

SEA



LEGS

**Charting
A
Course**

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Welcome to the Coast Guard Family! The following information has been compiled to help support new Coast Guard spouses.

This edition of *Sea Legs for the Coast Guard Family* contains information and tips that can assist you as you begin life as a military spouse. As an information source, *Sea Legs* can be augmented by many Coast Guard publications, specifically the *Coast Guard Spouse Handbook*, and those from Coast Guard support groups. For more specific information, Coast Guard families may also contact the nearest Coast Guard Work-Life Staff.

The assistance of Naval Services Family-Line is gratefully acknowledged in sharing information to develop *Sea Legs for the Coast Guard Family*.

Welcome Aboard

Welcome aboard! As someone with close personal ties to a member of the active or reserve force, you are an important part of the Coast Guard family.

As a Member of the Team

People are the foundation of any organization. That's why Coast Guard leaders make *people*, a number one priority. This includes the families of our service members.

That's where this booklet comes in. It is a personal reference guide for today's Coast Guard family. If you are new to the service, Sea Legs will help you to become acquainted with life in the Coast Guard and the many resources and benefits available to Coast Guard family members.

As a military service, the Coast Guard has its own symbols for identifying service members and what they do. It has its own vocabulary and even tells time differently. All this may look and sound strange at first, but soon you'll become comfortable with this new jargon - just as new Shipmates get their "sea legs" after a few days adjusting to the pitch and roll of a ship!

Even if you are a veteran of Coast Guard life, Sea Legs offers advice on challenging situations -- including times of family separation during deployment and travel. From planning your moves, receiving health and medical care, managing your finances, to morale and recreation services, Sea Legs can answer many questions about Coast Guard life, or point you in the direction to have them answered.

Trained and Ready

The Coast Guard can respond quickly and effectively to many situations because Coast Guard people are well trained and ready to do their jobs. The Coast Guard motto, *Semper Paratus*, means always ready. This is a big part of being a professional Coast Guardsman. **Being ready** involves family members in several ways. A full understanding of pay and benefits, sound financial planning, and good financial record-keeping and medical information can prevent many problems -- especially during periods of family separation. Home how-to guides, emergency information, and life insurance beneficiary forms should be up to date, and kept readily accessible. Single parents and military couples with children must make and maintain suitable arrangements to care for their dependents while they're away. The most important ingredient to family readiness is communication. Regularly sharing plans, concerns, and desires keeps couples and families in touch and in tune.



The Coast Guard is more than a job: It's a way of life.

Creed of the United States Coast Guardsman (written by VADM Harry G. Hamlet, USCG)

I am proud to be a United States Coast Guardsman.

I revere that long line of expert seamen who by their devotion to duty and sacrifice of self have made it possible for me to be a member of a service honored and respected, in peace and in war, throughout the world.

I never, by word or deed, will bring reproach upon the fair name of my service, nor permit others to do so unchallenged.

I will cheerfully and willingly obey all lawful orders.

I will always be on time to relieve, and shall endeavor to do more, rather than less, than my share.

I will always be at my station, alert and attending to my duties.

I shall, so far as I am able, bring to my seniors solutions, not problems.

I shall live joyously, but always with due regard for the rights and privileges of others.

I shall endeavor to be a model citizen in the community in which I live.

I shall sell life dearly to an enemy of my country, but give it freely to rescue those in peril.

With God's help, I shall endeavor to be one of His noblest Works...

A UNITED STATES COAST GUARDSMAN.

The Guardian Ethos

I am America's Maritime Guardian

I serve the citizens of the United States

I will protect them

I will defend them

I will save them

I am their shield

For them I am Semper Paratus

I live the Coast Guard Core Values

I am a Guardian

We are the United States Coast Guard

A Coast Guard Commitment

Part of the Coast Guard way of life is the periodic family separation that comes with underway periods, training exercises, deployments, temporary duty and travel. Coast Guard units including cutters and "deployable" units regularly spend operational periods away from "homeport."

The Coast Guard has policies on the tempo of operations (OPTEMPO) and personnel deployments (PERSTEMPO) that are designed to limit time away from homeport. Of course, even in port, or on shore duty, regular duties and watches sometimes require long hours on the job.

When a sea service member is married, the obligation to the Coast Guard stays the same. This can require a balancing act between commitment to the Coast Guard and commitment to family. Good preparation, hard work and dedication can go a long way toward making both commitments work.

Marriage: An Ongoing Commitment to Growth and Change

Coast Guard members get a lot of basic and job-related training, but few people receive training in how to make a marriage succeed. Here is where a visit to Work-Life or the chaplain can really pay off.

Today, many American families are operating with the husband and wife sharing partnership roles. This strategy has been the order of the day for military families for many years. When one member of the family is away, those left behind assume the home watch. This situation can be challenging as well as

rewarding. When there is shared responsibility and support in a marriage, spouses can and do pursue their own careers.

The Coast Guard has contracted for free confidential counseling services through the Employee Assistance Plan for members and their families. Coast Guard chaplains are also ready to help, advising the recently married, or counseling couples throughout marriage.

Reenlisting the Family



The Coast Guard has been around for over 200 years. Much has changed during that time, including the role of the Coast Guard family. Today, compared to the days of Alexander Hamilton or even World War II, we are better educated, better trained and more experienced. Also, many more are married, and the wellbeing of their families' influences morale, performance and career decisions. That explains why Coast Guard leaders are investing more time and dollars in family housing, Work-Life, childcare, and other programs important to the quality of life for Coast Guard families. *Sea Legs* is another example of this commitment to Coast Guard families.

Pay, Benefits & Opportunities

Coast Guard members and their families are entitled to pay, access to the base commissary and exchange, family assistance, health care, a generous leave policy, travel opportunities, and if the Coast Guard becomes a career, retirement.

Military Pay:

Pay and Allowances

Active duty members are paid twice a month. Paydays are the 1st and 15th of each month. If payday falls on a weekend the money is usually deposited to the member's bank account on Friday. Always check to be sure the pay has been deposited to your account and find out the exact amount that was deposited before you write checks, withdraw money, etc.

There are many categories of pay and this can become complicated. Some are taxable and others are not – usually "pay" is taxable; all "allowances" are not. The Active Duty Member should speak with his/her servicing Yeoman (YN) or Servicing Personnel Office (SPO) if they have any questions about their pay. However, the Servicing Personnel Officer (SPO) cannot speak with a spouse concerning pay or other items not considered public information without a general power of attorney.

Service members are only responsible for state taxes to their state of legal residence, not the state in which they are stationed. However, civilian income is taxable in the state where it is earned.

Allowances:

Food

A basic food allowance for officers and enlisted members, called the Basic Allowance for Subsistence (BAS) is provided when Coast Guard dining facilities (mess decks) are not available. If the member lives aboard ship or in the barracks, meals are provided for them in Coast Guard dining facilities at no cost and they would normally not be entitled to receive BAS.

Housing

When base housing is not available, or not desired, Coast Guard members and their families are entitled to a Basic Allowance for Housing (BAH). This allowance is to help families financially maintain households off the base. The amount of BAH a family receives depends on the member's rank and whether or not the member has family members. BAH is designed to pay 100 percent of the average housing **rental** costs, based on type of quarters authorized for a specific military pay grade. It should be noted that if military owned quarters are available, they could be mandated. Check with your new unit's Servicing Personnel Office prior to making any housing commitments.

Moving

The Coast Guard requires frequent moves, generally every two to four years. Relocation programs are available at Work Life Offices to help a move go smoothly. The Coast Guard pays the cost of moving household goods and some other relocation expenses. A pre-move appointment with the Servicing Personnel Office (SPO) will help to schedule packing and shipping dates, as well as moving allowances.

There are also allowances provided for clothing/uniform, family separation and others depending on your circumstances that can be found in the CG New Spouses Handbook.

ID Cards

One of the most important things a military family must do is sign up for a Uniformed Services Identification and Privilege card (ID card). Most important, this registers the card holder in the DEERS (Defense Enrollment Eligibility Reporting System) program, which authorizes medical care. An ID card allows you access to the base, commissary, exchange, military hospitals and clinics and almost all the general areas on military installations. This includes Department of Defense (DOD) facilities such as Army, Marine, Navy and Air Force bases. To ease entry it is recommended that you register your automobile and attain a Department of Homeland Security (DHS) or DOD sticker for your vehicle. Some DOD bases do not honor DHS stickers, so it may be necessary to register your vehicle with the nearest DOD installation. See your Servicing Personnel Office (SPO) for more information. It should be noted that your ID card has an expiration date and should be renewed early to prevent loss of benefits.

Family members who qualify for IDs can be:

Contact your command's Service Personnel Office (SPO) for additional information.

- Wives or husbands (and some former spouses),
- Widows or widowers
- Unmarried children ages 10-21,
- Unmarried children, 21-23, who are full-time college students,
- Mentally or physically disabled unmarried children over 21, not capable of supporting themselves,
- In some cases a member's parents or spouse's parents.



To get an ID card:

You will need to go to the closest ID card issuing facility with your sponsor (the active duty or reserve member). This facility may be the local base, the Sector offices, the Integrated Support Command (ISC) or another service's military base. If your sponsor cannot accompany you he/she will need to make arrangements to obtain all of the information necessary so you can take it with you to the ID card facility. You can find the nearest ID card office by checking at: <http://www.dmdc.osd.mil/rsl/owa/home>

Enrollment in DEERS (Defense Enrollment Eligibility Reporting System) requires updated records and other paperwork such as your social security card, marriage certificate, birth certificate, adoption papers, court orders, death certificates, divorce papers, physician statements, and school records. Be prepared to have original documents for the verifying official to review.

Commissary and Exchange

Once you have your ID card, you can begin to enjoy its advantages. Two of the benefits where it is most frequently used are access to the commissary and the exchange.

The commissary is the military version of a grocery store. You can buy the same goods you would find in a supermarket, but you pay less because the products are sold at cost plus a small surcharge that pays for operating the store. You do not have to pay sales tax on items purchased at the commissary. You can pay by credit card, check or cash.

The exchange is similar to a department store, but is operated by the military. Prices are competitive with civilian stores and you can pay by credit card, check, cash, or layaway. Sales tax is not collected on items sold through the exchange. Base stores also honor coupons. The profits from Coast Guard Exchanges go into the Morale, Welfare and Recreation fund for Coast Guard members and their families.

Military families can save between 10 and 30 percent using these stores, due to the service's volume buying and federal tax-free status. These stores are strictly for service personnel and family members so an ID must be shown to make purchases. There are strict rules regarding shopping privileges, but the one stressed most is do not buy for anyone who is not a military family member, unless it is a real gift.

Morale, Welfare and Recreation

Coast Guard Morale, Welfare and Recreation (MWR) are services that support mission readiness, personnel retention and overall quality of life. Each unit's MWR will vary according to the size of the unit, interests of the service members, geographical location and available activities and funding. Each unit has a morale representative who can provide you with information.

Morale, Welfare and Recreation (MWR) will provide you with discount tickets for local attractions including concerts, plays, cultural events and local movies.

The Coast Guard and other military services maintain guest housing available for rent through the Morale Program. Additional information is available at www.uscg.mil/mwr/cottages/recreationalodging.htm. Reservations are required and most facilities do not allow pets.

Time Off

Annual Leave

When someone signs up for the Coast Guard, they sign up for 24 hours a day, seven days a week, 365 days a year. However, the Coast Guard knows people can't work all the time and doesn't demand it. Therefore, annual leave is granted.

Vacation time is referred to as annual leave in the military. Every service member earns two-and-a-half days of annual leave every month totaling 30 days each year. Leave is well deserved – most Coast Guard personnel do not work just eight hours. Many units have around-the-clock schedules, and Coast Guard personnel are there to keep it running smoothly.

Emergency Leave

The Coast Guard realizes personal emergencies sometimes occur which requires time off. Emergency leave can be granted for grave illnesses, serious injury or a death in the immediate family. Emergency leave comes out of a member's annual leave, but does not require the same advance notice that annual leave does. Emergency leave can be granted for up to 30 days.

If the service member is deployed and a family emergency arises, contact your command Ombudsman, your chaplain or the American Red Cross. They will notify the service member's command of the emergency. If the emergency requires the service member's presence at home and if he/she does not have enough saved annual leave, the Commanding Officer may approve advance leave. This leave will be paid back as the member continues to earn leave. Advance leave includes pay and allowances. (In

unusual circumstances, excess leave can be granted, but the member does not receive pay or allowances during it, just time off.)

