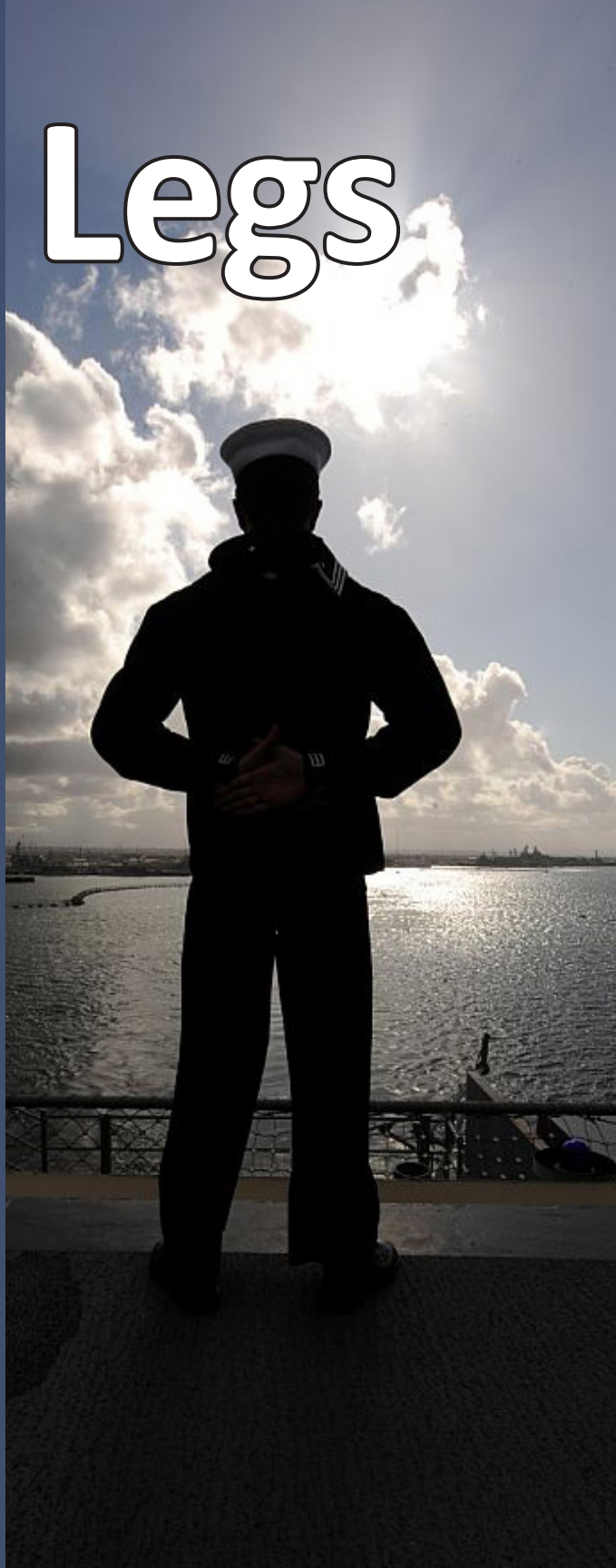


Sea Legs

A Handbook
for Navy Life
and Service



Sea Legs

A Handbook for Navy Life and Service

Commander, Navy Installations Command
and
Naval Services FamilyLine

Revised April 2016

Introduction

Since 1966, *Sea Legs* has served the spouses and families of active-duty service members of the Navy, Marine Corps and, later, the Coast Guard. This revised edition of *Sea Legs* contains information that can assist active-duty and Reserve Sailors, their spouses, family members, and friends. While using this publication, be sure to review the valuable resources of the Navy and support organizations, which are listed throughout. For specific information, Navy families are encouraged to contact the nearest Fleet and Family Support Center (FFSC). Marine Corps families should contact their Marine Corps Community Service Centers, and Coast Guard families should contact local Family Program Administrators or Work Life staff. You may also contact your command ombudsman.

We welcome your suggestions for improvements to this guidebook. Commander, Navy Installations Command, Family Readiness Programs staff and Naval Services FamilyLine volunteers combined efforts in this revised edition of *Sea Legs*.

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Chapter 1

Welcome Aboard

Congratulations! As the proud spouse or family member of a United States Sailor, you are now part of the greater Navy family. When addressing the families of Sailors, the Chief of Naval Operations (CNO) always recognizes the importance of parents and families in raising exceptional young men and women who volunteer to protect and defend the Constitution, our country and her citizens, and thanks the spouses and parents for their willingness to share their loved one with the Navy.

Take pride in your Sailor and their service to our country. It may not always be the easiest path to take, but there is no higher calling than serving one's country. We hope that when someone asks you what your spouse, son or daughter is doing, that you will, with enormous pride, tell them that he or she is a Sailor in the greatest Navy the world has ever known.

As the spouse or parent of a Sailor, you and your family are embarking on a great adventure. You may not have any knowledge of the U.S. Navy, the time your Sailor is in boot camp in Great Lakes, attending Officer Candidate School (OCS) or Naval Reserve Officers Training Corps (NROTC). You may find their first deployment confusing and frustrating. You may not have much contact with your Sailor, and this may leave you feeling disconnected.

Remember:

- The U.S. Sailor is a rare breed of hero. You should feel a great sense of pride.
- "Sailor" refers to both genders, all ranks, and active-duty and Reserve personnel.
- Despite its hardships, a military life is full of wonderful people and experiences.
- No matter what your Sailor's specialty is, expect deployments. When your Sailor finally reaches their first duty station, there may be an immediate deployment in their future.
- Your Sailor has chosen this profession. While it's natural for you to worry, your Sailor still deserves your full support because your nation's security is now in your Sailor's well-trained hands.
- Embrace it all!

Serving Worldwide

The U.S. Navy is a forward-deployed fleet with Sailors serving all over the world. At any given time, more than 30 to 35 percent of our ships and their crews are deployed around the world. In the 2010 Haitian earthquake, Navy, Coast Guard, and Marines deployed to assist in evacuation, search and rescue, and medical assistance. USS Enterprise (CVN 65) was the first responder to the 2010 flooding in Pakistan. Within minutes of Katrina coming ashore in New Orleans, the first of 23 Navy ships arrived to perform search and rescue, provide medical assistance and evacuate the citizens of the Gulf Coast. Currently, the Navy

has thousands of Sailors serving ashore in the Middle East, the Horn of Africa, the Far East and Europe. Your Sailor can take pride in the fact that they will be a part of the important and critical missions our country has asked the Navy and her Sailors to perform.

Command Ombudsman – A Key Resource

Although exciting, all of this can be difficult, confusing and worrisome for family members. Every Navy command has an ombudsman who serves as the liaison between the command and the command families. The ombudsman is an excellent resource for information about the command and the Navy.

Ask your Sailor to provide you with the name and contact information for the ombudsman. The command's website might offer this information. You may also contact the command ombudsman by going to www.ombudsmanregistry.org and clicking on the link "Contact Your Ombudsman." You will need to know the name of the command and the region in which the command is located. Using this feature, you will be able to send a message directly to the command ombudsman.

Family Readiness Tied to Mission Readiness

In today's military, family readiness is considered to be an essential element of mission readiness. The Navy can respond quickly and effectively to many situations because naval personnel are well trained and ready to do their jobs. Families who understand and are aware of the benefits and services available to Navy families can prevent many problems – especially during periods of separation.

If you are new to the service, Sea Legs will help you to become familiar with life in the Navy and the many benefits and resources available to you as family members. It is a personal reference guide for today's Navy family. Having a comprehensive understanding of the Navy lifestyle and available resources will make it much easier for you to support your Sailor in their chosen career.

Navy Life

Yeah, there's an app for that!



Download the Navy Life app today to your iPhone, iPod touch or Android device.



Fleet and Family Readiness - A CNIC Quality of Life Program



Chapter 2

A Navy Career

Whether officer or enlisted, the Navy's Core Values: Honor, Courage and Commitment are an essential part of every Sailor's career, and give true meaning to their role in the defense of our country.

Sailors need family support and understanding to aid in their professional development. Late hours on the job, whether in port or on deployment, require patience and a level of commitment from the family on the home front, which are critical in order for a Sailor to fulfill command mission accomplishments, wherever they may be stationed. Family cooperation and encouragement can be crucial factors in the career success of the service member.

Enlisted

All enlisted Sailors begin their career at Recruit Training Command (RTC) Great Lakes, Ill., more informally known as “boot camp.” Once Sailors complete boot camp, all recruits are incorporated into the Navy’s PACT program, or Professional Apprenticeship Career Tracks program.

The area of specialization a service member receives is reflected by the color of striped insignia worn on the upper left sleeve of the Sailor’s uniform: Surface – White; Engineer – Red; Aviation – Green; Construction (Seabees) – Blue.

Enlisted Rating, Promotion and Selection

Family members will have the pleasure of witnessing their service member’s advancement through the ranks. With advancement comes an increase in pay, more responsibility and additional privileges.

The term “rating” is used to describe the career designation of enlisted personnel. The rating badge is a combination of the service members’ rate or pay grade, as indicated by the chevrons and rating or occupational specialty, as indicated by the symbol above the chevrons.

There are more than 60 ratings in the Navy. These ratings are broken down into the four sub categories: Administration/Medical/Dental; Engineering/Hull; Aviation; and Construction. To see all the ratings and their insignia, visit www.navy.mil/navydata/ranks/rankrate.html.

Advancement from seaman recruit (E-1) to seaman (E-3) is based on time in rate, and there is no advancement exam required. Sailors are required to take a Navy-wide advancement exam for promotion to grades E-4 through E-6.

In order to be eligible for advancement to third (E-4), second (E-5) or first class petty officer (E-6), the service member must:

- Fulfill time in service requirements
- Obtain command recommendation
- Successfully complete any required schools or leadership courses
- Meet security requirements, if applicable.

Advancement to the next pay grade depends on a number of factors: Actual and forecast vacancies within the rating, performance evaluations, a member's final multiple score, total actual time in service, and military awards.

