civil Relief Act, especially for those mobilized.

# NOTES