Not all time off in the Coast Guard is charged to annual leave. Travel time between duty stations, house hunting during a PCS move, and convalescent leave are examples of time off that is not charged to annual leave.

Liberty

Liberty refers to the time when a member is not on duty, such as weekends and holidays. Special liberty refers to time off during normal work hours that is not charged to leave. Special liberty may be awarded as a reward for especially hard work or outstanding job performance. Commanding officers may also grant special liberty to members who need to take care of pressing personal business. Liberty never exceeds four consecutive days and may not be combined with annual leave.

Temporary Duty

Coast Guard members who are required to travel for official purposes are performing Temporary Additional Duty (TAD). Transportation tickets, an allowance for mileage and a daily allowance (per diem) to cover food, lodging and incidental expenses are provided when TAD is required. The actual amount of the per diem depends upon the geographic location of the TAD.

Education

Education is very important to the Coast Guard. Members are encouraged to continue their education and there are many programs available to help. In addition to on-going training for job skills, there are opportunities to work towards college degrees; some classes can be taken online. Every effort is made to allow members to continue their education regardless of deployments or reassignments. Some programs allow members to attend school full time while still receiving pay and benefits. The Coast Guard Tuition Assistance Program assists eligible personnel (active duty, reserve and civilian employees) in their professional development by providing funding for off-duty voluntary education courses. The unit Educational Services Officer (ESO) can provide detailed information on these and other available programs that may be available to spouses including CLEP and DAN TES testing. In addition there are programs available that may provide scholarships for military dependents. For further information see www.uscg.mil/worklife.

Other Assistance Available

Home Loans

Government guaranteed home loans are available for qualified service members who wish to buy a home. These loans usually offer a lower interest rate and a lower down payment than commercial loans. Information on guaranteed home loans is available at your bank or credit union, veteran service offices and through real estate brokers.

Legal Services

Basic legal services are available at no charge to active duty members and their families. The Coast Guard Legal Office can assist and advise you in matters such as wills, powers of attorney, tax codes, leases, contracts, creditors, and consumer concerns. They may also provide notary public services. Legal

services are also available to Coast Guard members and their dependents from Department of Defense (Navy, Army, Air Force, Marines) legal offices.

Powers of Attorney are extremely important. If the military member is deployed it may sometimes be necessary for the spouse to have a power of attorney in order to resolve pay problems, financial or other personal issues (register vehicles, school registration, sign rental agreements, etc.).

Health Care

Health Care is important to every family. The Military has an exceptional health care program for members and their families known as TRICARE. If you are having any TRICARE related problems, Coast Guard personnel are standing by to assist you at 1-800-9-HBA-HBA (1-800-942-2422).

Dental care, in military facilities, is not available for families in the Continental United States (CONUS), however, a dental benefit is provided through United Concordia. Your Command should be able to provide you with details.

Dental and Health care are covered in detail in the Health Care Section beginning on page 17.

Life Insurance and Other Benefits

Life insurance is available to Coast Guard members through Servicemembers' Group Life Insurance (SGLI). SGLI payments are deducted monthly from the service member's pay, once they enroll. SGLI rates are very reasonable – about \$3.25 for every \$50,000 of insurance. Full coverage, under SGLI, is \$400,000 per member.

Disability pay is available in the unfortunate event of serious illness or injury while on active duty. Disability payments are based on the degree of the disability, the member's basic pay, and the years of service the member has. If a Coast Guardsman dies on active duty, the Casualty Affairs Officer will assist the family with arrangements and paperwork. The Coast Guard will provide the family with a death gratuity of \$12,420 and any unpaid pay and allowances (including unused leave). Funeral expenses for burial and a burial flag will be arranged. Government-paid transportation of household goods and family members to any location will also be paid. Information on Social Security Benefits is available from your nearest Social Security Administration office.

If enrolled, the qualified beneficiary (i.e. spouse, former spouse, or minor child/ren), of active duty members and certain reservists who die while on active, while in the line of duty, regardless of length of service, are eligible for Survivor Benefit Plan (SBP) coverage.

In the event of a death of an active duty member, the spouse is eligible for continued medical care, commissary and exchange privileges, certain preferences in hiring for federal employment, and up to 365 day housing allowance. Educational benefits are offered through the Veterans Administration. Widows or widowers may qualify for GI Bill home loan guarantees if the members' death was service related.

For more information contact the Veterans Affairs office in your state or the local Veterans Administration office.

Leaving the Coast Guard

Retirement

It is never too early to plan for retirement. To qualify for retirement a member must serve for at least 20 years (exceptions are made in disability cases). Retirement pay depends on the length of active duty service and the retirement plan that is in place at the time a member enters the service. All Coast Guard retirement plans set a maximum of 75 percent of basic pay, which can be received after 30 years of active duty service. Members leaving active duty service may also receive transition assistance (explained below).

A member who remains on active duty until retirement receives retired pay, commissary and exchange privileges, "space available" use of recreation and club facilities, if elected, a "survivors benefit plan," reduced-cost medical insurance, burial rights, and more.

Additionally, an unofficial digest of vital facts on military retirement rights and benefits called Retired Military Almanac can be obtained by writing: Uniformed Services Almanac, P.O. Box 4144 Falls Church, VA 22044.

Transition Assistance

There are members who choose to leave the service before they are eligible for retirement. To assist those members who do not choose to make the Coast Guard a career, and for those retiring, the Coast Guard provides Transition Assistance Managers at Work-Life offices to help make the passage easier. Services include everything from access to computerized job-banks, resume writing assistance, and help with the interviewing process. The core of the program is the Transition Assistance Program (TAP) Seminar. The TAP seminar lasts three to five days and provides relevant material on Reserve affiliation, extended medical and dental coverage, educational compensation, vocational benefits, and relevant job search materials. Your local Work Life office can provide you with additional information about the Transition Assistance Program nearest you.

Involuntary Separations

Transition programs are also open to some members who leave active duty involuntarily. These include those who are discharged because they fail to meet physical and weight standards, some administrative separations, hardship discharges, etc. Some involuntarily separated members may also be eligible for separation pay. Separation pay is for members who have served on active duty for at least six years. Those Coast Guard members in their first term of enlistment or first period of obligated service are not eligible for separation pay.

Deployment



Deployment is a fact of Coast Guard life. To conduct operational missions or to maintain the highest readiness standards possible, units and cutters deploy on a regular basis. Coast Guardsmen and their families need to discuss and plan for important financial and legal matters prior to deployments. Time away can be as short as a few days or as long as several months. This section includes a few things to consider when planning for a deployment.

Preparing for deployment and reunion starts long before the ship gets underway. Discuss financial and household responsibilities before your spouse departs and make sure arrangements are made with other family members to share responsibilities during the deployment. Discuss your family's long term needs and take steps to make sure those needs will be met while your spouse is away. Organize financial matters and have plans in case of emergencies. Patience, a sense of humor, and good communications are vital for all family members. Be sure to attend the unit pre-deployment briefing offered by your unit.

The Ombudsman

Your Link With the Command

Selected by the Commanding Officer, your Coast Guard Family Ombudsman is a volunteer who serves as the official liaison between the command and its families.

Your Ombudsman

- Works directly under the Commanding Officer's guidance,
- Is selected on the basis of his/her maturity, social skills, willingness to help, and available time to serve,
- Receives Coast Guard Ombudsman standardized formal training,
- Informs family members about the command's policies and wishes,
- Informs the command of the families' needs and concerns,
- Is friendly, approachable and is required by federal law to keep confidences,
- Serves as a source of important information and referral,
- Is always ready to help in case of an emergency,

Your ombudsman is a very important resource to use while your spouse/family member is deployed. Your command has arranged for rapid communication between the ombudsman and the commanding officer in the event of family problems and emergencies. Make sure to have your unit ombudsman's contact information readily available at all times; post it on your refrigerator and carry it in your wallet.

Automobile Maintenance

You may know enough about cars to check the oil and other fluids, but make sure plans are in place to provide periodic maintenance to the car while your spouse is deployed or have inspections and service done in advance. Check that the insurance and registration are up-to-date. Find a reputable mechanic

and keep the name and number handy in case of an emergency. Some automobile clubs and many insurance companies provide roadside assistance plans.

Household Maintenance

Make sure that household pipes aren't leaking, the water heater is okay, the furnace and air conditioner are in working order and so on. Maintain a list of repairmen you can call and learn how to make simple repairs yourself. Know how to shut off the water, electricity, and gas in case of an emergency.

Personal Finances

Discuss and make arrangements for family finances prior to deployment. Developing a budget will help you and your spouse meet bills and set aside funds for other necessities, including port calls. More information on budgets and personal finances begins on page 22.

Important Papers

Establish a safe place to file your important papers, including marriage certificate, birth certificates, copy of DEERS enrollment and other Coast Guard records, passports, wills, power of attorney, insurance policies, tax returns, deeds, and receipts/warranties for big-ticket items.

Always keep the originals of important documents. If you can't locate the originals, certified copies can sometimes be obtained by writing to the county clerk or recorder where the action happened. There may be a charge for official copies, but fees are sometimes waived for military reasons. It's a good idea to regularly review your military paperwork to ensure information is up-to-date and correct.

Emergency Planning

Many Coast Guard families live in coastal areas vulnerable to natural disasters. This makes keeping a file of important papers even more essential. A kit containing emergency items such as water, food, clothing, flashlights, etc. should be maintained. In addition, families should have a well-thought out plan to deal with potential evacuations.

ID Cards

Check family ID cards. If they are due to expire during the deployment, get the paperwork and signatures that are necessary before your spouse is underway. Make sure that all DEERS requirements are in order. (See Pay, Benefits & Opportunities section, page 4).

Keep In Touch

It is very important for families to communicate during a deployment. Emails, letters, and postcards are the easiest, least expensive way to keep in touch, but you can also send audio and videotapes, photographs, and newspaper clippings that are of interest to your spouse. Send items in a sturdy container that is well wrapped.

Time for the Kids

Families should make sure that children understand why ships must sail and take a parent away. Active communication between service members and their children at home is very important both prior to and especially during a deployment. Use maps to show where your spouse will be going, explaining oceans and ports.

If you or a member of your family is experiencing emotional difficulties during the deployment, the Work-Life office or the Chaplain can provide you with support groups or counseling. Please contact the nearest Coast Guard Work-Life Office. Assistance can also be located via the website <http://www.uscg.mil/worklife/>.

Life on the Homefront

Deployment can create feelings of frustration, depression, anger, loneliness and sadness. Your Work-Life office has support services in place to help you cope during these periods. It also helps to keep busy while your spouse is away. You might consider connecting with other spouses through your Ombudsman, local spouses club, or on line.

Getting Reacquainted

No matter how long it may seem, the deployment will end one day and you'll have to plan for a reunion with your loved one. After a long deployment you may find the need to get reacquainted. Spend some time together. Be patient. Talk about things that may have occurred while they were gone. There may be a realization that you can run things by yourself and that you're good at it. That's healthy, because you both can bring new, individual strengths and abilities to your relationship that will make it stronger in the long run.



Coast Guard Work-Life Program



The Coast Guard Work-Life Program supports our personnel and their families by providing programs and services that help them to manage the challenges of both work and personal life. Work-Life strategies, principles, and programs enable Coast Guard personnel to achieve organizational effectiveness and sustain superior mission execution by helping to manage organizational, individual and family issues that distract them from their duties.

Work-Life programs and policies are managed by the Commandant (CG-111) staff at Coast Guard Headquarters (HQ) in Washington, DC. Regional work-life field staffs provide programs and services at units within their area of responsibility. They are located at the 12 Integrated Support Commands (ISC) and the Headquarters Support Command (HSC). Work-life personnel on the Maintenance and Logistic Command (k) staff support program implementation and provide a valuable link between HQ and ISC Work-Life components. Details of these programs, points-of-contact for these staffs, and program policy documents can be obtained at the following link: <http://www.uscg.mil/worklife>, or at <http://www.uscg.mil> under the "Spouses & Family" icon.

To contact the regional Work-Life Staff closest to you, call **1-800-872-4957** followed by the extension listed next to the following ISC/HSC locations:

Alameda (252), **Boston** (301, or dial directly to 617-223-3485), **Cleveland** (309), **Honolulu** (314), **Ketchikan** (317), **Kodiak** (563), **Miami** (307), **New Orleans** (308), **Portsmouth** (305), **San Pedro** (311), **Seattle** (313), **St. Louis** (302), and **Washington, DC** (932) .

Coast Guard Work-Life Programs provide a wide variety of services, each of which is described below.