Advancement to Chief Petty Officer

Annual selection boards determine selection to chief petty officer (E-7). Selection to the chief petty officer board depends on exam results and performance. Similar to advancement for E-4 through E-6, a final multiple score is determined by the available in-rate vacancies. Then, a "quota" is developed. Achieving a final multiple above the cut ensures that the service member will be "board eligible." The board then reviews all board-eligible candidates' service records and selects the best qualified.

Advancement from chief through master chief petty officer (E-9) is determined through the board selection process. Outstanding Sailors who have the privilege to obtain the rank of senior chief petty officer (E-8) or master chief petty officer can go on to become command senior chiefs, command master chiefs, or fleet and force master chiefs. These positions serve as the commanding officer's principle enlisted advisor on issues and policies concerning the morale, welfare, discipline, and job satisfaction of the command's enlisted Sailors. In this position, the command senior or master chief reports directly to the commanding officer.

Master Chief Petty Officer of the Navy

Assigned to the Office of the Chief of Naval Operations, there is only one Master Chief Petty Officer of the Navy (MCPON). The MCPON serves as the senior enlisted leader of the Navy as senior enlisted advisor to the Chief of Naval Operations (CNO) and the Chief of Naval Personnel (CNP) in all matters pertaining to enlisted service members and their families.

Other duties of the MCPON include sitting on military and civilian boards that impact the enlisted force. Interaction with Sailors around the world, as well as accompanying the CNO on trips around the fleet, brings attention to concerns and emergent issues. The MCPON represents the enlisted force to the Department of the Navy and the Department of Defense (DoD), and testifies before Congress on issues affecting enlisted personnel and their families.

Officers

There are many different avenues to obtain a commission in the U.S. Navy. Minimum requirements are the potential candidate or service member must be a U.S. citizen, and must meet certain age, physical and additional service requirements. Some commissioning opportunities include the United States Naval Academy, Naval Reserve Officer Training

Corps (NROTC), Officer Candidate School, Seaman to Admiral – 21, and the Warrant Officer and Limited Duty Officer programs. Besides these programs, there are a number of other ways to receive a commission.

The Navy has two categories of officers – line officers and staff officers. Line officers are then broken into two more categories, restricted and unrestricted line officers. Restricted line officers include specialists in engineering, maintenance, intelligence and fleet support. Unrestricted line officers consist of communities, surface, air, submarine and special warfare/operations. Unrestricted line officers wear a gold star above their stripes and are eligible for command at sea.

The staff officer corps serves in professional support positions and wears various insignia representing their career field above their stripes. Staff corps includes the Chaplain Corps, Civil Engineering Corps, Medical Corps, Medical Service Corps, Dental Corps, Nurse Corps, Supply Corps and the Judge Advocate General's Corps.

Officer Promotion and Selection

There are three elements to the officer promotion process: eligibility, selection and promotion. Laws, regulations and administrative procedures control each. They are interrelated and driven by:

- Authorized strength – the number of officers in a particular category specified for a grade or combination of grades
- Promotion flow point – the number of years of commissioned service at which most officers would be promoted to the next higher pay grade
- Promotion percentage – the number of officers in the promotion zone to be selected

The Secretary of Defense selects officers up to the rank of lieutenant junior grade. The Secretary of Defense approves the selection board for promotion to captain and below. The president approves selections to admiral. The officers selected are announced and placed on a promotion list for each category in order of seniority. The promotion becomes effective when a vacancy opens based on the projected Promotion Phasing Plan.

Chief Warrant Officer and Limited Duty Officer Programs

Chief Warrant Officers (CWOs) are prior enlisted service members, or “mustangs,” who have performed exceptionally in the enlisted ranks. The CWO program is open to chief petty officers (pay grades E-7 to E-9).

There is no age requirement, but currently applicants must have at least 12 years, and not more than 24 years, of naval service. CWO eligibility years of service will be changed incrementally over the next three years, beginning in fiscal year 2014 and stabilizing in fiscal year 2016. In fiscal year 2016, applicants must have completed 14 years, and not more than 22 years, of naval service.

Specific requirements are:

- Candidate must be a U.S. citizen
- Have a high school diploma or equivalent
- Have a good performance record
- Be physically qualified
- Have command recommendation

The Limited Duty Officer (LDO) program is open to chief warrant officers with more than one year as a CWO, as of Sept. 1 of the year the application is submitted. The program is also open to enlisted personnel in pay grades E-6 through E-9.

Currently, enlisted applicants must have completed at least eight years, but not more than 16 years, of active naval service. LDO eligibility years of service will be changed incrementally over the next three years, beginning in fiscal year 2014 and stabilizing in fiscal year 2016. In fiscal year 2016, applicants must have completed at least eight years, but not more than 14 years, of active-duty naval service. First class petty officers must compete in the E-7 examination and be designated LDO selection board eligible.

The LDO program has the same basic requirements as the warrant officer program. Chief warrant officer selectees for LDO are appointed to the temporary grade of lieutenant junior grade, and all enlisted selectees are appointed temporary ensigns. Upon appointment to the rank of lieutenant, officers must accept a permanent commission or revert to an enlisted status.

Because those appointed have come from specialty ratings in the enlisted community, officers who receive commissions through the LDO program continue to receive assignments related to their ratings.

Chief of Naval Operations (CNO)

The CNO is the most senior military officer of the Department of the Navy. The CNO is a four-star admiral and is responsible to the Secretary of the Navy for the command, utilization of resources, and operating efficiency of the operating forces of the Navy and of the Navy shore activities assigned by the Secretary.

A member of the Joint Chiefs of Staff, the CNO is the principal naval advisor to the president and to the Secretary of the Navy on the conduct of war, and is the principal advisor and naval executive to the Secretary on the conduct of activities of the Department of the Navy.

Serving in the Navy Reserve

The U.S. Navy Reserve Force is an integral part of the Navy whose mission is to provide mission-capable units and individuals to the Navy and Marine Corps for the full range of operations during times of peace and war.

Today's Navy Reserve Force is called on to play an increasingly active role in the day-to-day planning and operational requirements of the active Navy. The Navy Reserve represents 30 percent of the Navy's total assets and is a significant force subsidiary that the fleet must have to meet its growing global commitments.

Selective Reservists are entitled to the same benefits as an active-duty member, although some entitlements are limited, including Servicemembers Group Life Insurance (SGLI), commissary and Navy Exchange privileges, Morale, Welfare and Recreation (MWR) benefits, and space-available air travel. Reserve members must enroll their family members into Defense Eligibility Enrollment Reporting System (DEERS) and obtain a Reserve Family Member Identification Card.

The Navy Reserve Force consists of three different categories, the Ready Reserve, Standby Reserve-Active, and Standby Reserve-Inactive, numbering more than 109,000 men and women. The “Ready Reserve” is made up of “Selected Reserve” personnel and “Individual Ready Reserve” personnel. The president, without the concurrence of Congress, is authorized to order members of the Ready Reserve to active-duty status during war or national emergency.

The Selected Reserve, or SELRES, is the Navy’s primary source of immediate manpower and represents those Reservists who are paid, either as weekend drillers or who serve as Full Time Support (FTS) on active-duty status in the training and administration of the Navy Reserve Force program.

The Individual Ready Reserve consists of Voluntary Training Unit (VTU) and Active Status Pool (ASP). VTU members participate in monthly drills without pay and acquire retirement credit for drills. ASP members do not participate in monthly drills; however, they may complete correspondence courses for retirement credit.

The Standby and Retired Reserve components may be called to active-duty status by the Secretary of the Navy if deemed there are not enough qualified Ready Reservists to be mobilized. Talk to a recruiter at your local recruiting office to obtain information about becoming part of the Reserves.

Transitioning from the Navy

Many Sailors choose to leave the service before they are eligible for retirement. To assist those members who do not choose to make the Navy a career, and for those retiring, the Navy provides the Transition Assistance Management Program (TAMP) to help make the passage easier. TAMP provides transition services, including information on benefits and job search assistance, for military members and spouses. Your local Fleet and Family Support Center (FFSC) or command career counselor can provide additional information about TAMP.

If your Sailor has been released from active duty prior to completing their eight years of active-duty obligated service contract, they will automatically be transferred to the Navy Reserve in an inactive status and are subject to recall until an eight-year obligated service contract expires. If they are leaving the Navy and would like to maintain active status in the Navy Reserve, please call 800-USA-USNR (800-872-8767) for guidance and information.

Retirement

It is never too early to plan for retirement. To qualify for retirement, a member must serve for at least 20 years (exceptions exist 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. Members retiring from active-duty service will receive transition assistance.

A member who remains on active duty until retirement receives retired pay, commissary and exchange privileges, “space available” use of recreation and club facilities, reduced-cost medical insurance, burial rights and more.



Chapter 3

Deployments and the Navy Lifestyle

More Sailors are married than ever before, and the well-being of their families influences morale, performance and career decisions.

With more than 200 years of naval tradition, the Sailors of the 21st Century are better educated, better trained and more experienced than previous generations. That explains why Navy leaders are investing more time and dollars into providing appropriate military family housing, family support centers, child care, and other programs important to the quality of life of Navy families.

The Navy is unlike most professions and poses unique challenges. An immense part of the Navy lifestyle is family separation. Separation comes with many duty assignments in the form of training exercises, overseas deployments, temporary duty and individual deployment, including Individual Augmentee (IA) deployments. When not steaming to the “four corners” of the earth, Sailors are preparing themselves and their ships through training exercises closer to home. The same is true with aviation units that deploy on ships or independently.

Deployment is a reality of Navy life. Sailors and their families need to discuss and plan for important financial and legal matters prior to deployments, which may be as short as a few days or six months and longer. Deployments are less cumbersome to get through when armed with information and knowledge. Preparing for deployment starts long before the ship or squadron gets underway. Discuss financial and household responsibilities before your spouse departs, ensuring that all family members are aware of their share of the responsibilities during the deployment. Discuss your family’s long-term needs, organize financial matters and make plans in case of emergencies.