Health Promotions Programs

The Health Promotion Division, Commandant (CG-1111), supports optimal mission performance by helping the Coast Guard workforce and their families achieve healthy, balanced lives through the adoption of healthy life practices. Program components include Health Promotion, Substance Abuse Prevention and the Food Service Rate.

Health Promotion Program:

This program provides policy, evidence-based programs, education and direct services aimed at preventing injury and disease attributed to lifestyle imbalances and maintaining health. Core elements include tobacco cessation and avoidance, physical fitness, weight management, health risk appraisal, nutrition and stress management.

Health Promotion Program services are delivered by ISC Regional Health Promotions Managers (HPM) at the ISCs. HPMs are skilled health educators and fitness specialists who provide unit members and their families with training, resources and preventive screening tests. HPMs also train unit level Health Promotion Coordinators (UHPC) through a 5-day course designed to provide the UHPC with skills needed to provide local health promotion support at their unit. Preventive screening services available at units include cholesterol testing, blood pressure checks, fitness assessments and body fat analysis.

Tobacco cessation telephonic counseling and nicotine replacement medications (such as the nicotine patch) are available at no cost to active duty family members and dependents age 18 or older through the Mayo Clinic Tobacco Quitline (MCTQ). All telephonic counseling sessions are confidential and conducted by MCTQ staff who are experts in treating nicotine dependence. For more information on quitting tobacco or on how to support a family member thinking about quitting tobacco call the MCTQ at 1-888-642-5566. Additional tobacco cessation resources are available through your ISC Office of Work-Life Regional Health Promotion Manager.

The Coast Guard Health Promotion Manual, Commandant Instruction M6200.1A clarifies substance abuse and tobacco use policy for all Coast Guard military personnel. It also provides practical information on core program elements and identifies program responsibilities throughout the chain of command.

Substance Abuse Prevention Program (SAPP)

The purpose of the SAPP is to inform commands about Coast Guard substance abuse policy, provide commands and individuals with substance abuse prevention training, provide substance abuse screenings, implement strategies to prevent alcohol misuse and eliminate illegal drug use within the Coast Guard.

This program encourages responsible use of alcohol by members through accountability and responsibility. It is designed to reduce the abuse of alcohol or other drugs within the Coast Guard through prevention education, by identifying members who are substance abusers, providing education for self-realization of their abuse and offering rehabilitation when needed.

Individual and Family Support Programs

The Individual and Family Support Division, Commandant (CG-1112), manages a myriad of programs designed to assist commands, members and their families in addressing issues they confront in their day-to-day lives and activities. These programs include child care, elder and dependent care, special needs, family advocacy, employee assistance, transition and relocation, spouse employment, ombudsman, adoption and scholarships.

Child Care:

Several options are used to offer Coast Guard military and civilian personnel a variety of ways to meet their child care needs. These options include: resource and referral services (to assist families in locating

child care when other resources are not available); Family Child Care Services (child care provided in licensed and certified Coast Guard family homes); GSA Child Care Centers in GSA-controlled spaces; cooperative efforts with other Federal agencies close to Coast Guard units; consortia with private organizations, and, Coast Guard Child Development Centers. A child care subsidy may also be provided to members based on Total Family Income (TFI). Each subsidy is paid directly to the child care provider on behalf of the CG member.

Child Development Centers:

The Coast Guard operates Child Development Centers (CDCs) at nine major commands for both military and civilian personnel. Our policy requires all CDCs receive external accreditation through the National Association for the Education of Young Children. This accreditation ensures a safe environment, proper staff-to-child ratios, facilities designed to reduce the possibility of abuse incidents, and developmentally appropriate curriculum for children. In order to make CDCs available for all families, affordable sliding-fee scales and subsidies are available. Education and experience requirements are established for staff positions to ensure CDCs provide a positive learning environment and not just a “holding room” for children. All centers have a parent committee to help improve communication among the center, the parents, and the command; enable parents to voice concerns and suggestions; and promote parents’ involvement.

Family Child Care (FCC) Program:

This innovative service is a very cost-effective, in-home means to provide child care in locations without alternate child care facilities, as well as for families that require care during irregular hours. FCC is child care provided on a reimbursement or barter system on a regularly scheduled basis for 10 or more hours weekly by a trained, certified person who resides in Coast Guard owned or leased housing. The maximum number of children under age eight in care is six, including the provider’s own children. Counting DOD, the FCC delivery system provides employment opportunities for thousands of military spouses.

Elder Care:

Coast Guard demographics show our agency’s employee population is younger than the national average, most likely due to the fact ours is a military organization. The average age of Coast Guard uniformed members is 30 years and of civilian employees, is 45 years. While this means our employees may have less need for personal elder care services than other agencies, they may be providing care and other types of assistance to aging parents.

When an employee does need help, it is important that we are able to provide it. Using resources from the U.S. Administration on Aging, National Eldercare Dissemination Center, American Association of Retired Persons, and other national and state organizations, Dependent Resource Coordinators provide information for employees seeking services for elderly relatives. One resource particularly helpful to our employees, who often are located far from elder family members, is the toll-free Eldercare Locator at **800-677-1116**

Adoption Reimbursement:

This program is available to Coast Guard members of either gender who adopt a child. Active duty personnel may be reimbursed up to \$2000 for costs incurred during the adoption process. Since its

inception in FY 90, the program has processed 138 adoption reimbursements for members ranging from junior enlisted to senior officers.

Special Needs Program:

The Coast Guard Special Needs Program was developed and implemented in 1984 to assist families with special needs and address their unique challenges and concerns above and beyond normal military family life issues. This program identifies and supports the family member's special need while enabling the employee to meet the missions of the Coast Guard. Currently 2,500 active duty members receive assistance through the Coast Guard Special Needs program.

In concert with other military and civilian agencies, the Special Needs Program provides a comprehensive, multi-disciplinary approach to provide adequate medical, educational, psychological, and community support for family members with special needs. Services are provided through relevant Work-Life staffs before, during, and after reassignment (job transfer). The Service carefully considers assignment location and timing for these members to ensure necessary resources are available and permit the member to best continue a Coast Guard career, meet mission needs, and fulfill his or her challenging personal responsibilities.

The Service requires active duty personnel to enroll in the Coast Guard Special Needs Program. This ensures early identification of families with special needs, maximizes the provision of quality service to reduce family stress and undue hardship, and minimizes costly, disruptive Humanitarian Assignments and early return of family members from outside the continental United States.

Family Advocacy Program:

Family violence, child abuse and neglect, spouse abuse, parent abuse, sibling abuse and elder abuse are serious problems. Each Service member and civilian employee has a responsibility to foster an environment that does not excuse, tolerate, or enable family violence. Helping service members and their families cope with family violence is a challenge faced by commands. The Coast Guard does not tolerate abuse or neglect and therefore does not consider abuse and neglect to be private family matters.

The Coast Guard established its Family Advocacy Program to help commands effectively confront this challenge. The Family Advocacy Program is designed to prevent, identify, and when necessary, intervene and refer individuals for treatment in an effort to assist families and retain the member in his or her career, if appropriate.

Employee Assistance Program (EAP):

The Coast Guard EAP is available to all military, civilian, non-appropriated fund employees and their family members. The EAP is design to provide a confidential professional assessment and short-term counseling and referral service to help employees with their personal, job or family problems. The EAP counselor assesses the situation and provides assistance with relationships, parenting, stress, financial management and other related problems.

All contacts with the EAP are held in the strictest confidence. To maintain privacy and confidentially the Coast Guard contracts the EAP services with an outside organization. In no way does utilizing the EAP affect an employee's chances of promotion or advancement. Civilians, service members and family members deal directly with this national network of providers. The EAP does not reveal the user's identity to the Coast Guard. In addition any discussion with an EAP counselor is confidential and

protected by law. The only exceptions to the confidentiality are in cases of child abuse and specific state-enforced laws addressing family violence.

To use the EAP, employees call a toll free number and make an appointment to see an EAP counselor. The person answering the toll free number will request their name, phone number, and a statement about what type of assistance is needed. Next the EAP service will contact the person within 24 hours and set up an appointment. A counselor will be available to meet with the person within 72 hours at a location no further than 30 miles away.

Employee Assistance Program Coordinators (EAPC) work with the EAP contractor and other W-L staff members to assess and coordinate available assistance and family needs and match services to personnel. The EAPC also coordinates service for cases of rape/sexual assault, suicide prevention, critical stress management, workplace violence, victim/witness program and financial management.

Ombudsman Program:

The morale and mission performance of Coast Guard personnel are closely related to their families' health and well-being. The Ombudsman serves as a unit Commanding Officer's agent to maintain personal contact with family members. This helps to ease the burden and sacrifices that families must make to allow personnel to carry out Coast Guard missions.

The Ombudsman, who may be a spouse, reservist, or auxiliaryist, is charged with fostering communication among Service members, their families, and the Command. He or she provides information on behalf of the command to family members through periodic meetings, mailings, and articles in command publications. The Ombudsman is an important resource who can refer families to sources of available community assistance. There are approximately 300 Ombudsmen Coast Guard-wide.

Relocation Assistance Program (RAP):

The Coast Guard has a mobile workforce, with nearly 30% transferring every year. Relocation involves moving individuals and families, not just transporting furniture and changing housing. The primary goal of RAP is to assist Coast Guard employees and their families through the relocation cycle. During the transfer process the Coast Guard considers requirements for individual and family support resources. Completing a transfer includes connecting with resources and services in the new local community. Members transferring to new units are provided with relocation packages containing information about housing, schools, education, shopping, medical facilities, community services, and spouse employment possibilities in the area.

Transition Assistance Program (TAP):

The Transition Assistance Program was established for Coast Guard personnel in October 1994 to ensure all separating and retiring military and civilian members have access to career transition assistance services.

The diverse complement of individual programs, services, and benefits which collectively constitute the transition assistance program can be classified into four categories: pre-separation counseling, employment assistance, relocation assistance for separating members stationed overseas, and benefits review for involuntarily separated members.

The intent of these services and benefits is to give members and their families the opportunity to make an informed, effective transition from military service to civilian employment. Transition Assistance

seminars, coordinated through the Work-Life staffs, are held regionally throughout the Coast Guard; they cover topics including interviewing techniques, resume writing, job search techniques, and veterans' benefits.

Spouses are encouraged to attend Transition Assistance seminars. Spouses may also contact the Transition Relocation Manager at the nearest Work-Life Staff to access the Spouse Employment Assistance Program (SEAP), which offers career counseling, and information, referral and training services on educational and employment resources and opportunities.

Related Support Programs

Housing

The main objective of the Coast Guard housing program is to ensure that all Coast Guard members and their dependents obtain adequate housing within a reasonable commute of their duty stations. The Coast Guard's housing strategy relies primarily on community based housing, using the Basic Allowance for Housing (BAH), and constructing or leasing housing when adequate and affordable community housing is not available. Housing for families and unaccompanied personnel should be suitable based on size, commuting distance, quality, environment, and affordability.

Information regarding Coast Guard Housing, including the location of Coast Guard Housing offices, can be obtained at the following website: <http://www.uscg.mil/hq/g-w/g-wp/g-wpm/WPM-4.htm>

Chaplains

Chaplains serve all service members and their families, not just individuals or groups belonging to specific religious denominations. Coast Guard chaplains are as diverse as the Coast Guard itself. They are men and women who represent a variety of ethnic and racial backgrounds. Chaplains are authorized representatives of a broad range of religious faith groups. They conduct divine worship services and officiate at special ceremonies like baptisms, bar mitzvahs, weddings and funerals. They also offer programs that enable personal spiritual growth and development, and stimulate camaraderie and a sense of community. As educators, chaplains offer religious instruction to the young, to newcomers to a religious faith and to those who are religiously committed to mature in their faith. They can help you establish contact with almost any religious institution or clergy.

Pastoral counseling is provided to all who ask for assistance and is completely confidential. Chaplains are qualified to help Coast Guard spouses find solutions to personal, family, marital and spiritual dilemmas.

To obtain information about and locations of Coast Guard chaplains, go to the following website: <http://www.uscg.mil/comdt/cocg/>

National Support Groups

The American Red Cross

**National Headquarters
430 17th Street NW
Washington, DC 20006
(202) 737-8300
www.redcross.org**

Perhaps the most well-known humanitarian assistance organization is the American Red Cross. Its worldwide communications network is available 24 hours a day and can place emergency messages to or from Coast Guard service members and their families. When regular communications break down, the Red Cross can also report on the welfare of individuals.