Deployment readiness checklists are available on the Fleet and Family Support Program (FFSP) website at www.ffsp.navy.mil. Click on the Deployment Readiness link. Be sure to take time before a deployment to review the list and discuss the different topics presented. Keep the checklist handy – organization before a deployment ensures less worries during a deployment.

Balancing Navy and Family Commitments

The Navy has policies on the tempo of operations (OPTEMPO) and personnel deployments (PERSTEMPO) that limit time away from homeport. With the increase in OPTEMPO in recent years related to Operation Freedom's Sentinel, Operation New Dawn, and Operation Inherent Resolve and the Overseas Contingency Operation, formerly known as Global War on Terrorism, Sailors and their families must maintain a state of constant preparedness. Whether 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 Navy stays the same. This requires a balancing act between commitment to the Navy and commitment to family. Good preparation, dedication and hard work are essential toward successfully merging the two lifestyles.

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). An ID card allows access to the base, commissary, Navy Exchange, military hospitals and clinics, and almost all the general areas on military installations. Issuance of an ID card is a privilege, and the holder has a responsibility to safeguard the ID card and notify the Personnel Support Detachment (PSD) or base security immediately if it is lost or stolen. An ID card has an expiration date and requires renewal prior to its expiration date. Check expiration dates on all eligible family members' identification cards before the service member deploys. If the cards are due to expire during the deployment, be sure to get the paperwork and signatures necessary to renew them.

Family members who qualify for a military identification card can be:

- Spouses of active-duty, Reserve, and retired service members (and some former spouses)
- Unremarried widows or widowers
- Dependent children ages 10-21
- Dependent children ages 21-23, who are full-time college students
- Mentally or physically disabled (unmarried) dependent children over 21 not capable of supporting themselves
- In some cases, a member's parents or spouse's parents
- Retired service members and spouse

To get an ID card:

Obtain a DD Form 1172 from the personnel Support Detachment (PSD) that supports your spouse's command. Enroll all eligible dependent family members in the Defense Eligibility Enrollment Reporting System (DEERS). PSD will enroll eligible family members in DEERS. This is especially important as enrollment in DEERS is mandatory to receive medical care. Enrollment in DEERS may require updated records and other paperwork, such as marriage certificate, birth certificate, adoption papers, court orders, death certificates, divorce papers, physician statements, and school records.

If you are living apart from your spouse and need to get an ID card, provide the local PSD or military base with the paperwork showing eligibility and DEERS enrollment and an ID application form signed by your military service member, also known as the military sponsor.

Contact your command's PSD for additional information on obtaining a military identification card.

Online Appointments:

To make an appointment online, visit <https://rapids-appointments.dmdc.osd.mil>. Select “Make Appointment” from the top of the page. Enter “Requested Information” and an appointment calendar will appear. Please select available date and time. Once the selected appointment is scheduled, a confirmation number will be sent to your email.

Family Care Plan

A Family Care Plan ensures that dual military and/or single Sailors with dependents have established adequate child care arrangements for deployments, Reserve mobilizations, temporary duty, or other periods during which the service member is unavailable. The designated guardian must be fully prepared physically and financially to assume this responsibility and become immersed in the deployment process. The guardian must have a power of attorney to act on behalf of the Sailor with respect to the children’s medical care and Navy support services. It will be important for the guardian to know how to contact the command’s ombudsman, the local FFSC, the base legal office, and the base chaplain. The Sailor should provide all of this information and more in the Family Care Plan.

Who should submit a Family Care Plan?

Formal documentation of a family care plan is required of the following:

1. A service member, with primary or shared physical custody of a minor child or children, who is not married to the other natural or adoptive parent of the minor child or children
2. Both members of a married dual military couple where one or both have primary or shared physical custody of a minor child or children
3. Service members who are legally responsible for an adult family member who is incapable of providing for themselves in the absence of the service member
4. Family circumstances or other personal status changes may result in a service member becoming legally and primarily responsible for the care of another person and necessitate implementation of a family care plan

Family Care Plans should include court orders or written agreements. Contact the local Legal Assistance Office for advice and assistance in evaluating the effectiveness of a proposed Family Care Plan.

For more information on Family Care Plans, visit www.npc.navy.mil, and follow the guidelines directed in OPNAVINST 1740.4D, “U.S. Navy Family Care Policy.”

PRE, DURING AND POST DEPLOYMENT**Important Papers**

Establish a safe place to file important papers, including marriage certificate, wills, insurance policies, tax returns, deeds, receipts for big-ticket items, birth certificates, power of attorney, copy of DEERS enrollment, and other Navy records. To be prepared for emergency situations, keep documents in a waterproof, portable container. For many Navy families, a safe deposit box is appropriate. Others prefer a fireproof file cabinet in a closet. Always keep the originals to important documents. Obtain certified copies in the event the originals cannot be located.

Keep In Touch

It is important for families to keep in touch and communicate during a deployment. Email, Skype, Twitter, Facebook, Facetime and text messaging can be the most efficient means of communication, but they may not be appropriate for all members of the family. Also not all deployed units have consistent connectivity capability, especially when underway. Letters and postcards can, and should be, used to communicate with your spouse. The time it takes a letter to reach you at home depends on the deployed unit's operating schedule. Check the postage mailing dates on each piece of mail you receive – a letter mailed on Monday may arrive after one mailed on Thursday. A tried and true suggestion from military families is to number each piece of mail, in sequence, on the outside of the envelope for very easy reference.

Email Suggestions

Quick and easy, email is great for staying in touch. Discuss email expectations with your Sailor prior to deploying:

- Will email be readily available?
- If so, how often will you send emails?
- What address do you use?

***Never email
sensitive information.***

Email, Skype, Facebook and Twitter posts are not a great way to communicate when you're angry or upset. If you really have a need to get your feelings off your chest, go ahead and write the email, but save it for 24 hours and reread it before you hit send. It's usually best to communicate strong feelings over the phone. Also, remember emails are not confidential; they may be seen by others.

Never email sensitive information about ship locations or movements, as this may jeopardize the operational security of your Sailor's command. Review Operations Security (OPSEC) information below.

Never use email, Facebook or Twitter to pass along gossip, and use caution when communicating news about other families within the command. A good approach is to let other families communicate their own news to their own Sailor.

Bottom Line: Be careful what you write!

Operations Security (OPSEC)

As a family member of the military community, you are a vital player. You play a crucial role in ensuring your loved one's safety. You accomplish this by protecting the information that you know. This is known in the military as operations security – or OPSEC.

OPSEC is founded on the idea that the accumulation of many sensitive or unclassified pieces of information could compromise security by revealing classified information. Thus, OPSEC is an analytic process used to deny adversaries' pieces of the information puzzle that, while unclassified, are still valuable. Effective OPSEC minimizes the risk that critical information might be inadvertently given away.

What can you do?

- Be Alert
- Be Careful
- Protect Critical Information

There may be times when your spouse cannot talk about the specifics of their job. It's very important to conceal and protect certain information, such as flight schedules, ship movements, etc. Something as simple as a phone discussion concerning deployment departure can be very useful to our adversaries.

Avoid discussing command/personnel movements, port calls, Temporary Active Duty (TAD) locations, and installation activities. Do not discuss classified or sensitive information in public areas, such as the Navy Exchange, commissary, restrooms, library, etc. Do not post sensitive information, such as ship movements, on Facebook, Twitter or in your email. Predictable behavior, casual conversations, discarded documents, and routine acquisitions can all be indicators associated with planning processes or operations, and indicators can give away valuable information about an organization's missions or activities. It's everyone's responsibility to be safe and protect privacy.

Review the Military Community and Family Policy Social Media Guides.

- Navy Command Social Media Handbook
<http://www.slideshare.net/USNavySocialMedia/navy-command-social-media-handbook-web>
- Social Media Guide
http://www.militaryhomefront.dod.mil/12038/Project%20Documents/MilitaryHOMEFRONT/HOMEFRONTConnections/Social_Networking_Guide%5B1%5D.pdf

Time for the Kids

Families should make sure that children understand why Sailors deploy and their parent has to leave. 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 their parent will be going, explaining oceans and possible port visits.

United Through Reading

United Through Reading provides an opportunity for powerful emotional connections that help to relieve the stress of separation by having deployed parents read aloud to children via video recording. Participation boosts family morale, serves to ease children's fears about their parent's absence, and allows deployed service members to parent from afar.

This program can be used by all deployed personnel, as they may choose to read aloud to a younger brother or sister, grandchild or even a child they are mentoring. Visit www.unitedthroughreading.org to view current program locations or email military@unitedthroughreading.org to request program support for your upcoming deployment.

Additional resources for children during deployment can be found on www.unitedthroughreading.org

Life on the Home Front

It helps to keep busy during deployments. Get involved in activities with other spouses through the command's Family Readiness Group (FRG). Volunteer organizations, such as the American Red Cross, Navy-Marine Corps Relief Society, the FFSC, Naval Services FamilyLine, and many other groups in your local community are always in need of volunteers. The FFSC can also assist with the Family Employment Readiness Program or can refer you to job-training classes.

Family Readiness Groups (FRGs)

The purpose of a Family Readiness Group is to help plan, coordinate and conduct informational, care-taking, morale-building and social activities to enhance preparedness and command mission readiness, and to increase the resiliency and well-being of Sailors and their families.

Closely affiliated with the command, an FRG is a private organization that is comprised of family members, Sailors and civilians associated with the command and its personnel. When families of deployed service members know their resources, have fun and can draw on the strength of new friends, coping skills are enhanced and deployment anxiety is reduced. Lasting friendships, the satisfaction of helping others and a sense of pride are all positive results of belonging to a strong FRG. Contact your local FFSC for more information.

Naval Services FamilyLine

Naval Services FamilyLine is a volunteer, non-profit organization dedicated to improving the quality of life for sea service families through mentoring resources. All Navy, Marine Corps and Coast Guard spouses are gladly assisted. It is staffed by spouse volunteers and is financed solely through donations. FamilyLine was established in 1965 by a group of Navy wives who wanted to establish a channel of communication for all Navy spouses, officer and enlisted. FamilyLine has evolved into a comprehensive resource for mentoring via lessons learned and Navy life experiences. It offers a continuum of Navy life education for Navy spouses at every milestone of their spouses' career through free publications, seminars and mentoring.