National Military Family Association

**2500 North Van Dorn St., Suite 102
Alexandria, VA 22302-1601
(800) 260-0218
www.nmfa.org**

The National Military Family Association (NMFA) is dedicated to identifying and resolving issues that are of concern to military families. Staff members define issues and make recommendations to NMFA members, the Services, the Department of Defense, Congress and other government agencies. Issues include compensation, dental and health care, relocation and housing, reserve benefits, child-care and education, retiree and family member benefits. NMFA represents active duty, reserve and retired personnel and their families from all the services as well as the Public Health Service and the National Oceanic & Atmospheric Administration. NMFA is an independent, nonprofit organization staffed by volunteers and financed by tax-deductible dues and donations.

USO World Headquarters

**2111 Wilson Blvd. Suite 1200
Arlington, VA 22201
www.uso.org**

The USO (United Service Organizations) operates more than 120 centers around the world for military personnel and their families. USO programs and services include free Internet and e-mail access, libraries and reading rooms, housing assistance, travel assistance, support groups, game rooms, nursery facilities, prepaid international and domestic phone cards, and celebrity entertainment. The USO operates airport centers, family and community centers, and mobile canteens.

Visit the USO's Web site for a listing of USO centers in the United States and overseas.

Coast Guard Mutual Assistance
4200 Wilson Blvd, Suite 610
Arlington, VA 22203-1804

Coast Guard Mutual Assistance (CGMA) is an independent, non-profit, charitable organization, providing financial assistance to the entire Coast Guard Family. CGMA is funded through contributions and returns on investments. Additional information can be viewed at www.cgmahq.org The CGMA has several programs available:

Emergency Loans
General Assistance
Supplemental Education Grant
Federal Student Loan Program
Vocational and Technical Training Student Loan Program
First Time Home Owners Loan
Renter's Loan
Medical Assistance
Debt Management Program
Layette Program



Permanent Change of Stations (PCS)

The Coast Guard requires frequent moves, often from one end of the country to another. The Relocation Assistance Program at the Office of Work-Life <http://www.uscg.mil/worklife/> is available to help you with your move and provide you with information on your new home. Preplanning and good research on your new location can ease relocation stress. You may request a sponsor from the new unit to help with location specific information.

Housing

Coast Guard members are required to report to the Housing Officer at their new duty station upon arriving and before buying or leasing a home or an apartment. The Housing Officer receives applications and maintains the waiting list for base housing.

Leasing a Home

Before signing a lease, review it with Coast Guard Legal services and have them explain anything you don't understand. Your lease should include a military clause that will allow you to terminate the lease without financial penalties if you receive PCS orders, are notified that base housing is available or leave active duty while the lease is in effect. Make certain it is clear who is responsible for the payment of utilities and repairs. Do a walk-through of the property with the landlord before moving in and make a list of any damages so you will not be held responsible.

Overseas Duty



An overseas tour can be an exciting and rewarding experience when service and family members are properly prepared for it. The more you know about your overseas duty station the fewer problems you will have during the transfer. The Coast Guard has many resources available to provide you with information on your overseas destination and to ensure your tour is an enjoyable one. If stationed in a foreign country, passports are a requirement. Ensure

that you work with the command to receive up to date information.

Overseas Screening

The overseas screening process ensures that necessary support services are available at your new duty station and that all medical and educational needs can be met. Make sure that any medical or special support service your family requires is addressed during the screening process. Problems that are not addressed can create unnecessary hardships and result in an early return.

Overseas screening requires direct involvement in the process between you and your spouse, his/her current commanding officer and the transferring medical treatment facility. The screening process should be done within 30 days after receipt of your spouses PCS orders.

Families are screened for:

- Family members enrolled in the Special Needs Program

- Family advocacy needs
- Substance abuse
- Financial stability and responsibility
- Psychiatric disorders
- Medical and dental conditions
- Pregnancy that could affect travel and assignment

Additionally, service members are screened for:

- Obesity
- Physical readiness
- Disciplinary record
- Human-immunodeficiency virus (HIV) testing.

Family Support Programs

Maternity Care

Having a family is an important decision that will change the course of your life. The Office of Work-Life and medical treatment facilities have a number of education and support programs to help expectant and new parents. The Layette Program, from CG Mutual Assistance, offers eligible parents newborn baby items.

If you are planning to adopt, your local legal office can help answer questions concerning the adoption process. The Work-Life Family Resource Specialist is a good resource for information on adoption agencies and reimbursement.

Maternity care for active duty members and spouses is provided under the Department of Defense health care plan, TRICARE. Detailed information on medical and dental benefits is found in the "Health and Medical Care" section beginning on page 17.

Health and Medical Care

The Department of Defense operates one of the nation's largest health care systems. Nearly 8.3 million individuals are eligible to receive care at its many hospitals and clinics. These hospitals and clinics consistently receive high rankings by the Joint Commission on Accreditation of Health Care Organizations, which examines both military and non-military medical facilities.

Health care is provided for Coast Guardsmen and their families as one of the benefits of being a member of the Armed Forces. To ensure all active duty members and their families have access to quality health care at low cost, DOD introduced TRICARE, which brings together the health care resources of the Army, Navy and Air Force, and supplements them with networks of civilian health care professionals.

Updating Service Records

It is essential that service members update their Coast Guard records when they add or lose a member of their family. Take care to update DEERS enrollment forms and other important papers like the SGLI election form immediately upon marriage, birth of a child, and death of a family member or divorce.

Dependency Application/Record of Emergency Data includes:

- Current addresses for family members and shows they are entitled to ID cards and various benefits
- A designated beneficiary for entitlements (unpaid pay and allowances, death gratuity, allotment if the service member is declared missing)

Servicemen's Group Life Insurance (SGLI) Election form:

- Lists who will receive life insurance benefits in case of the member's death
- Needs to be completed (and updated when appropriate) in addition to the "Page 2" because SGLI is a veteran's benefit, not a Coast Guard benefit, and a beneficiary must be named on the VA form.

What Is TRICARE?

TRICARE is the health care program serving active duty service members, their families, retirees, survivors and certain former spouses worldwide. As a major component of the Military Health System, TRICARE brings together the health care resources of the uniformed services and supplements them with networks of civilian health care professionals, institutions, pharmacies and suppliers to provide access to high-quality health care services while maintaining the capability to support military operations.

Who is Eligible for TRICARE?

Those eligible for TRICARE are:

- Enrolled in DEERS
- Spouses of active duty service members
- Unmarried children up to age 21 (or age 23 if a full time college student)
- Certain unmarried children over 21 if severely disabled
- Retirees and their spouses (until age 65) and their unmarried children up to age 21 (or age 23 if a full time college student)
- Un-remarried spouses and unmarried children up to age 21 of active duty or retired service members who have died;
- Some former spouses of service members who qualified for retirement benefits while married to the former spouse;
- Spouses and unmarried children of Reservists who are ordered to active duty for more than 30 days or die on active duty;
- Persons under 65 who are also eligible for Medicare because of disability.

TRICARE offers many users three options for health care: TRICARE Prime, TRICARE Standard and TRICARE Extra. While all service members on active duty will be enrolled in TRICARE Prime, you, as a family member of an individual on active duty, may choose a different option depending on such factors as where you live, health status, and preference of health care providers. Here's a brief description of your choices. For more information visit www.tricare.mil/mybenefit/home/overview/Plans

TRICARE Prime

TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage. TRICARE Prime is available in areas near Military Treatment Facilities (MTFs) and where regional contractors have established TRICARE Prime networks. The TRICARE Prime option provides the most comprehensive health care benefit at potentially the lowest cost of the three TRICARE options. Foremost among the many features of TRICARE Prime is your guaranteed timely access to care at (MTFs) or in the civilian provider network. Servicemember's and their families enrolled in TRICARE Prime have priority for treatment in military hospitals and clinics.

Another key feature of TRICARE Prime is that all who enroll will be assigned a Primary Care Manager (PCM). A PCM is a health care professional or medical team that patients see first for their health care needs. PCMs will be supported by military and civilian medical specialists to whom patients can be referred if they need specialty care.

Why Select TRICARE Prime?

This option is best for families who want guaranteed access to the most health care benefits and who live close to a MTF or civilian TRICARE Prime network. First priority for care at MTFs will be given to those enrolled in TRICARE Prime and whose PCM is at that facility.

How Much Does It Cost?

Where you get your care, whether at an MTF or within the civilian network of providers, will affect the cost. There is no cost for active duty family members if they follow the rules of TRICARE Prime.

An important point to remember is, once you enroll in TRICARE Prime, if you seek care outside Prime without getting the proper authorization, health care can be expensive - even more expensive than

TRICARE Standard. There is a \$300 deductible and 50% cost share for obtaining non-authorized care under Prime. **You cannot participate in TRICARE Extra or Standard once you are enrolled in TRICARE Prime.**

How to Enroll in TRICARE Prime

All service members are enrolled in TRICARE Prime. Although enrollment in prime is automatic, the member must fill out an application to be enrolled to a specific Primary Care Manager. For most service members, their PCM is the health care provider at their nearest military clinic. Family members must also fill out an application to be enrolled in TRICARE Prime. Applications are available wherever your spouse receives their medical care. Failure to complete the proper enrollment form, or failure to transfer enrollment upon PCS orders, could result in unpaid medical claims.

Thumbnail Sketch of TRICARE Prime

- Guaranteed access to timely medical care
- Priority care at military hospitals and clinics
- Primary Care Manager provides and guides health care
- Focuses on preventive care
- Lowest cost for treatment among three options
- Requires enrollment for one year
- Not available everywhere

TRICARE Standard

TRICARE Standard is a fee-for-service option. When you use TRICARE Standard, you have more choice in providers as you can seek care from any TRICARE-authorized provider, but you will have higher out-of-pocket costs. With TRICARE Standard, family members may choose any physician or health care facility that has been certified by the regional contractor as an “authorized” provider, and the government will reimburse **a percentage** of the medical costs. TRICARE Standard provides the most flexibility, but may be the most expensive. Fees for services not covered by TRICARE will be the responsibility of the patient.

Why Select TRICARE Standard?

This option offers the greatest flexibility in choice of health care professionals. Individuals and families who wish to maintain their relationships with civilian physicians who have not joined the TRICARE civilian network choose it most often. Family members who travel frequently, live very far from a MTF or are away at school, or have other health insurance through their job or other source also choose TRICARE Standard.

How Much Does It Cost?

With TRICARE Standard, the government shares the costs of your health care with you. Beneficiaries are required to pay an annual deductible, which is the amount you must pay each fiscal year on your outpatient medical bills before TRICARE starts sharing the cost. For grade E-4 and below, the deductible is \$50 for one person or \$100 for two or more family members. For E-5 and above, the deductible is \$150 for one person and \$300 for two or more family members. Once the deductible is met, the government will pay 80 percent of the TRICARE Maximum Allowable Charge, for all TRICARE covered services.

A word of caution: If your health care provider charges more than the allowable, you're responsible for not only 20 percent of the charges, but also up to 15 percent over the allowable! You will also be responsible for 100 percent of any non-covered services.

Inpatient hospital care may be available at your nearby MTF. Special authorization or a non-availability statement is no longer required prior to receiving inpatient care at a civilian hospital, except for mental health issues. If inpatient care is received in a civilian hospital, family members pay about \$13.32 a day, or \$25 total, whichever is more. Cost for care at the MTF is about \$10 a day.

Thumbnail Sketch of TRICARE Standard

- Greatest flexibility in choosing health care providers
- Most convenient when traveling or away from home
- Potentially most expensive option
- No enrollment
- Can seek space-available care in military hospitals, but at lower priority than TRICARE Prime enrollees
- Available everywhere

TRICARE Extra

Costs for health care can be lowered, as compared to TRICARE Standard, by selecting a doctor or medical specialist from a network of civilian health care professionals who participate in the TRICARE Extra program.

Why Select TRICARE Extra?

TRICARE Extra offers a choice of civilian physicians and specialists, yet also reduces your health care costs. It is chosen most often by individuals and families whose regular physician is a member of the Extra network. It is also the preferred option of those who live too far away from a MTF for convenient access, but who wish to reduce the cost of health care as compared to TRICARE Standard.

How Much Does It Cost?

As with TRICARE Standard, the government shares the costs of health care. If you use this network of preferred physicians and specialists, the government will pay 85 percent of outpatient visits 5 percent more than for Standard. Extra providers have also agreed to charge government-approved rates, so there are no additional charges, as there can be with TRICARE Standard.