The four main components of Naval Services FamilyLine are:

- COMPASS
- Spouse Leadership Courses
- Guidelines Publications Series
- CORE Online

For more information on NSFL, please see page 81 or visit us online at www.nsfamilyline.org.

If You Have Moved Back Home

When facing extended deployments, moving home may be the best option for some families. If this is the case for you, it is very important that your command ombudsman and the chairman of your FRG be given an address and telephone number where you can be reached in case of an emergency or change in schedule. This is a good time to ensure that the active-duty member updates their record of emergency data with accurate information.

Prior to your Sailor's deployment, and as your information changes, all families should update their contact information in the Navy Family Accountability and Assessment System (NFAAS) at <https://www.navyfamily.navy.mil>. NFAAS is a survey tool to assess disaster-related needs. The system allows families to assess 19 categories, including medical, missing family locator, transportation, housing and personal property, financial, employment, child care, education, legal services, counseling, and mortuary and funeral assistance. Your contact information is used by your Sailor's command to inform you of current command news and to follow-up with you if you are affected by a man-made or natural disaster. FFSCs also use this information to reach out to you to share important resources and opportunities available to you and your family during your Sailor's deployment.

Becoming Reacquainted

No matter how long the deployment may seem, it will end. Plan or participate in a “welcome home” event. After the homecoming celebration is over, establishing the “new” normal can take several months or more. Readjusting to family life, returning to work and coping with deployment related stress and injury is a process. Challenges faced during reintegration are unlike those faced while deployed. You can begin to design solutions essential to the overall health and well-being of your family.

Resources are available as you begin to renegotiate roles and responsibilities, communicate with your children, and maintain resiliency and balance. Consider attending a Returning Warriors Workshop (RRW) or post-deployment seminar, or seek help from FFSC, Military OneSource, your chaplain or place of worship.

INDIVIDUAL AUGMENTEES

Individual Augmentees (IAs)

Individual Augmentees are Sailors who support or “augment” other Navy or Marine Corps commands, or another service’s command. Sailors usually go to their IA assignment on temporary or TAD orders and return to their current or “parent” command once they complete their assignment. Assignments vary in length from a few months to a year or more. To view the Navy’s authoritative source for IA issues, visit the U.S. Fleet Forces Command’s (USFF) website at www.ia.navy.mil/.

Expeditionary Combat Readiness Center (ECRC)

Expeditionary Combat Readiness Center directly assists IA Sailors by ensuring they are properly uniformed and equipped, while coordinating with the Army to ensure they get the proper stateside training. Training includes instruction in individual combat skills and specialized mission areas to help IAs succeed in their mission and keep them as safe as possible while deployed.

ECRC’s Family Readiness Department is a conduit for information and resource referral for IA families. IA families may contact the ECRC IA Family Helpdesk at ecrc.fs.fct@navy.mil for help with general questions, or visit www.ecrc.navy.mil. ECRC also operates a 24-hour, toll-free, family hotline for IA family emergencies at 877-364-4302.

For handbooks and additional IA family and Sailor resources, visit your local FFSC or go to www.ffsp.navy.mil and click on Individual Augmentees, or download a copy of Guidelines for Spouses of Individual Augmentees from Naval Services FamilyLine at www.nsfamilyline.org/site/publications.

DISASTER READINESS AND RESPONSE

Regardless of whether you live on, near or away from a naval installation, you must have the tools and plans in place to make it on your own, at least for a period of time, when an emergency occurs. You and your family may not be together when a disaster occurs. That’s why it’s crucial to formalize your plans and preparations to ensure everyone knows how to respond.

Essential preparations include:

- Be Informed/Stay Informed – Know the potential threats that may affect your area and complete Emergency Contact Cards for each family member
- Have a Plan – Create a Family Emergency Plan
- Make a Kit – Create an Basic Emergency Supplies Kit

For more information about these preparedness steps, visit CNIC's website at <https://www.cnic.navy.mil> and click on Ready Navy.

Navy family members may now obtain a handbook, *Are You Ready? Guidelines for Navy Family Emergency Preparedness*, to prepare for a variety of natural or man-made disasters. This handbook contains details on how to make the above preparations and includes critical information on actions to take immediately following a disaster. Resource charts with websites and telephone numbers offer guidance to family members during the difficult aftermath of a disaster. To get a copy of the handbook or to download a Family Emergency Plan form and Emergency Contact Card forms for your family or family members within your command, visit www.nsfamilyline.org, or email FamilyLine at nsfamline@aol.com. You can also call FamilyLine at 877-673-7773.

In Case of Emergency (ICE)

In Case of Emergency is a program that enables first responders, such as paramedics, firefighters and police officers, to identify persons and contact their next of kin to obtain important medical information. In each family member's cell phone, store the word ICE in the address book. For that entry, enter the telephone number of the person you would want to be contacted "in case of an emergency."

Navy Family Accountability and Assessment System (NFAAS)

Immediately following a declared disaster, the Navy needs to know:

1. Your status – Are you okay?
2. Your location – Where are you? How can you be contacted to ensure you receive information or assistance?

This information is crucial in order to set up or provide referral to support services to Navy service members and families in need. In such an emergency, Navy service members and families should contact the Navy by taking two important steps:

1. Muster with their command.
2. Complete a needs assessment with the Navy Family Accountability and Assessment System (NFAAS), if assistance is required.

Accountability

After a catastrophic event, all Navy personnel residing, deployed to or working within the affected area or Geographic Area of Interest (GAOI) are required to personally check in immediately (muster within 72 hours) through one of the following three methods, in order of preference, at the first available opportunity:

1. Directly with their commands, also supplying family status and whereabouts. Commands will upload data into the Navy Family Accountability and Assessment System (NFAAS).

2. Using any Internet available computer, the individual or family member may muster by using their username and password to log in to NFAAS at <https://www.navyfamily.navy.mil/>. Ensure you update or verify your contact information is correct.
3. Personnel muster by phone through the Navy Personnel Command's (NPC's) Emergency Call Center (ECC).

In cases where the catastrophic event has the potential for widespread injury and death, the affected regional commander may activate the Navy-wide personnel accountability functionality via the NFAAS website above. Once activated, NFAAS will act as an online mustering tool for commands to account for active-duty, Selected Reserve and DoD civilian employees (appropriated and non-appropriated fund) and their family members.

If the service member is deployed, on temporary additional duty, or on individual augmentee assignment outside of the GAOI and has left a family in the affected area, the family should muster with the service member's command. If the family has not been informed as to the mustering procedures, they should contact the command's ombudsman.

Needs Assessment

After mustering with the command, it is equally important for the service member or family member to update their contact information. Complete a needs assessment questionnaire within NFAAS immediately, if you require assistance following a declared disaster.

NFAAS provides a user-friendly assessment tool to coordinate and prioritize disaster-related needs of the Navy family. The system allows families to assess 19 categories, including: medical, missing family locator, transportation, housing and personal property, financial, employment, child care, education, legal services, counseling, and mortuary and funeral assistance. Families will be contacted if the need is urgent.

Family members will need their sponsor's username and password to access the NFAAS family support website.

Navy Family Accountability and Assessment System (NFAAS)
<https://www.navyfamily.navy.mil/>
or call the **Navy Emergency Call Center**
877-414-5358 or 866-297-1971(TDD)



Chapter 4

Pay, Benefits and Opportunities

There are many benefits to serving in the U.S. Navy, including some financial ones. Service members receive pay and benefits for the work and time sacrificed while serving their country.

PAY AND ALLOWANCES

There are two types of financial categories in the military pay system – pay and allowances. There are economic distinctions between the two, but the most basic way to distinguish them is that pay is the salary received for the job done and is subject to federal taxes. Allowances are extra payments designed to allow you to meet certain expenses that arise with the Navy lifestyle. Allowances are not subject to federal taxes.

Basic Pay

Basic pay is the fundamental component of military pay. All active-duty military members receive it and, typically, it is the largest component of a member's pay. A member's rank and years of service determine the amount of basic pay received. Pay charts printed annually show the amount of military pay for each rank at different years of service. The charts are available online at www.dfas.mil, and at local Personnel Support Detachments (PSD), Fleet and Family Support Centers, and the Navy-Marine Corps Relief Society (NMCRS).

Numerous “special pays” in the Navy are supplemental to basic pay, with the most common incentive pay for the Navy being sea pay. Sea pay begins the day the service member reports aboard ship. Rates are based on pay grade and years at sea. Some additional incentive payments are: flight-deck hazardous duty pay, parachute duty and demolition duty. Handlers of hazardous material also receive incentive payments. Navy divers receive additional pay, dependent upon their skill level. Imminent danger/hostile fire pay is given to members in specific overseas locations.

The Navy also offers retention incentives to select service members. Sailors who have agreed to stay in the Navy for a specified length of time can receive a selective reenlistment bonus in certain ratings, or Navy Enlisted Classifications (NEC), that are critically undermanned.

All special pays in the Navy are subject to federal taxes. Service members are responsible for state taxes only to their state of legal residence. However, civilian income is taxable in the state of current residence.

Basic Allowance for Housing (BAH)

BAH comes in three forms: “with-dependents,” “without dependents,” and “BAH partial.” It is designed to offset the average cost of off-base housing. Married Sailors receive BAH at the “with-dependents” rate. The amount a family receives depends on the member’s pay grade and location. If the service member is residing in government housing, he/she is not entitled to BAH. The “without dependent” BAH rate is the amount payable to single Sailors residing on the economy. BAH partial is an amount paid to Sailors who present documentation of court-ordered child support for dependents under the care of the custodial parent.

Family Separation Allowance (FSA)

Married service members entitled to BAH may also receive FSA, if:

- The ship or squadron is deployed for more than 30 days
- The member has been assigned Temporary Additional Duty (TAD) for a period longer than 30 days
- Transportation of family members at government expense to a new duty station is not authorized

Basic Allowance for Subsistence (BAS)

Basic Allowance for Subsistence is a meal compensation allowance for officers and enlisted members when Navy dining facilities (mess halls) are not available, or if Sailors are in special programs that allow them to draw this allowance due to their duty assignment. If Sailors live aboard ship or in the barracks, dining facilities and meals are provided for them at no cost, and they are not entitled to receive BAS.

Travel and Transportation Allowances

Naval service requires frequent moves, typically every three years. Relocation programs are available at Fleet and Family Support Centers to help a move go smoothly. The Navy provides additional pays to assist with the cost of moving household goods and some other relocation expenses.

When a service member relocates under Permanent Change of Station (PCS) orders, depending on the location of the duty assignment, the service member has several transportation options. These may include an authorized privately-owned vehicle (POV), or government or commercial travel. Service members who are required to travel for official purposes are performing Temporary Additional Duty (TAD). Transportation, 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; the rates are online at www.gsa.gov.

For single or married personnel serving on permanent duty outside the continental United States (OCONUS), there are several allowances specifically designed to offset excessive costs that accompany overseas moves.

Cost of Living Allowance (COLA)

COLA is a cash allowance intended to allow an equitable standard of living in areas where the cost of living is higher than the national average. Members permanently assigned to designated areas receive COLA.

Overseas COLA is an allowance paid to service members stationed in high-cost areas overseas, including Alaska and Hawaii. COLA helps maintain purchasing power to purchase the same goods and services overseas as in the U.S. For current COLA rates, visit www.defensetravel.dod.mil.

Overseas Housing Allowance (OHA)

OHA is a monthly allowance paid to service members assigned to an outside the continental United States (OCONUS) permanent duty station, except Hawaii and Alaska.

Uniform Allowances

Enlisted members receive initial uniforms when they first join the Navy, and officers may receive an initial clothing allowance to help them pay for uniforms. In addition, enlisted members receive a replacement allowance each year to help pay for replacement clothing and equipment required in their work.

Move-In Housing Allowance (MIHA)

The Move-In Housing Allowance (MIHA) program was implemented to provide members assigned to overseas locations an allowance that defrays a significant amount of the move-in housing costs. Members who are entitled to MIHA are entitled to MIHA supplemental payments, provided a MIHA Allowance Claim Form (DD Form 2556) is completed and approved by the housing officer. Under certain circumstances, a member entitled to OHA may not be entitled to MIHA. Check with your disbursing office for details on MIHA eligibility.

Leave and Earnings Statement (LES)

Each service member receives an electronic copy of his or her Leave and Earnings Statement (LES) monthly. The LES breaks down each component of a Sailor's pay – basic pay and allowances. It also explains all deductions taken from the pay. For more detailed information regarding your LES, contact your Command Financial Specialist (CFS) or consult your Fleet and Family Support Personal Financial Manager.

Some information included on the LES includes:

- Your name and leave status
- Earnings: How much you earn and type of pay received is listed in left column
- Deductions: Items subtracted from your pay, including taxes and allotments
- 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, such as leave taken or pay raises
- Personnel and pay information: Summaries of pay information

BENEFITS

There are substantial benefits that go along with military service. In comparison to civilian counterparts, it is unrealistic to count only the member's base pay as the total package. Other benefits include:

Annual Leave

In the military, annual leave refers to vacation time. Every service member earns two-and-a-half days of annual leave every month, totaling 30 days each year. A Sailor's leave is a

well-deserved opportunity to recharge their batteries, as a Sailor at sea does not work just eight hours a day. The ship has an around-the-clock schedule, and Sailors are there to keep it running smoothly.

The command must remain fully operational despite members on leave; therefore, it has to cover for the Sailor's absence, so it is the service member's responsibility to request leave far enough in advance so that the command can adequately prepare. Since each command is different, the Sailor should go through their chain of command to find out how much notice is required before asking for time off. Waiting until a week before Christmas to ask for time off will most likely lead to a denial of your leave request.

Service members who have not used all of their annual leave may carry the remaining leave balance over to the next year; however, there is a limit. The maximum amount of days carried over from one year to the next is 60 days. The exception being, if the Sailor has been unable to use leave due to extended operations, under certain circumstances, 90 days may be authorized.

Emergency Leave

The Navy realizes personal emergencies sometimes occur which require immediate absence by the Sailor. Emergency leave may be granted for grave illnesses, serious injury or a death in the immediate family. Emergency leave is deducted from a member's annual leave, but does not require advance notice.

If a family emergency arises when a service member is deployed, contact the command ombudsman, chaplain or the American Red Cross at www.redcross.org. They will notify the service member's command of the emergency. If the emergency warrants 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. The member must re-pay this leave as he/she earns it back. Advance leave includes pay and allowances. Not all time off is charged as annual leave in the Navy. Travel time between duty stations, house hunting during a PCS move and convalescent leave are examples of command approved time off not charged to annual leave.

Liberty

Liberty refers to the time when a Sailor is not on duty, such as weekends and federal holidays. Special liberty refers to time off during work hours not charged to leave. Sailors can be rewarded special liberty as a result of 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 cannot be combined with annual leave.

Life Insurance

Life insurance is available to all active-duty Navy members through the Service Members' Group Life Insurance (SGLI). SGLI payments, deducted monthly from the service member's pay once they enroll, are very reasonable. Full coverage under SGLI is \$400,000 per member. Additionally, spouse and child coverage, Family Servicemembers' Group Life Insurance (FSGLI), is available at a low cost.

Disability Pay

Disability pay is available in the unfortunate event of serious illness or injury while on active duty. Disability payments depend on several factors, including the degree of the disability, the member's basic pay and years of service.

If a member has an unfortunate serious illness while on active duty, they are entitled to pay and benefits. If an illness continues or injuries persist and they are unable to continue military service, the member can apply for disability through the Veteran's Administration.

If a Sailor dies on active duty, the Navy will provide the family with a death gratuity of \$100,000 and any unpaid pay and allowances (including unused leave.) Certain funeral expenses, government-paid transportation of household goods and family members' relocation is paid by the Navy.

The qualified beneficiary (i.e., spouse, former spouse or minor child(ren)) of active-duty members and certain Reservists who die while on active duty, regardless of length of service, are eligible for Survivor Benefit Plan (SBP) coverage (www.public.navy.mil/bupers-npc/support/casualty/SBP).

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

For more information, contact the Veterans Affairs office (www.insurance.va.gov) in your state or the local Veterans Administration office.

Education

Education is very important to the Navy. Members are encouraged to continue their education, and there are many programs available to help. In addition to ongoing training for job skills, there are opportunities to work toward college degrees. Every effort goes into allowing members to continue their education, regardless of deployments or reassignments, with classes held on bases, online and aboard ships. Some Navy programs allow members to attend school full time while still receiving pay and benefits.

Veterans' benefits, like the Post 9/11 GI Bill, are available to help those who leave the service to continue their education. The Navy College Office or the Command Career Counselor's Office on base can provide education information, or visit www.gibill.va.gov.

Navy Legal Service Office (NLSO)

Basic legal services are available at no charge to active-duty members and their families. Your Legal Services Office can assist and advise you in matters such as wills, powers of attorney, tax codes, leases, contracts, and creditors. Base legal offices may also provide notary public services. Their mission is to enhance the readiness of active-duty and Reserve members (on active duty for 30 days or more) of the Navy and Marine Corps. They protect and enhance the service members' morale and promote their welfare by providing quality legal services regarding personal civil legal matters to eligible persons. They may also educate eligible persons regarding their personal legal rights and responsibilities. The Legal Assistance Office provides legal assistance services to active-duty members of the U.S.

Navy, Marine Corps, Army, Air Force and Coast Guard. Dependents are also eligible for assistance. Retirees may receive assistance on a space available basis. For more information, visit www.jag.navy.mil/legal_services.htm. It is best to call and schedule appointments at NLSO rather than drop-in.

Commissary and Exchange Privileges

After receiving a military ID card, the holder can begin to enjoy its advantages. Two of the most frequently used benefits are access to the commissary and Navy Exchange. The commissary is the military version of a grocery store. Many of the same goods found in a local grocery store are available at a reduced cost. The Defense Commissary Agency (DeCA) applies a small surcharge that pays for operating the store. However, there is no sales tax on items purchased at the commissary.

The Navy Exchange is similar to a major department store, but operated by the military. Prices are competitive with civilian stores and there is no sales tax. A percentage of the profits from Navy Exchange purchases go to the Navy's Morale, Welfare and Recreation (MWR) program for Navy 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 card is required to make a purchase.

Purchases can also be made online at www.mynavyexchange.com. This is especially helpful to those families who do not live close to a military base.

A WIDESPREAD DISASTER CAN STRIKE AT ANY MOMENT

Are *You* Prepared?

TAKE TIME NOW TO:

Be Informed.

Have a Plan.

Make a Kit.

Download our app.
Search for NFAAS.



<https://navyfamily.navy.mil>

NFAAS | NAVY FAMILY ACCOUNTABILITY
and ASSESSMENT SYSTEM

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Chapter 5

Fleet and Family Readiness Services



Whether your spouse is at sea or on shore duty, the Navy has support services in place to provide assistance. Personal support services can provide you and your family with basic information and referral for local services, assistance, counseling, education and training.

FAMILY READINESS

Fleet and Family Support Centers (FFSCs) exist as a valuable benefit for Navy members, whether they are single or married, on active duty or retired, and their families. Programs offered include:

Deployment Support

The FFSC provides a variety of support to Sailors and families before, during and after periods of deployment, and ensures a Sailor's family will not be alone during underway/deployment periods. See Chapter 3 for more information on deployment and what you can expect.

New Parent Support Program (NPSP)

NPSP is a voluntary in-home visitation program delivered by a team of professionals who provide supportive and caring services to active-duty families who are expectant parents and parents of children up to three years of age. New Parent Support Home Visitors provide basic parenting information and early childhood development education to families who may be located far from traditional family support systems. This is especially critical, considering the Navy's youthful population. Home visitors assess families to determine if they need help managing the demands of a new baby or young children. More information is available in Chapter 7.