Inpatient care under Extra costs the same as Standard. An additional benefit of Extra is that you can use a combination of health care professionals: some who are part of the Extra network and some who are not. Since there is no enrollment in either Standard or Extra; you can switch back and forth between the two.

As with Standard, you must pay the deductible - the amount you must pay each fiscal year on your outpatient medical bills before TRICARE starts sharing the cost. It is the same as with Standard. And, as with Standard, you may still seek care in a MTF on a space-available basis.

Thumbnail Sketch of TRICARE Extra

- Can choose any doctor in the TRICARE Extra network
- Can use health care providers not in the Extra network, but at Standard rates
- Less expensive than TRICARE Standard
- Still may be expensive
- No enrollment fee

- Can seek space-available care in MTFs

TRICARE Service Centers

TRICARE Service Centers are locations to get information about military health care and TRICARE. There's a TRICARE Service Center near most MTFs and at other locations where there is a large military population. These centers are staffed with TRICARE service representatives who can assist you in your choice of the TRICARE option that best suits you and your family's needs. Other assistance the center provides includes:

- TRICARE Prime enrollment
- Selection of a Primary Care Manager for your family
- Medical appointments scheduling
- Information about benefits specific to each TRICARE Region
- Pharmacy mail-in and retail service information
- Finding physicians and specialists who accept TRICARE Standard payments
- Finding physicians, specialists, pharmacies, and facilities who are a part of the TRICARE Extra network
- Claims paperwork completion and submission.

Prescriptions

Prescriptions can be filled free of charge at any military pharmacy if the pharmacy carries the prescribed medication. A number of other options to using the military pharmacy exist, including a mail service pharmacy and a civilian retail service pharmacy. The cost depends on the option you have selected. Your TRICARE Service Center has more information.

Catastrophic Cap Benefit

To protect your family from devastating financial loss due to serious illness or long-term treatment, a limit has been set on how much your family will ever have to pay for medical costs. This is called a Catastrophic Cap. The maximum liability per family is \$1,000 for deductibles and allowable fees paid in a fiscal year (1 October through 30 September).

TRICARE Dental Program

Active duty members are provided no cost dental care through the local MTF or a civilian dental contract. While eligible family members MAY be able to get dental care at a MTF, space is generally not available and family members must use civilian providers for their dental care. Payment for civilian dental care is the responsibility of the patient.



The TRICARE Dental Program (TDP) is offered through United Concordia. The TDP is a high quality, cost-effective dental care benefit for family members of all active duty Uniformed Service personnel plus Selected Reserve and Individual Ready Reserve (IRR) members and/or their families.

To be eligible for the TDP, the member must have at least 12 months remaining on his or her service commitment. When DEERS indicates less than 12 months remaining, United Concordia will validate the intent of those

active duty, Selected Reserve, or IRR members to continue their service commitment.

An individual's eligibility will be verified through their DEERS enrollment at the time of dental treatment.

The service area includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands.

Types of Benefits

General categories of benefits and the percentage of the allowable costs United Concordia will pay are list below:

- **Diagnostic, Preventive, and Emergency Care (100%).** Includes such services as routine oral examinations, twice-per-year cleaning and fluoride treatments, space maintainers, x-rays, laboratory examinations, and minor emergency treatments to relieve pain.
- **Basic Restorative Care (80%).** Includes services such as tooth fillings and stainless steel or plastic crowns for "baby" teeth.
- **Endodontic (*60%).** Root canal therapy to include pulp capping, pulpotomy, and selected ceriradicular surgery procedures.
- **Periodontic (*60%).** Gum and bone treatment to include gingivectomy, gingival and bone surgery, grafts, and maintenance therapy.
- **Prosthodontic (50%).** Crowns, bridges, and dentures including repair of dentures.
- **Oral Surgery (*60%).** Tooth extraction, removal of tumors, biopsy of tissue, drainage of abscesses, resection of mandible, and open and closed reduction of facial bones.
- **Orthodontic (50%).** Braces and appliances for patients through age 18.

*Percentage is 70% for sponsors in pay grades E-1 to E-4.

Contact United Concordia, 1-800-866-8499 or www.ucci.com, for a complete list of available benefits.

Personal Finance

Wouldn't it be great if you won the lottery or if someone left you a fortune? You wouldn't have any money problems, right? This is what most of us believe, but the truth is you would have the same problems you have now, only they would be more complex.

It is important for all Coast Guard members, single and married, to develop a basic understanding of personal finances to help build a secure future. How we handle our finances and the decisions we make about money will significantly impact our quality of life. We all want to be financially secured and enjoy the good things that life has to offer; yet most of us have little formal training in financial management to help us attain our goals successfully.

Please contact your command or the work life program to find out what type of financial counseling is available in your area www.uscg.mil/worklife/

Thrift Savings Plan

The Thrift Savings Plan (TSP) is an excellent way to start saving and investing. A range of investment options are offered. Contributions to your TSP account yields tax benefits and savings; it is safe and

offers flexible options for contributions and fund growth. A TSP account can be started with a monthly contribution as little as a 1% or up to 10% of your base pay. Your contribution and fund growth can be adjusted as your base pay increases.

Money Myths vs. Money Reality

Myth: Pay all bills first, and then put what's left into savings.

Reality: Financial experts recommend that you pay yourself first. Make sure you put some amount, no matter how small, into savings before spending on anything else. The average person will try to save from the amount he has "left over" at the end of the month. This will never work because we never have anything left over, do we? To set aside money for savings you must "pay yourself first", that is, we must look at this savings contribution as a "have to" bill instead of a "want to" bill. If necessary, something else must be cut so we can have money to save.

Myth: Investments usually cost thousands of dollars.

Reality: You can purchase a \$50.00 U.S. Savings Bond for only \$25.00 as your first investment. As you become more familiar with the financial world, you will find some investments carry minimums in the thousands (CD's), but many require only a few hundred dollars. You can also begin a monthly TSP contribution with as little as 1% of your monthly base pay.

Myth: I won't have to worry; I'll have my military retirement.

Reality: Frequently, military retirement pay is not enough to provide financial security during retirement. Thus, "making 20, or even 30," years should not be your only goal. Develop savings plans to supplement your income, including a monthly TSP contribution.

Myth: My brother, who sells insurance, has advised me to buy large amounts of whole life insurance while we're young, so it will pay off at retirement.

Reality: Life insurance is designed to protect an individual's family members from loss of financial support through premature death. It is for protection, not investment.

Myth: A shipmate told us about an investment in his hometown. We stand to make a lot of money.

Reality: Invest in known securities. If all you can spare for investment is \$25.00, invest in a \$50 savings bond. But don't invest in things you personally don't know about or can't afford. TSP is a safe, secure means of building an investment.

Financial Planning

We all want enough money for everything we desire, but the reality is most of us have to watch our pennies. By establishing a sound financial plan and committing yourself to following it, you can achieve your goals.

The biggest step is to get started. Take the time to develop a financial plan that will provide security for your family in case you are faced with an emergency. You can have a secure financial future by

budgeting your money, not overspending, and investing wisely in opportunities, which will make your money grow.

The more money you save now, the more you will have in the future. Stretch your hard-earned dollars and get the most for your money by involving the entire family and showing them how much money is coming into the household and how it is being spent. They can help save for large item purchases like a television or a vacation.

Money and Happiness

Many people argue about money because they disagree on how to spend it. You may be an excellent money manager but still argue about money because everyone places different levels of importance on money based on personal experiences and values. However, money management does not have to be stressful and you and your spouse can agree on a spending plan if you communicate your feelings while developing a budget.

Creating a Budget

A budget is a tool to help you live within your means and to reach your financial goals.. Determine your needs and set priorities. When establishing your budget, aim for a 70-20-10 breakdown of your monthly take home pay: 70% for household expenses; not more than 20% indebtedness (the lower, the better); and 10% savings. You also should consider the following elements:

Savings: Pay yourself first. Try to begin saving 10% of your paycheck. You can always save more if it is affordable. Establishing a TSP allotment saves pre-tax dollars that can yield tax benefits and savings.

Rent/mortgage: Housing is often your largest monthly expense, but it should not eat up your entire paycheck. The monthly payment should remain the same for the year, so you can plan for that amount. Pay the rent or mortgage on time each month. Many companies impose a late payment charge if the check arrives later than the due date. Some rentals require a full month's rent as a deposit in advance. Ensure this money is refundable. Read all contracts very carefully and see your base legal office for assistance.

Utilities: These include electricity, water, phone, and gas. Costs will fluctuate depending on the season. Most gas and power companies offer "equal payment plans" that break down your payments to equal amounts for the majority of the year.

Food: Shopping at the commissary can save an average of 20% on your food bills. Using coupons and buying in bulk can save even more. Nutritious and delicious meals at low cost are easy with a little effort and planning. Of course, dining out is a treat and can be done with careful budgeting. Take a shopping list and don't shop when you're hungry or you may find yourself spending more than you intended.

Good health and medical: This part of the budget covers activities that keep you healthy and physically fit and any out of pocket medical bills and medications. Before joining a health club, check out your base MWR facilities, they are usually free.

Car: This includes car payments, gas, regular maintenance, and insurance payments. Cars are costly. Maintenance, insurance, and car payment can cost up to 25% of your income. Check into car pools and public transportation to get around. You can either learn to do simple car maintenance yourself or use the base auto hobby shop, which has qualified mechanics on duty.

Entertainment: Money in this category can fluctuate. Take advantage of the MWR's discounted tickets and activities provided on base.

Maintenance & madness: Money you have left over in your budget falls in this category. This money can be saved for emergency repairs or for a night on the town, vacation, or a trip home.

Personal Financial Management Program

Coast Guard policy states that service members are responsible for paying their debts in a timely manner. Incurring debts beyond their ability to pay is evidence of irresponsibility, and may jeopardize the member's security clearance status, duty assignment, and qualification for reenlistment or extension of enlistment. In more serious cases, indebtedness may become grounds for disciplinary action or other than honorable discharge.

Checking Accounts

Every service member should have a checking account. Checks are an easy way to pay bills and a great way to keep track of personal spending. Not all checking accounts offer the same features or cost the same. Some checking accounts require a minimum balance while others charge for each check written. Some pay interest on average account balances. Compare features and costs of accounts at various banking institutions before you decide which checking account to open.

Tips on Managing your Checking Account

Make one person responsible for maintaining and balancing the checkbook. When you order checks make sure that both your name and your spouse's name on them. Ensure your check is properly filled in to preclude its return or delay in payment. Make sure the number of the check (printed in the upper right hand corner) is the same one you put in your check register. If you use a debit card make sure you're your check checking account reflects the amount of the purchase. Paying bills on line also requires vigilance in keeping track of the account balance.

Direct Deposit is mandatory for all members of the Coast Guard and is accomplished at the members' accession point. It will electronically deposit your paycheck into your bank account. This can ease financial hardships, especially while the service member is deployed. It eliminates the wait for each paycheck to arrive and the need to wait in line at the bank each payday.

Be sure to wait for your deposits to clear before writing checks on that money. If you write a check for more than what is in your account, the bank can refuse to honor your check. The check can then be returned to the agency where it was written and assessed an overdraft fee and possibly additional fees in accordance with the financial institution and/or laws. Most banks can provide a "bounce proof" account that will put the overage on your bank credit card or saving account and will eliminate overdraft fees or returned check fees.

Credit

In today's economy, borrowing on credit can be a necessity. However, careless use of credit can make each purchase cost more over the long run, once interest charges are factored in. Financial experts recommend limiting you and your family to two credit cards and paying each bill in full when due.

If possible, pay in cash to avoid paying high finance charges. Using credit unwisely is a dangerous trap. Be cautious. Whenever you apply for credit, lenders weigh three major factors to determine if you are a good risk.

- Capacity: Your ability to meet your present and future financial obligations.
- Capital: Savings and other assets creditors can take if you default on your payments.
- Character: How responsibly you have managed your finances in the past.

How to Establish Credit

Open your own checking and savings account. This will demonstrate that you are able to manage your money. Make regular deposits into your savings account and be careful not to overdraw your checking account. Regular deposits into a savings account can serve as an indication to creditors that you will make payments to them in the same manner.

Open a credit account with a major retail store. These are the easiest to qualify for. Make small purchases with your credit card and pay the balance promptly.

Apply for a major bankcard, like VISA or MASTER CARD. Financial institutions may require that you open a savings account with them or ask for a co-signer before they will issue the card. There will be a limit on the amount you can charge. Your credit limit will increase as your income and credit history improve.