Family Advocacy Program (FAP)

FAP is a command-support program that addresses family violence, both spouse/partner and child abuse, in military families. The primary goal of FAP is prevention, victim safety and support, rehabilitative intervention, command and offender accountability, and responsibility for a consistent and appropriate response to domestic abuse. For assistance, visit www.ffsp.navy.mil and search for "Family Advocacy Program," or visit your local Fleet and Family Support Center.

Sexual Assault Prevention and Response Program (SAPR)

The SAPR program is essential for effective sexual assault prevention and response, education and support to commands, Sailors, family members and civilians. The SAPR Program exists in shore and afloat commands. Information about local sexual assault victim services and resources for the Navy and civilian community is available at the Fleet and Family Support Centers. For confidential victim assistance, visit the Safe Helpline (www.safehelpline.org), call 877-995-5247, or text 55247.



Family Employment Readiness Program (FERP)

The Family Employment Readiness Program (FERP) provides assistance to military spouses in developing, improving or continuing their professional careers while sharing in the military member's mobile lifestyle. The Navy recognizes that moving every few years creates career challenges for military spouses. The program addresses those challenges in workshops and through individualized assistance in areas such as launching a job search, career planning, resume writing, interview techniques, federal employment information, conducting self-assessments, goal setting and much more. The program is not an employment outplacement service. FERP works to assist family members in planning a career path that is compatible with the mobile military lifestyle. For more information, visit www.ffsp.navy.mil and search for FERP.

Life Skills Education

Most of us don't learn everything we need to learn in school. Some skills are learned through trial and error, and sometimes, that's the hard way. Certain skills have been identified that help make living the Navy lifestyle easier. Classes and reading material to help you learn or improve "life skills," such as stress management, anger management and parenting education are offered. For more information, visit www.ffsp.navy.mil and search for Life Skills Education.

The Ombudsman

The command ombudsman is a volunteer who is the spouse of an active-duty or Selected Reserve command member. Selected by the commanding officer, the ombudsman supports the command mission by providing communications, outreach, resource referral, information and advocacy to and for command families. As a liaison between the command and the command families, the ombudsman keeps the commanding officer/commander informed regarding the general morale, health and welfare of the command's families.

If you are interested in becoming a command ombudsman, please contact your commanding officer. You may also receive information about the Ombudsman Program from your FFSC ombudsman coordinator.

Relocation Assistance Program

FFSCs have programs and services to help your relocation go smoothly through personal counseling or self-help areas, where members and their families can browse through the Relocation Assistance Resource Library, learn more about the military moving process, and access tools online to learn more about a possible duty station. Plan My Move/Military Installation is an automated relocation assistance tool for military families. See more information about this program in Chapter 9, Changing Duty Stations.

Move.mil

Service members, civilians and their families have two options to manage a Permanent Change of Station (PCS) move. First, you can visit your local installation transportation office or personal property shipping office to start the move process. Or, you can use the Defense Personal Property System, known as DPS, which can be accessed through www.move.mil. This website is a one-stop shop where members can completely manage their move process. Members/family members using [move.mil](http://www.move.mil) for the first time will find online training videos and presentations explaining how to navigate through the move process. Also, to help transportation officials gauge the overall success of DPS and to identify the best providers, customers are encouraged to fill out the DPS Customer Satisfaction Survey after delivery of their household goods. The survey is also available online at www.Move.mil.

Transition Assistance Management Program (TAMP)

TAMP provides comprehensive transition assistance services to separating/retiring service members and their families. Benefits, such as the Transition Goals, Plans, Success workshop (Transition GPS), one-on-one career and transition support, and career planning workshops are provided to help service members and families prepare to transition from military to civilian life.

The redesigned Transition Assistance Program, Transition GPS, is for Sailors and family members to be substantially better prepared for civilian life. Service members depart the military “career ready” with strategies that augment the job search process in today’s market. Information on veterans’ benefits and resources is provided. Transition GPS also assists Sailors with the process of exploring higher education, vocational training or entrepreneurship. For more information, visit www.ffsp.navy.mil or <http://www.public.navy.mil/bupers-npc/career/transition/Pages/default.aspx>.

Find the FFSC closest to you at www.ffsp.navy.mil.

Additionally, your base directory lists the FFSCs telephone number, or call 800-FSC-LINE (372-5463) for the telephone number of the nearest Navy Fleet and Family Support Center and other resources.

Clinical Counseling Programs

The Navy understands that both the Sailor and their family members are important to mission readiness. The FFSC provides clinical counseling to help individuals work through problems, such as parenting, stress, grief and loss, marital and personal issues. In times of crisis, such as a natural disaster or shipboard accident, the FFSC coordinates with other resources to respond to the needs of the community. Find the FFSC closest to you at www.ffsp.navy.mil.

Volunteer Services Program

If you want to get to know your community better, volunteering allows you to network, develop or discover new talents, and help others who need you. Your FFSC coordinates many volunteer programs.

Exceptional Family Member Program (EFMP)

The Exceptional Family Member Program (EFMP) is a program for families with physically, mentally or emotionally-impaired members who require special medical or educational services. Enrollment in the program is mandatory and ensures that members may be assigned to duty locations where individual special requirements can be met. For more information on the EFMP, contact the Navy Personnel Command (PERS-672) at 866-U-ASK-NPC (866-827-5672), or visit www.npc.navy.mil and click on the Support & Services link, and then the link for the Exceptional Family Member. Or, call your local FFSC to speak with an EFMP liaison.



ADDITIONAL FAMILY SUPPORT SERVICES

Morale, Welfare and Recreation (MWR)

Navy MWR includes more than 50 different programs and services that support mission readiness, personnel retention and overall quality of life.

Core programs include Fitness (gyms, sports, athletics, and fitness swimming), Deployed Forces Support, Navy Child and Youth Programs (CYP), Liberty (Single Sailor), Navy Motion Picture Service and the Information, Tickets and Travel (ITT).

Fitness: Base-level fitness and sports activities are designed to encourage military personnel and families to take an active role in total individual fitness, regardless of age or ability.

Deployed Forces Support: This program enhances the quality of life of Sailors serving at sea and Sailors who are forward deployed. Sports, recreational programs, physical fitness equipment, Library Multimedia Resource Centers (LMRCs), social activities (parties/picnics), tours ashore, shipboard ticket subsidies/rebates, and gear-locker checkout are just a few of the morale-enhancing opportunities Navy MWR provides to the fleet and forward-deployed Sailors.

Navy Child and Youth Programs (CYP): Provides quality, accessible, affordable full-time and part-time child care, youth recreation and teen programs for children ages four weeks to 18 years. See Chapter 7 for more details on the child and youth programs.

Navy General Library Program (NGLP): Features facilities that offer a wide variety of books and periodicals, computer resources and programs that enhance opportunities for educational research and recreational reading. NGLP supports all general libraries in the Navy. NGLP has partnered with Navy Knowledge Online (NKO) to provide downloadable audio books, e-books, Navy Times, reference materials and practice tests at no cost to Sailors and Marines.

NGLP Provides:

- Electronic content through Navy Knowledge Online (available 24/7 worldwide)
- 2,000 full-text journals
- U.S. and international newspapers
- Navy, Marine Corps, Air Force, and Army Times
- CLEP/SAT/ASVAB tests
- Morningstar Mutual Fund and stock financial information
- Engineering and scientific reference materials (Knovel)
- General reference materials through Gale Resource Center

- Opposing viewpoints database
- eBooks
- Outfit new ship libraries/Library Multimedia Resource Centers (LMRC)
- Computers, library materials and paperbacks
- Continual support for LMRCs afloat – books, CDs, DVDs, computers, e-content and monthly paperback distribution
- Reference books, CNO reading list materials, materials to support voluntary education provided to ship LMRCs and base libraries

Library Multimedia Resource Centers (LMRCs) use space-saving digital technology to increase the holdings of afloat libraries by enabling the storage of reading materials on computer media and providing email and Internet connectivity. The technology supports access to accredited educational programs that enable crewmembers to pursue advanced education opportunities. Sailors consistently rate the availability of computers and Internet connectivity at LMRCs as important shipboard quality of life services. Support for deployed forces includes compact, battery-powered audio books and monthly shipments of popular paperbacks to afloat and shore commands.

Liberty (Single Sailor): Promotes existing MWR activities, offers leisure skills development and sponsors special events such as parties, outdoor adventures and social programs geared toward the 18 to 24-year-old active-duty Sailor.

Navy Motion Picture Service (NMPS): Provides entertainment movies to the Navy, Marine Corps, Coast Guard, Military Sealift Command and several other government agencies. NMPS distributes movies to more than 750 locations afloat and ashore worldwide. NMPS also provides film service to base movie theaters.

Information, Tickets and Travel (ITT): Offers local recreation information and provides access to a wide variety of national and regional attractions, entertainment tickets and local tour services at reduced/discounted rates.

Casualty Assistance Calls Officer (CACO)

As the official representative of the Secretary of the Navy, the CACO provides information, resources and assistance to the primary and secondary next-of-kin (NOK) in the event of a casualty. Their full-time responsibility and mission is to assist families during a difficult time and ensure they receive the benefits and entitlements due to them.

If you have additional questions about the Navy Casualty services, contact Navy Casualty toll free at 800-368-3202. CACO forms also are available online at www.npc.navy.mil/CommandSupport/CasualtyAssistance.

Military OneSource

Military OneSource is a “one stop” resource for whenever service members or family members need assistance of any kind. This service, available 24/7, augments family services on installations around the world. In the United States, call 800-342-9647. International dialing instructions can be found on the Military OneSource website at www.militaryonesource.com.

Navy Chaplain

Chaplains serve all service members and their families, not just individuals or groups belonging to specific religious denominations. Navy chaplains are as diverse as the Navy 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 such as baptisms, bar mitzvahs, weddings and funerals. They also offer programs that enable personal spiritual growth and development, and promote 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. Chaplains are qualified to help Navy spouses find solutions to personal, family, marital and spiritual dilemmas. In addition to assignments with Navy, Marine Corps and Coast Guard operational units, chaplains work at installation chapels. They work in partnership with Fleet and Family Support Centers, and are active in almost all family support programs. For more information, visit www.chaplain.navy.mil.

Navy Wounded Warrior (NWW) – Safe Harbor

NWW coordinates the non-medical care of seriously wounded, ill and injured Sailors, Coast Guardsmen, and provides resources and support to their families. Through proactive leadership, NWW provides individually-tailored assistance to ensure enrollees' successful recovery, rehabilitation and reintegration.

NWW's goal is to return Sailors and Coast Guardsmen to duty and, when that is not possible, to work collaboratively with federal agencies, and state and local organizations to ease them back into their communities.

Sailors and Coast Guardsmen may be referred to NWW through a variety of sources, including their medical team. Individuals may self-refer for enrollment through NWW's 24/7 toll-free call center, 855- NAVY WWP/855-628-9997, or by sending an inquiry to navywoundedwarrior@navy.mil. For more information, visit, <http://safeharbor.navylive.dodlive.mil>.

NOFFS

Navy Operational Fitness and Fueling System



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NOFFS - A CNIC Quality of Life Program
www.navyfitness.org

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Chapter 6

Personal Finance

Wouldn't it be great if you won the lottery, or if a rich relative 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 Navy 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 secure 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.

MONEY MYTHS VS. MONEY REALITY

Myth: Money is the root of all evil.

Reality: Money is a tool that helps get you from one point to another. Wise use of money can provide financial independence and a secure financial future. Unwise use of money can create financial hardship.

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 you can have money to save.

Myth: Investments usually cost thousands of dollars.

Reality: You can purchase a \$50 U.S. Savings Bond for only \$25 as your first investment. As you become more familiar with the financial world, you will find some investments carry minimums in the thousands (CDs), but many require only a few hundred dollars.

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 it to 20 or even 30" years should not be your only goal. Develop savings plans to supplement your income. Visit your Thrift Savings Plan (TSP) website at www.tsp.gov.

Myth: My folks made a bundle on the house we lived in. I'm going to do the same.

Reality: Home ownership has been a good way to accumulate “instant” wealth in the past. However, the real estate market changes, just as other types of investments change throughout the economy. The bright side is that home ownership should be easier for more young Americans.

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, invest in a \$50 savings bond. But don't invest in things you personally don't know about or can't afford.

Financial Planning

We all want enough money for everything we desire, but the reality is most of us must 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 that 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, such as 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. You and your spouse can agree on a spending plan if you communicate your feelings while developing a budget.

Creating a Spending Plan

A budget is a tool to help you live within your means and to reach your financial goals. If you have not used a budget before, your Command Financial Specialist (CFS) has resources to help in preparing your personal or family spending plan, including a financial planning worksheet and additional forms to make record keeping easier. You may also want to enroll in a money management class offered by your local Fleet and Family Support Center or the Navy-Marine Corps Relief Society. Community colleges, cooperative extension offices and adult education programs also offer programs and classes to help you learn how to effectively manage your personal finances. Military OneSource offers online self-help and information at www.militaryonesource.com.

Personal Financial Management Program

Navy policy states that service members are responsible for paying their debts in a timely

manner. Incurring debts beyond the 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.

The Navy's Personal Financial Management (PFM) education, training and counseling program provides high-quality PFM training, information and counseling to all Navy members and their families. A trained CFS can provide you with a wealth of personal financial management and consumer information.

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 added. If possible, pay in cash to avoid high finance charges. Using credit unwisely is a dangerous trap. Be cautious.

A special website is available at www.annualcreditreport.com, where consumers can request, view and print their free credit 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, 20 others are on the brink. Your CFS, the financial counselor at your local FFSC or a Military OneSource consultant can provide information on the use and abuse of credit. They can also assist you in understanding your credit report and credit rating. Contact them for details.

Leave and Earnings Statement (LES)

Each service member receives an electronic copy of his or her Leave and Earnings Statement (LES) monthly. The LES breaks down each component of a Sailor's pay – basic pay and allowances. It also explains all deductions taken from the pay. For more detailed information regarding your LES, contact your CFS or Fleet and Family Support Personal Financial Manager, or enroll in a Naval Services FamilyLine COMPASS course on your base.

Information on the LES includes:

- Your name and leave status
- Earnings: How much you earn and type of pay received is listed in left column
- Deductions: Items subtracted from your pay, including taxes and allotments
- 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, such as leave taken or pay raises
- Personnel and pay information: Summaries of pay information

For more information referencing PFM policies or consumer financial literacy, visit www.ffsp.navy.mil, stop by your local CFS office or visit your nearest Fleet and Family Support Center.

SAVING RESOURCES

Thrift Savings Plan (TSP)

Established in 1986, the Thrift Savings Plan (TSP) is a federal government-sponsored retirement savings and investment plan to help provide retirement income. The TSP offers the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans. The TSP can provide you with a supplemental source of retirement income, in addition to your military service retirement pay. Your contributions and earnings are yours to keep, even if you separate from the military before retirement. For more details, visit www.tsp.gov.

Military Saves

Military Saves is a social marketing campaign to persuade, motivate and encourage military families to save money every month, and to convince leaders and organizations to be aggressive in promoting automatic savings. The campaign is a growing network of organizations and individuals committed to helping and supporting military members and their loved ones build their personal savings to provide for immediate and long-term financial needs. For more information, visit your local FFSC, www.ffsp.navy.mil or militarysaves.org.

FINANCIAL PITFALLS

Predatory Financial Services

Located near many U.S. military bases are questionable businesses that consumer advocates describe as being predatory. These businesses offer services such as payday loans, rent-to-own furniture, electronics and appliances, check cashing, pawn options, and advance tax refunds. While the services offered may seem very attractive, they come at a high cost and often trap the consumer in an endless cycle of debt. Often times, service members are not equipped with the financial education to protect themselves against these predators. The issue has received so much attention that there is a division of the Consumer Financial Protection Agency aimed at curbing such practices directed toward military service members. It is important to the financial well-being of service members and their families to educate themselves on these practices and learn to avoid them.

Payday Lending

Payday lending (also called a “cash advance”) is the practice of using a post-dated check or electronic checking account information as collateral for a short-term loan. To qualify, borrowers need only to provide personal identification, a checking account and income from a job or government benefits, such as Social Security or disability payments. Research shows that the payday lending business model is designed to keep borrowers in debt – not to provide one-time assistance during a time of financial need. For more information and to keep from falling prey to the “debt traps” associated with payday lending, visit your local FFSC, www.ffsp.navy.mil or www.responsiblelending.org. For information about consumer advocates, visit www.paydayloaninfo.org.

Rent-To-Own Furniture, Electronics and Appliances

In a rent-to-own transaction, customers rent a major household appliance, television or piece of furniture for a monthly cost that’s usually much lower than a monthly loan payment would be. This option is attractive because it is more affordable than purchasing the item or taking on a typical payment plan. At the end of the rental term, the customer owns the item. Because that rental period exceeds that of a typical payment plan, the buyer ends up paying considerably more than they would have paid for a conventional loan.

While renting furniture, electronics and appliances can be a good option on a short-term basis, it is a very costly way to purchase big-ticket items.

Pawn Shops, Check Cashing Outlets and Tax Refund Advance Lenders

While these types of businesses offer consumers options for obtaining cash quickly, they offer this service at a very high price. It is best to avoid the need for last-minute cash by educating yourself on creating a sound financial plan for you and your family.

If the need arises, NMCRS offers a Quick Assist Loan (QAL) for assistance with basic living expenses or family emergencies. Available to all active-duty Sailors and Marines at all full service NMCRS offices, QALs of up to \$500 are available interest free and can be paid back through a convenient LES deduction. For more information on the QAL Program, visit <http://www.nmcrs.org/quickassist.html>.

Predatory Lending Legislation

Effective Oct. 1, 2007, a new federal regulation prohibits creditors from making payday loans, vehicle title loans and tax refund anticipation loans with annual percentage rates of more than 36 percent to active-duty service members and their dependents. The final rule regulates the terms of payday loans, vehicle title loans and tax refund anticipation loans when extended to active-duty service members and their dependents, known as “covered borrowers.” These three types of loans have high interest rates, coupled with short payback terms.

Identity Theft

Identity theft is a crime in which an imposter obtains key pieces of your personal information, such as your Social Security number or driver’s license number, and uses it for their personal gain. For tools and resources to protect you from identity theft or help you if your identity has been stolen, visit www.idtheftcenter.org, your local FFSC or www.ffsp.navy.mil.

If you think someone else is using your Social Security number, report the problem to the Social Security Administration at 800-772-1213. You can also check your earnings record by calling the above number or by making a request online at www.ssa.gov/mystatement.



Chapter 7

Caring for Your Family

Having a baby is an important decision that will change the course of your life. The Fleet and Family Support Center (FFSC) and your medical treatment facility have a number of educational and support programs to help expectant and new parents.

The Navy also provides support to families who desire to adopt, knowing that the process of adopting a child is complex and can be emotionally and financially stressful. The Navy provides a reimbursement program that includes tax benefits and extra military leave. Through the FFSC, families can obtain step-by-step advice on the adoption process, including tips for financing adoption and ways to lower travel costs.

Prenatal Care

Prenatal care for active-duty members and spouses is provided under TRICARE, DoD's health care plan. For detailed information on medical and dental benefits, visit your local TRICARE representative, www.tricare.osd.mil or www.tricare.osd.mil/dental/TDP_Eligibility.cfm.

New Parent Support Home Visitation Program (NPSHVP)

New Parent Support home visitors provide information and basic parenting and life skills to families who may be located far from traditional family support systems and are expecting a child, or have a newborn or children up to 3 years of age. This is especially critical, considering the Navy's youthful population.