Take out a small savings-secured loan using funds you have accumulated in your savings account as collateral. Interest rates on these loans may cost two to four percent more than the interest earned on your savings account. Deposit the money into your savings account and withdraw from it monthly to make payments on the loan. If you pay the loan off early, the amount of interest paid will be less.

As you establish and use credit, reporting agencies collect information to document your credit history. This information is compiled in your credit report. Your credit report includes:

- Identification: Your name, birth date, social security number, current and previous addresses
- Employers: Names of present and former employers
- Credit history: Your charge accounts (joint and individual), how long the accounts have existed, the credit limit and balance, and if payments were made on time
- Public records: Court judgments, tax liens, bankruptcies, divorces, death of a spouse, mortgages, and deeds in your name

It is important to maintain a positive credit history, thus a good credit rating. Pay your bills on time. If you have trouble making payments, visit or call your creditor and try to work it out with smaller or delayed payments. Show that you intend to pay your creditor and a solution will be easier to reach. Do not avoid your creditor if you are unable to make payments on time. It will damage your credit rating. In late 2003 Congress passed the Fair & Accurate Credit Transactions (FACT) Act, creating a central source where consumers can obtain a free credit report annually.

Equifax, Experian, and TransUnion, the three largest credit reporting agencies, have set up a special website at www.annualcreditreport.com where consumers can request, view, and print their free report. This is the only authorized website to request your free report. The report is also available by calling toll-free at 877-322-8228 or by writing to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Warning Signs of Too Much Credit

Consumer credit is a powerful financial tool if you use it properly. However, you cannot use credit to live beyond your means. Financial experts estimate that for every person who files for bankruptcy, there are 20 others on the brink. Here are some warning signs that you may have too much credit:

- You must continuously extend the amount of time to pay back loans.
- You do not pay off your credit cards in full each month and always have an outstanding balance.
- You are frequently behind on scheduled payments.
- You have more of your income going to credit payments than to normal monthly expenses.
- You have to consolidate your loans.
- You draw cash advances on your credit cards for living expenses.
- You have less than one-month pay in an emergency fund.
- You depend on extra income, i.e., spouse's job or your part-time job, to make ends meet.

If you find yourself in too much debt and saying "yes" to these warning signs, put together a plan of action.

- Reduce living expenses
- Reduce indebtedness
- Increase income
- Use a combination of the above

Debt Management Plan

If all options of reducing living expenses and increasing income have been exhausted and you still have a deficit financial situation, the final option is to reduce indebtedness through a debt management program. To tackle this somewhat difficult task, follow these steps:

- Make a list of creditors and how much you owe to each one.
- Determine how much money is left for creditors after your basic living expenses are met each month.
- Set up a proposed repayment plan.
- Present the plan to your creditors.
- Follow the debt management program until all debts are repaid.
- Learn from the experience. Use better financial management techniques to avoid problems in the future.
- Seek budget counseling through your command, employee assistance program or the work life staff. www.uscg.mil/worklife/ .
- Beware of payday loan companies, loans using your car as collateral, and pawn shops. These companies are in business to make money at your expense with very high interest rates and short repayment schedules.

Buying a Car

Almost every service member will purchase a new or used car while on active duty. They will spend more of their income on cars than on virtually anything else except food and shelter. Because a car is such an important purchase, consider the following questions before you buy:

How much can I afford?

Make sure you can afford this car and can work the monthly payments into your budget. Costs should not exceed 25% of your net income. A good rule of thumb is, 15% should go towards the car payment and 10% towards maintenance, insurance, and operating expenses.

What type of car do I need?

What you will be using your car for and your family's needs should determine what kind of car you select. New cars cost less in repairs because of warranties, but you may be committed to three to five years of payments. Used cars may cost you more in repairs, due to unforeseen mechanical problems, but are less expensive to buy. Check blue book values, consumer reports, and performance ratings. If the car is used, have a reliable mechanic look at it before you complete the purchase.

Financing

Once the salesperson quotes you the lowest price, research various financing options available to you and comparison shop. Credit unions and banks offer the best rates. Dealers often provide financing but interest rates are often higher. Trade-in, financing, and price should be treated as three separate transactions. When in doubt seek legal assistance. Limited assistance may be available through the Coast Guard legal office.

Leave and Earnings Statement

Each service member receives an electronic copy of his or her Leave and Earnings Statement (LES) monthly. The LES contains a monthly accounting of your leave and earnings. Members should read their LES carefully each month. For more detailed information regarding your LES consult "You and Your LES". <http://www.uscg.mil/hq/psc/3pm.asp> Some information included on the LES is as follows:

- Your name and leave status
- Entitlements: How much you earn and type of pay received is listed in left column.
- Deductions: Items subtracted from your pay including taxes is listed in the right column
- Take-home pay: Your total earnings minus your total deductions.
- Payments posted since last LES: Exact amounts of previous paychecks and advances.
- Forecast of future pay: How much to expect in your next two paychecks.
- Remarks: This section updates changes in leave and pay status.

For more information regarding personal financial management visit <http://www.uscg.mil/hq/g-w/g-wk/wkw/index.htm> or stop by your local Work-Life office.

Social Customs and Courtesies

The Coast Guard expects its members to display everyday good manners. Common sense, tact and ordinary courtesy are the fundamentals of social success. Sea Legs will cover what is expected of you in social situations and common military ceremonies.

Introductions

Knowing when and how to introduce people is a must. If you don't think people know each other, introduce them. If you're not sure of how to introduce people, just use common sense and do it in a way that is not uncomfortable for those involved. Some easy rules are:

- It is often helpful to make a brief comment about the person you are introducing while making the introduction.
- The name of the senior or the honored individual is given first. When introducing a woman and a man, the woman's name is given first, unless meeting the President, or a senior Coast Guard member.
- Men always stand when being introduced, women may. A younger woman should always stand when being introduced to an older woman.
- Introduce older to younger, using the older person's name first.
- Shaking hands when being introduced is a friendly gesture; a woman traditionally offers her hand to a man.
- Introduce yourself if no one is there to make introductions.

All ranks are introduced by complete title. A chaplain is called "Chaplain" and a doctor or dentist is "Doctor." The term "Captain" is used for the commanding officer of the ship.

Invitations

Invitations should include information on the event, location, and any dress guidelines. If the invitation reads "Please Respond" or "RSVP," it is polite to reply within two or three days after receiving it. If you accept, you should attend. A thank-you note is often appreciated after the event and is a thoughtful way to thank your host or hostess.

When to Arrive and When to Leave

Arriving late is inappropriate and often viewed as discourteous. If you are detained and will be delayed longer than 15 minutes, call the hostess. Punctuality is important:

- When you are invited to an event, your invitation should provide arrival and departure times. Plan on arriving on time or close to it, and stay through the party. Your hosts want your company or they would not have invited you.
- Arrive on time - not early and not late - for dinner.
- When you are an invited guest for an official ceremony, you should arrive in time for seating 10 to 15 minutes prior to the event.
- Leaving when appropriate is just as important as arriving on time.
- When you are invited for dinner, you should stay at least 30 minutes after the meal is over. Stay a minimum of 45 minutes at a reception, or until the senior guest departs.
- Before leaving any social event, thank your host and hostess.

Social Attire

An invitation should state the form of dress expected for military and civilians attending. Sometimes, but not often, the meaning of the type of clothing may vary depending on the location. If you are unsure of the meaning of dress do not hesitate to call the host or hostess and ask. Dress codes for civilians at the most common functions are listed below:

- Brunch, luncheon or tea: Dress, nice slacks or skirt and blouse for women; suit or coat and tie for men.
- Cocktail party: Cocktail dress for women and coat and tie for men.
- Cookouts or picnics: Men and women wear slacks, jeans or shorts; women can wear a skirt or summer dress.
- Casual dinner: Dress, slacks, or skirt and blouse for women; open-neck shirts and no tie for men.
- Dinner: Dress for women; men wear coat and tie or a suit.
- Formal dinner: Long or short formal dress for women; black tie for men.
- Dining Out: Long or short formal dress for women; black tie for men.
- Parade, change of command or retirement ceremonies: Dress or slacks for women; suit or coat and tie for men.
- Receptions: Dress, pants suit or skirt and blouse for women; men wear coat and tie or suits.

Entertaining

Entertaining is an opportunity to socialize and enjoy other people's company. Whether you and your family choose to entertain or not will not influence the service member's career. If you do decide to entertain - casually, informally or very formally - planning is a must. Consider the event, how much time you have for preparations, your budget and your energy level.

The most important thing to do is to make your guests feel welcome and at ease without exhausting yourself. The more you entertain the more comfortable and more experienced you become at planning such events.

Visiting Aboard Ship

Here are some guidelines to follow if you are invited aboard a ship:

- After crossing or climbing the brow and stepping onto the ship, stop and face the stern (back) of the ship. Coast Guard members do the same thing when they board, but when in uniform they also salute the flag (ensign). Greet the officer of the deck and, if alone, explain why you are aboard. If you are not alone your host or spouse should introduce you.
- If your visit aboard is informal, or if you're attending a cruise for family members (Family Day or dependent cruise), it is safer and more practical to wear flat shoes or sneakers so you can move around on uneven surfaces and ladders. Women should wear slacks for more comfortable access to deck spaces. Take along a sweater or jacket because different sections on the ship vary in temperature.
- When invited to attend a change of command, dinner in the wardroom, award ceremony, or other special activity, dress appropriately for the event. Women should wear low-heeled shoes, and a conservatively styled skirt or dress. Carry a purse with a wrist or shoulder strap so that you may have hands free.



Flag Etiquette

Our nation's flag is to be respected, never defaced or scorned. There are appropriate ways to show respect in the presence of the flag. During the ceremony of hoisting or lowering the flag or when the flag is passing in a parade or in a review, everyone should face the flag and stand at attention with their right hands over their hearts. Military members who are present in uniform should render a hand salute. When not in uniform, a man should remove his hat with his right hand and hold it at the left shoulder, the hand being over the heart.

Citizens of other countries should stand at attention. The salute to the flag in a moving column (such as a parade) should be rendered at the moment the flag passes. When driving a car on a military installation and "Colors" or "Retreat" (when the national flag is hoisted at eight o'clock in the morning or lowered at sunset) is sounded, stop the car and wait until the ceremony has been completed. If walking, stop, turn toward the flag and stand at attention with your right hand over your heart.

When the flag is displayed during the playing of the national anthem, all present except those in uniform should stand at attention facing the flag with the right hand placed over the heart. A man not in uniform should remove his hat with his right hand and hold it at the left shoulder, the right hand being over the heart. Persons in uniform stand and render the military salute at the first note of the anthem and hold their salute until the last note is played. When the flag is not displayed, those present should face the music and act in the same manner they would if the flag were displayed there.

A Coast Guard Career



HONOR, RESPECT and DEVOTION TO DUTY, the core values for every member of the Coast Guard, are an integral part of their everyday life, and give true meaning to their role in support of our country. Service members need family support and understanding to aid in their professional growth. Regular study is necessary for advancement and families can help by providing the service member with quiet time. Late hours on the job are often required and families will need to work around the service member's schedule. Family cooperation and encouragement can be crucial factors in the career success of the service member.

The Commandant

The Commandant of the US Coast Guard is the highest ranking member of the US Coast Guard. He is the only four-star Admiral of the Coast Guard, and is appointed for a four year term by the President of the United States upon confirmation of the US Senate. He is assisted by a Vice-Commandant, two Assistant Commandants/Area Commanders and a Chief of Staff, all of whom are three-star Vice Admirals. Unlike the Commandant of the Marine Corps, The Coast Guard Commandant is not a member of the Joint Chiefs of Staff. He reports to the President, the Secretary of Homeland Security and the Secretary of Defense.

Officers

The Coast Guard officer corps is comprised of graduates from the United States Coast Guard Academy, and Officer Candidate School plus a number of Direct Commission programs. The officer corps provides leadership and professional development to all hands. The Coast Guard officer corps is largely involved in duties that provide direct or indirect leadership to day-to-day activities of the deployable, mobile, or shore based forces which execute our missions.

Chief Warrant Officers

Coast Guard Chief Warrant Officers (CWOs) are prior enlisted members who have been selected to become members of the officer corps. As such, they hold a unique organizational position and provide much of the leadership and management required to operate the Coast Guard. Chief Warrant Officers are often focused on a technical specialty, such as Marine Inspection.

Enlisted

Once Coast Guardsmen complete recruit training they leave as a Seaman Apprentice (E-2), or a Seaman (E-3). Their first assignment may be to a Coast Guard unit (ship, station, Sector, etc) or to a technical school ("A" school) to learn one of the Coast Guard's job specialties, commonly known as a "rating".

Enlisted Ratings, Selection and Advancement



There are 18 different specialties or "ratings" in the Coast Guard (see enlisted ratings at <http://gocoastguard.com/find-your-fit/enlisted-opportunities/enlisted-ratings-descriptions>). Coast Guardsmen are "rated" when they reach pay-grade E-4, (Third Class Petty Officer). Members can advance as far as Master Chief Petty Officer in individual ratings. Advancement is competitive and only the best qualified Coast Guardsmen are promoted.

Advancement to Seaman Apprentice and Seaman is primarily based on time in rate, completion of performance qualification tasks, and the commanding officer's recommendation.

In order to advance to Petty Officer, Chief Petty Officer, Senior Chief Petty Officer or Master Chief Petty Officer (E-4 through E-9), your spouse must:

- Obtain a recommendation from the commanding officer
- Complete performance qualification tasks
- Complete required rating course
- Successfully complete any required service schools
- Fulfill time in service and time in pay-grade requirements
- Meet security requirements
- Be in the proper path of advancement for their rating.
- Score well on a servicewide examination

After all of this has been completed, those who have taken the most recent Coast Guard service-wide advancement exam in their rating are considered for advancement. After taking the exam, advancement depends on actual and forecasted vacancies in the rating and pay-grade, and on the maximum number of additional petty officers authorized for advancement.

Making Chief Petty Officer

Only by experience, by performance, and, by testing, can a person advance to Chief Petty Officer in the U.S. Coast Guard. In the Coast Guard, a Chief Petty Officer carries unique responsibilities. With the exception of the U.S. Navy, no other armed force throughout the world carries the responsibilities nor grants the privileges to its senior enlisted personnel comparable to the privileges and responsibilities a Coast Guard Chief Petty Officer is bound to receive and expected to fulfill. The mission of the Chief Petty Officer is to provide leadership to the Enlisted Force and advice to Coast Guard Leadership to create mission-ready maritime forces and guardians of the sea. Some who reach senior enlisted leadership go on to become Command Master Chief Petty Officers and serve as the Commanding Officer's principal enlisted advisor on issues and policies concerning morale, welfare, job satisfaction, discipline, utilization and training. In this position they report directly to the Commanding Officer.



Three Stars and a Crow



The Coast Guard's most senior enlisted member is the Master Chief Petty Officer of the Coast Guard (MCPOCG). As the only E-10 in the Coast Guard, the MCPOCG serves as the senior enlisted representative of the Coast Guard and primary enlisted advisor to Commandant of the Coast Guard. The MCPOCG must be a living example of the Coast Guard's core values of honor, respect, and devotion to duty. Individuals who are selected to serve in this prestigious position must possess the highest standards of professionalism and personal

integrity.

Responsibilities of the MCPOCG include advising the Commandant of the Coast Guard on matters concerning the morale and welfare of active duty, reserve, and retired enlisted members and their family members.

The Coast Guard Reserve

The Coast Guard Reserve is an integral part of the U.S. Coast Guard. Drilling reservists are entitled to many of the same benefits as active duty members, although some entitlements are limited. Benefits include SGLI, commissary and exchange privileges when on active duty, and Morale, Welfare and Recreation benefits. Reserve members must enroll family members in DEERS and obtain Reserve Family member Identification Cards. The SPO can provide you with proper application forms.



The Coast Guard: A Proud Tradition

The United States Coast Guard, one of the country's five armed services, is a unique agency of the federal government. We trace our history back to 4 August 1790, (note: the 4th of August is known as Coast Guard Day. Personnel throughout the service pause and celebrate the Coast Guard's birthday with their families at picnics and unit outings) when the first Congress authorized the construction of ten vessels to enforce tariff and trade laws, prevent smuggling, and protect the collection of the federal revenue. Known variously as the Revenue Marine and the Revenue Cutter Service, we expanded in size and responsibilities as the nation grew.

The service received its present name in 1915 under an act of Congress when the Revenue Cutter Service merged with the Life-Saving Service. The nation then had a single maritime service dedicated to saving life at sea and enforcing the nation's maritime laws. The Coast Guard began to maintain the country's aids to maritime navigation, including operating the nation's lighthouses, when President Franklin Roosevelt authorized the transfer the Lighthouse Service to the Coast Guard in 1939. Later, in 1946, Congress permanently transferred the Bureau of Marine Inspection and Navigation to the Coast Guard, thereby placing merchant marine licensing and merchant vessel safety under our purview.

The Coast Guard is one of the oldest organizations of the federal government and, until the Navy Department was established in 1798, we served as the nation's only armed force afloat. We have continued to protect the nation throughout our long history and have served proudly in every one of the nation's conflicts. Our national defense responsibilities remain one of our most important functions.

Coast Guard at War

War of 1812

With the War of 1812, augmenting the Navy with shallow-draft craft became a one of the services primary wartime missions. During the war's opening phases Treasury Secretary Albert Gallatin requested from Congress, "small, fast sailing vessels," because there were, "but six vessels belonging to the Navy,



under the size of frigates; and that number is inadequate..." Since then, cutters have extensive service in littoral or "brown water" combat operations.

(Right: the cutter *Vigilant* fought and captured the British privateer *Dart* off Block Island on 4 October 1813.)

The defense of the cutter *Eagle* against the attack of the British brig *Dispatch* and an accompanying sloop, is one of the most dramatic incidents of the war (left).

Piracy, which prevailed during the first quarter of the nineteenth century in the Gulf of Mexico, owed its suppression chiefly to the revenue cutters. The officers of the Service waged a relentless war upon the pirates. They pursued the pirates to their rendezvous and hideouts and attacked and dispersed them wherever found. On 31 August 1819, the cutters *Louisiana* and *Alabama* were boldly attacked off the southern coast of Florida by the pirate ship *Bravo* commanded by Jean La Farge, a lieutenant of the notorious Jean La Fitte. The action was of short duration and was terminated by the cutters' boats boarding the enemy and carrying his decks in a hand-to-hand struggle.

Civil War

The sympathies of the cutter force were divided between the North and the South during the American Civil War (1861-65). In a famous dispatch to General John A. Dix, the Treasury Secretary declared that, "If any one attempts to haul down the American flag, shoot him on the spot." Transmitted on the evening of 15 January 1861, this order was to ensure Federal control of the cutter *Robert McLelland*, then in the port of New Orleans. Despite this message, many cutter men, including those on *Robert McLelland*, chose to join the Confederacy. It was at this time that the Service received its first official name, the Revenue Cutter Service.

The Modern Coast Guard

On 28 January 1915, the Revenue Cutter Service and the U.S. Life-Saving Service were combined to form the United States Coast Guard. The law combining these two services stated that the Coast Guard was an armed service at all times and made provisions for its transfer to the U.S. Navy when needed.

World War I In August and September 1917, six Coast Guard cutters, *Ossipee*, *Seneca*, *Yamacraw*, *Algonquin*, *Manning*, and *Tampa* left the United States to join U.S. naval forces in European waters. They constituted Squadron 2 of Division 6 of the patrol forces of the Atlantic Fleet and were based at Gibraltar. Throughout the war they escorted hundreds of vessels between Gibraltar and the British Isles, as well as escort and patrol duty in the Mediterranean. The other large cutters performed similar duties in home waters, off Bermuda, in the Azores, in the Caribbean, and off the coast of Nova Scotia. They operated either under the orders of the commandants of the various naval districts or under the direct orders of the Chief of Naval Operations.



World War II

Two hundred and thirty one thousand men and 10,000 women served in the Coast Guard during World War II. Of these, 1,918 died, a third losing their life in action.

Almost 2,000 Coast Guardsmen were decorated, one receiving the Medal of Honor, six the Navy Cross, and one the Distinguished Service Cross.

War in Vietnam



The Coast Guard was asked to participate in the Vietnam War by the Army, Navy, and Air Force and performed a variety of duties. At the outset of the military buildup in the mid-1960s, the Navy lacked shallow water craft needed for inshore operations. To help fill this need, the Coast Guard sent 26 82-foot cutters to Vietnam. These formed Squadron One.



(Left: Squadron Three departs Subic Bay for Vietnamese waters; right: the 82-foot cutter *Point Comfort* inspects a local fishing vessel for contraband.)



While the 82-foot cutters helped patrol inshore, larger cutters helped form a deepwater barrier against infiltration. For this task, the Coast Guard established Squadron Three. It consisted of five high endurance cutters on ten-month deployments from their U.S. home ports. Thirty high endurance cutters served on this duty between 1967 and 1971 **(below, right, the *Mendota* conducts a naval gunfire support mission.)** Some 8,000 Coast Guardsmen served in Vietnam. Seven lost their lives and 59 were wounded. Although research is incomplete, it has been verified that through 1970, Coast Guardsmen received the following awards: 12 Silver Stars, 13 Legion of Merit medals, 16 Distinguished Flying Crosses, 114 Bronze Stars, 87 Air Medals, 151 Navy Commendation Medals, 27 Army Commendation Medals, five Coast Guard Commendation Medals, 43 Navy Achievement Medals, 66 Purple Hearts, 53 Vietnamese Navy medals and 15 Presidential Unit Commendations.

Desert Storm & Beyond

Coast Guardsmen have also participated in the country's most recent conflicts. Three were assigned to U.S. forces in Operation Just Cause, the liberation of Panama in 1989. With the Iraqi invasion of Kuwait on 1 August 1990, the Coast Guard was again called to perform military duties on a large scale. On 17 August 1990, at the request of the Joint Chiefs of Staff, the Secretary of Transportation and the Commandant of the Coast Guard commit Coast Guard law enforcement boarding teams [LEDETs] to Operation Desert Shield. A total of 10 four-person teams served in theatre to support the enforcement of UN sanctions by the Maritime Interdiction Forces. Approximately 60 percent of the 600 boardings carried out by U.S. forces were either led by or supported with the USCG LEDETs. Additionally, a 7-man liaison staff was designated by the Commandant as Operational Commander for the USCG forces deployed in theatre. The first boarding of an Iraqi vessel in the theatre of operations conducted by a USCG LEDET occurred on 30 August 1990.

On 11 September 2001, terrorists hijacked four commercial aircraft, crashing two into the World Trade Center in New York and one into the Pentagon in Washington, DC (the fourth aircraft crashed around Shanksville, Pennsylvania when passengers on board attempted to regain control from the terrorists). USCG units from Activities New York were among the first military units to respond in order to provide security and render assistance to those in need. **(Right: the cutter *Tahoma* patrols off Manhattan after the attack on the World Trade Center.)**



US Coast Guard units deployed to Southwest Asia in support of the US-led coalition engaged in Operation Iraqi Freedom early in 2003. At the height of operations, there were 1,250 Coast Guard personnel deployed, including about 500 reservists. This included two large cutters, a buoy tender, eight patrol boats, four port security units, law enforcement detachments and support staff to the Central (CENTCOM) and European (EUCOM) Command theaters of operation.

Coast Guardsmen and their forefathers have fought in every conflict since the Constitution became the law of the land.

Semper Paratus" (Always Ready)

***The Official Coast Guard Marching Song
Words and Music
by Captain Francis Saltus Van Boskerck, USCG***

Words and Music Copyright by Sam Fox Publishing Co, Inc.

From Aztec shore to Arctic zone,
To Europe and Far East.
The Flag is carried by our ships,
In times of war and peace.
And never have we struck it yet,
In spite of foe-men's might,
Who cheered our crews and cheered again,
For showing how to fight.

We're always ready for the call,
We place our trust in Thee.
Through surf and storm and howling gale,
High shall our purpose be.
"*Semper Paratus*" is our guide,
Our fame, our glory too.
To fight to save or fight to die,
Aye! Coast Guard, we are for you!

Military events often include the playing and singing of all the service songs. When *Semper Paratus* is played Coast Guard members and their families proudly stand and join in the singing.

Coast Guard Acronyms and Abbreviations

"A" School - School where member goes to receive basic technical training for their rate.

ASAP - as soon as possible

AT - Annual Training

AWOL - absent without leave

BAH - Basis Allowance for Housing

BAS - Basic Allowance for Subsistence

"C" School - School member attends to receive advanced technical training.

CACO - Casualty Assistance Calls Officer

Captain's Mast - Non-judicial punishment used as an alternative to a court martial.

CDA - Career Development Advisor

CFS - Command Financial Specialist

CGCentral - Coast Guard intranet site accessible by the military member

CGMA - Coast Guard Mutual Assistance

CMC - Command Master Chief

CO - Commanding Officer

COLA - Cost of Living Allowance

CONUS - Continental United States

COSE - Career Options & Skills Evaluation. Set up through the Work Life office.

CPO - Chief Petty Officer

CWO - Chief Warrant Officer

DEERS - Defense Eligibility Enrollment Reporting System

Dependent - A legal term used for a person receiving all or a portion of their necessary financial support from the active duty member.

Direct Access - The Coast Guard computerized Human Resources System

DHS - Department of Homeland Security: Parent agency of the Coast Guard

DLA - Dislocation Allowance is an allowance to help offset the costs included during a PCS move.

DOD - Department of Defense

EAOS - End of Active Obligated Service

EAP - Employee Assistance Program

EFMP - DOD Exceptional Family Member Program; the Coast Guard "Special Needs" program.

ESO - Educational Services Officer

ETA - Estimated Time of Arrival

ETD - Estimated Time of Departure

FAS - Family Advocacy Specialist

FOT - Force Optimization and Training

FRS - Family Resource Specialist

FSA - Family Separation Allowance

FSGLI - Family Servicemembers Group Life Insurance:

Geographic Bachelor- Refers to a member who moves to a new duty station unaccompanied, by choice.

GSA - General Service Administration

HBA- Health Benefits Advisor: An individual who has received additional training on TRICARE who is available to answer questions and assist with TRICARE problems.

HHG - Household Goods: Your furniture and personal belongings

HPM - Health Promotions Manager

ISC - Integrated Support Command Work-Life is located at the ISC.

LES - Leave and Earning Statement The military member can view this online via Direct Access.

MTF - Military Treatment Facility: A military base where members and dependents receive medical care.

MWR - Morale, Welfare & Recreation

LES - Leave and Earnings Statement

MCPOCG - Master Chief Petty Officer of the Coast Guard

OCS - Officer Candidate School

OER - Officer Evaluation Report: The written report of an officer's performance of duty.

OINC - Officer In Charge:

OCONUS -Outside of the Continental United States (Alaska, Hawaii, Guam, etc)

OMBUDSMAN - Official liaison between a command and its families

OOD - Officer of the Deck

PCS - Permanent Change of Station

PSC- Personnel Support Center

POC - Point of Contact

PSU - Port Security Unit

Rank - Grade or official standing of a military member.

Rate - Job classification with the Coast Guard such as Damage Controlman (DC).

SGLI - Servicemen's Group Life Insurance

SITREP - Situation Report

SBP - Survivor's Benefit Program. An optional program that a retiring member can elect and pay premiums to ensure a portion of their retired pay will continue to be paid to the designated beneficiary when the retiree passes away.

SEAP - Spouse Employment Assistance Program.

SGLI -Servicemember's Group Life Insurance:

SPM -Self Procured Move: (DITY move.)

SPO - Servicing Personnel Office

Sponsor - This term can be used in two ways. 1) The Active Duty member who you are considered a dependant of; 2) someone assigned to assist you when you PCS.

TAD - Temporary Additional Duty

TAP - Transition Assistance Program. A program offered through Work Life for military members who are separating or retiring that covers resumes, job search benefits, etc.

TLA - Temporary Lodging Allowance

TLE - Temporary Lodging Expense

TO - Transportation Office:

TRICARE - The medical insurance provided to military members and their families.

TRM - Transition & Relocation Manager: Member of the Work-Life staff who assists with relocation issues and/or issues for members leaving the service.

TSC - TRICARE Service Center: Customer service office for Tricare.

TSP - Thrift Saving Plan: A retirement plan that members may elect to participate in.

UCCI - United Concordia Companies, Inc. The contractor who currently provides optional dental insurance for military family members.

UCMJ - Uniform Code of Military Justice: The penal code of the military which applies to all service members regardless of rank or branch of service.

UA - Unauthorized Absence

VA - Department of Veteran's Affairs

VGLI - Veteran's Group Life Insurance

XO - Executive Officer

XPO - Executive Petty Officer

Coast Guard Terms

ABOARD - on or in a ship.

AFT - in, near or toward the stern of the ship.

AIRDALE - slang, a naval aviator.

ALLOTMENT - assignment of part of military pay directly to a person or bank.

ANCHOR - the hook used at the end of a chain and dropped to the sea bottom to hold a ship in one particular place.

ANCHORAGE - suitable place for ship to anchor; a designated area of a port or harbor.

ANCHOR'S AWEIGH - said of the anchor when just clear of the bottom.

AT - Annual Training for a Coast Guard Reservist.

AYE-AYE - term used to acknowledge receipt of a command or order from senior.

BELAY - to cancel an order; stop; firmly secure a line.

BELOW - below decks; below main deck.

BERTH - space assigned ship for anchoring or mooring.

BILLET - an individual's position in the ship's organization.

BOATSWAIN - refers to warrant officer or petty officer in charge of boats, rigging, and ground tackle aboard ship.

BOOT - slang for recruit.

BOW - most forward part of a ship.

BRIDGE - platform or area from which ship is steered, navigated and conned;

BRIG - Military jail.

BROW - large gangplank leading from a ship to a pier, wharf or float; usually equipped with handrails.

BULKHEAD - one of the upright, crosswise partitions dividing a ship into compartments.

CAPTAIN - Rank or commanding officer of a ship or squadron.

COLORS - National ensign; distinguishing flag flown to indicate a ship's nationality.

COMMISSARY - grocery store on base where service members and families can purchase food, beverages, etc., at prices usually lower than in civilian stores.

COMMISSION - to activate a ship or station; written order giving an officer rank and authority.

COMMISSIONING CEREMONIES - ceremonies during which a new ship is placed in service. It is customary to invite friends of officers and others interested to attend the ceremony, along with the sponsor who christened the ship.

COMPARTMENT - space enclosed by bulkheads, deck and overhead, same as a room in a building.

CONUS - The Continental United States. (48 states and the District of Columbia.)

COURSE - direction steered by a ship or plane.

COURT-MARTIAL - military court for trial of serious offenses,

CPO - Chief Petty Officer.

CROW - (slang) eagle on petty officer's rating badge.

CRUISE - to sail with no definite destination; more commonly used to describe round trip.

DECK - a floor or platform extending from end to end of a ship.

DEERS - Defense Eligibility Enrollment Reporting System. The DEERS database lists everyone entitled to active duty and retired pay and their family members.

DEPLOY - tactical term used for dispersal of troops; also disposition of ships in battle formations.

DIVISION - in the organization of ship or plane groups, the unit between sections and squadrons; in shipboard organization, Sailors and officers grouped together for command purposes.

EMBARK - to go aboard ship preparatory to sailing.

ENLISTED EVALUATION - marks; written report of an enlisted service member's performance of duty.

ENSIGN - lowest ranking commissioned officer.

EXCHANGE - department store run by the military.

EXECUTIVE OFFICER (XO) - regardless of rank, the officer second in command.

FANTAIL - main deck section in after part of flush-deck ship.

FATHOM - in measuring depth of water, six feet.

FLAG AT HALF-MAST - begun in times of mourning in old sailing days, indicated that grief was so great it was impossible to keep things shipshape. Half-masting of colors is the survival of days when slack appearance characterized mourning on shipboard.

FLAG OFFICER - Rear Admiral, Lower Half; Rear Admiral, Upper Half; Vice Admiral; Admiral, and Fleet Admiral are flag officers.

FLEET - from Anglo-Saxon fleet. Organization of ships and aircraft under one commander.

FLIGHT DECK - deck of ship on which planes land, takeoff.

FORECASTLE - pronounced "focsul." In the days of Columbus, ships were fitted with castle-like structures fore and aft. The structures have disappeared, but the term forecastle remains; refers to upper deck in forward part of ship. Abbreviated fo'c'sle.

FORWARD - toward bow; opposite of aft.

FRAME - ribs of vessel.

GANGPLANK - see Brow.

GANGWAY - open in bulwarks or rail of ship to give entrance; order to stand aside and get out of the way.

GEEDUNK - slang; ice cream soda, malted milk, anything from soda fountain or Geedunk stand.

GENERAL QUARTERS - battle stations for all hands.

HASH MARK - slang, service stripe worn on uniform of enlisted personnel.

HEAD - nautical term for rest room, washroom or toilet.

HEEL - to list over.

HOLIDAY ROUTINE - followed aboard ship on authorized holidays and Sundays.

HONORS - ceremonies conducted in honor of a visiting dignitary.

KNOCK OFF - stop work; cease what is being done.

KNOT - measure speed for ships and aircraft,

LADDER - in a ship, corresponds to stairs in a building.

LEAVE - paid vacation earned at the rate of 2 1/2 days per month of active duty.

LIBERTY - authorized absence of individual from place of duty, not chargeable as leave. No period of liberty shall exceed a total of 96 hours.

LOOKOUT - seaman assigned to watch and report any objects of interest; lookouts are "the eyes of the ship."

MAST - captain's mast, or merely mast, derived from the fact that in early sailing days the usual setting for this type of naval justice was on the weather deck near ship's mainmast. Currently, means type of hearing with commanding officer presiding in which any punishment administered is non-judicial in nature and is an alternative to court martial.

MESS - meal; a place or group of officers and crew who eat together as in 'the Chief's Mess'.

MUSTER - to assemble crew; roll call.

OLD MAN - seaman's term for captain of a ship.

OMBUDSMAN - spouse of a member of the command who is appointed by the Commanding Officer to serve as official liaison between the Command and family members.

PASSAGEWAY - corridor or hallway on ship.

PLAN OF THE DAY - schedule of day's routine and events ordered by Executive Officer; published daily aboard ship or at shore activity.

PORT - left side of ship looking forward.

QUARTERDECK - part of main deck reserved for honors and ceremonies; the station of the OOD in port.

QUARTERS - living spaces assigned to personnel aboard ship; government owned housing assigned to personnel at shore stations; assembly of personnel for drill, inspection, or meeting.

RANK - grade or official standing of commissioned and warrant officers.

RATE - grade or official standing of enlisted personnel; identifies pay grade or level of advancement;

RATING - job classification with the Coast Guard, such as Electronics Technician.

SCUTTLEBUTT - a drinking fountain in Coast Guard is called scuttlebutt. A scuttlebutt in old days was a cask that had openings in the side, fitted with a spigot; also rumor, from the fact that Sailors used to congregate at the scuttlebutt or cask of water to gossip or report on day's activities - sometimes true, sometimes not.

SEA BAG - large canvas bag for stowing gear and clothing.
SEA DUTY - assignment to ship whose primary mission is accomplished while underway.
SELECTED RESERVE (SELRES) – Coast Guard Reservists who are required to participate in active duty training periods and annual training, and are paid for this duty.
SERVICEMEN'S GROUP LIFE INSURANCE (SGLI) - life insurance coverage up to \$400,000 that can be elected by the service member.
SHAKEDOWN CRUISE - cruise of newly commissioned ship to test machinery and equipment and train crew as a working unit.
SHORT TIMER - one whose enlistment or tour of duty is almost completed.
SICK BAY – ship's hospital or dispensary.
SIDEBOYS - impeccably uniformed Sailors who participate in honors ceremonies on the quarterdeck.
SKIPPER - meaning captain.
STARBOARD - right side of ship looking forward.
STERN - after part of ship.
STOW - to put gear in its proper place.
SWAB - rope or yarn mop used for cleaning.
TOPSIDE - upper level, or above decks.
TURN TO - an order to begin work.
WARDROOM - a compartment aboard ship near officers' stateroom used as officers' mess room.
WATCH - period of duty, usually of four hours' duration. The day at sea has long been divided into watches which are now called: midwatch (midnight to 4 a.m.); morning watch (4 to 8 a.m.); forenoon watch (8 a.m. to noon); afternoon watch (noon to 4 p.m.); first dog watch (4 to 6 p.m.); second dog watch (6 to 8 p.m.); and first watch (8 p.m. to midnight).

Military Time

The easiest way to remember military or Coast Guard time is:

- For any time prior to 10:00 a.m. simply add a zero before the hour, example: nine o'clock in the morning would be spoken as "zero nine hundred" and written as 0900. 10:00 a.m., 11:00 a.m., and 12:00 p.m. would be "ten hundred," "eleven hundred," and "twelve hundred."
- For any time after 12:00 noon simply add twelve to the time. Example: if the time of day is 3:00 p.m., you add twelve to 3:00 and get "fifteen hundred" or 1500.