Home visitors are professionals trained in the "Nurturing Parenting Program," a research-based program designed to build nurturing parenting skills. This program offers the opportunity to learn new parenting skills and to improve existing parenting skills, in the privacy of your own home. It is a voluntary program offered free of charge to eligible families. Navy families and other military families are assessed to determine if they need assistance in preparing for or managing the demands of a new baby.

The NPSHVP goals are:

- To identify and develop personal strengths and coping skills of expectant and new parents
- To increase parents' awareness of positive parenting behaviors and the demands of military life

- To enhance the lives of newborns and all children
- To reduce the incidence of child abuse and neglect through home-based supportive and educational interventions.

New moms and dads can also be referred to other community expectant parent and new baby programs at the FFSC. The Navy-Marine Corps Relief Society also sponsors a visiting nurse program and, in some locations, can provide new families with free layettes that include clothing, bedding and accessories. In the program, new moms and dads can be referred to community new baby programs and are eligible to participate in a voluntary home visitation program, free of charge.

Navy Child and Youth Programs (CYP)

Navy Child and Youth Programs provide developmental child care and youth recreation programs and services for eligible children and youths ages four weeks to 18 years of age. Programs and services are specifically designed and operated to meet the unique needs of the military mission, service members and their families.

Navy CYP are among the highest quality in the nation. Our programs are certified by DoD and are nationally accredited. Our programs are also affiliated with the Boys and Girls Clubs of America and 4H.

Affordable child care and recreation programs are provided to service members and their families through Navy-operated Child Development Centers, Child Development Homes, Youth Centers and commercial partnerships throughout the continental United States. Child care rates, established annually by DoD, are based on household income. Youth recreation programs are offered free or at minimal cost.

Navy CYP include:

- Child care (full time, part time, drop-in care, extended hours and respite care)
- Before and After School Care
- Summer/Holiday Camps
- Youth Sports
- Teen Programs
- K-12 School Transition Assistance
- Information and Referral Services to community resources and future duty stations
- Outreach support to families not stationed near a military base and activated Navy Reserve families

Navy CYPs are available to all active-duty military, activated Reservists and Guardsmen, DoD civilian personnel and DoD contractors. Youth and teen recreational programs are also available to children of military retirees.

Child Development Home (CDH) Program

The CDH Program is a quality alternative to Navy Child Development Centers and is often preferred by families because of the small group sizes, the home-like atmosphere and the flexible hours of operation that centers often cannot accommodate. Anyone living in military housing who wishes to provide child care on a regular basis for more than 10 hours a week can become a Navy-certified CDH provider. Anyone off base must be state licensed, but can provide Navy child care by becoming Navy CDH certified. CDH provides a warm family setting where children can participate in learning activities, as well as home-life experiences. The children are able to build a trusting relationship with a provider, who

will foster their curiosity and creativity, provide guidance and give them the hugs they need. This trust is especially important for infants and toddlers when they are away from their working parents. Preschool-aged children participate in developmentally-appropriate learning experiences that enhance the social, emotional and intellectual skills necessary to succeed in elementary school.

The Navy monitors the CDH to:

- Ensure a safe, healthy environment for children in a home child care setting.
- Encourage and assist CDH providers to operate a quality, nurturing program for children.
- Allow parents to perform their military duties without undue concern about the health and welfare of their children.

Child and Youth Request for Care

A function of the CYP website is the online Request for Care (RFC). This RFC function allows families to apply for child care online and is available 24/7 for all locations Navywide. Requests for child care go directly to the local program where child care is needed. To submit an RFC, visit <https://qol.navyaims.net/CYPWeb>, click on Child and Youth and I Need Child Care.

Department of Defense Education Activity (DoDEA)

“Our Promise...providing quality educational programs and services to children of our nation’s Armed Forces and DoD civilian employees.” To learn more about the standards, beliefs, visions and goals of the DoDEA, visit www.dodea.edu.

Updating Service Records

It is essential that service members update their Navy records when they gain or lose a member of their family. Encourage your spouse to update their DEERS enrollment forms and other important papers, such as the “Page 2” and SGLI election form, immediately upon marriage, divorce, birth of a child, or death of a family member.

To update your DEERS records, contact Defense Manpower Data Center Support Office (DSO) at 800-538-9552. To update your address only in DEERS, visit www.dmdc.osd.mil.

Dependency Application/Record of Emergency Data (“Page 2”) 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 Navy benefit, and a beneficiary must be named on the VA form

Family SGLI

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for dependent children. Spousal coverage is issued in increments of \$10,000.

In order to be eligible for FSGLI, spouses and children must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Once registered in DEERS, spouses and children are automatically covered, unless the service member declines coverage by filing a SGLV-8286A (Family Coverage Election) form with their personnel office.

Military members married to other military members are required to register their spouses in DEERS as well. This allows for calculation of FSGLI premiums, as DEERS is the only official source of the spouse's personal information, such as date of birth.

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Chapter 8

Health and Medical Care

TRICARE is the military health care program serving active-duty service members, their families, retirees, survivors and eligible former spouses worldwide.

As a major component of the Military Health System, TRICARE is the military health care program serving active-duty service members, their families, retirees, survivors, and eligible 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 timely access to high-quality health care services while maintaining the capability to support military operations.

The program is available worldwide and managed regionally in four TRICARE regions: TRICARE North, South, West, and Overseas. The TRICARE Management Activity and TRICARE Regional Offices manage the program jointly. Visit www.tricare.mil to find your region.

Who is Eligible for TRICARE?

Eligibility for TRICARE is determined by the uniformed services and reported to the Defense Enrollment Eligibility Reporting System (DEERS). All eligible beneficiaries must have their eligibility status recorded in DEERS. TRICARE Prime is available to the following beneficiaries, as long as they are not entitled to Medicare Part A and Part B due to age (65):

- Active-duty service members and their families
- Unmarried dependent children up to age 21 (or age 23, if a full-time college student)
- Eligible unmarried children over 21, if severely disabled
- Retired service members and their spouses (until age 65) and their unmarried children up to age 21 (or age 23, if a full-time college student)
- Dependent children who “age out” may qualify to purchase TRICARE Young Adult if over 21, but not yet 26 (www.tricare.mil/mybenefit/home/overview/LearnAboutPlansAndCosts/TRICAREYoungAdult)
- Eligible former spouses of service members who qualified for retirement benefits while married to the former spouse
- Survivors (un-remarried spouses and unmarried children up to age 21 of active-duty or retired service members who have died)

- National Guard and Reserve members and their families when the National Guard or Reserve member is activated for more than 30 consecutive days
- Retired National Guard and Reserve members and their families
- Persons under 65 who are also eligible for Medicare because of disability
- Medal of Honor recipients and their families
- Dependent parents and parents-in-law

TRICARE manages the military health care program, but the services decide who is or is not eligible to receive TRICARE coverage. For detailed information about the best TRICARE option for your family, eligibility requirements, enrollment guidelines, and cost, visit www.tricare.mil.

What does TRICARE offer?

TRICARE offers its beneficiaries different options for health care coverage that best suits the needs of the individual. While active-duty Sailors and Marines are required to be enrolled in TRICARE Prime, family members may choose a different option, depending on circumstances such as where they live, health status, and preference of health care providers. TRICARE programs for health care coverage are TRICARE Prime, TRICARE Standard, TRICARE Extra, TRICARE for Life and TRICARE Reserve Select.

TRICARE PRIME

TRICARE Prime is a managed-care option, similar to a civilian Health Maintenance Organization or HMO, and provides the most comprehensive health care benefit at the lowest cost of the TRICARE options.

With TRICARE Prime, you have an assigned Primary Care Manager (PCM), who coordinates the Prime enrollee's care, either in the Military Treatment Facility (MTF) or from the TRICARE network.

Prime enrollees must follow well-defined rules and procedures, such as seeking care first from an MTF. For specialty care, the beneficiary must receive a referral from his/her PCM and authorization from the regional contractor. Failure to do so could result in costly Point of Service (POS) option charges. Emergency care is not subject to POS charges.

TRICARE Prime Remote is the program for service members and their families who are on remote assignment, typically 50 miles or one hour's drive from an MTF. In some cases where geographic boundaries create undue hardship for travel, beneficiaries may request a waiver to become eligible for TRICARE Prime Remote, even if they live less than 50 miles from an MTF. Visit www.tricare.mil/tp/default_zip.aspx.

The TRICARE Prime Overseas program delivers the Prime benefit to active-duty service members and command-sponsored dependents in non-remote overseas locations. Retirees and their families may not enroll in TRICARE Prime Overseas.

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

The TRICARE Prime Remote Overseas program delivers the Prime benefit to active-duty service members and command-sponsored families stationed in designated “remote” locations overseas. Availability is designated in three remote locations: Eurasia-Africa, Latin America, and the Pacific.

Why select TRICARE Prime?

This option is best for family members who want guaranteed access to the most health care benefits and who live close to an MTF or civilian TRICARE Prime network provider. MTFs offer first priority to those enrolled in Prime and whose designated PCM is located at that facility.

How much does it cost?

There is no cost for active-duty family members if they follow the guidelines provided in the TRICARE Beneficiary’s Handbook for TRICARE Prime. To download an online version of the Prime Beneficiary’s Handbook, visit www.tricare.mil.

Please note that when family members are enrolled in TRICARE Prime, they must seek authorization prior to receiving care outside of their Prime provider. Ignoring this rule can be expensive, sometimes more so than enrollment in TRICARE Standard. Beneficiaries cannot participate in TRICARE Standard or Extra once enrolled in TRICARE Prime.

How to enroll in TRICARE Prime

Enrollment in TRICARE Prime is automatic for all service members. However, the service member must fill out an application to assign him or herself to a specific PCM. For most service members, their PCM is the health care provider at their nearest military clinic. Family members must fill out an application to enroll in TRICARE Prime. Failure to complete the proper enrollment form or failure to transfer enrollment upon Permanent Change of Station, could result in unpaid medical claims.

Information about enrollment and enrollment forms are available at TRICARE Service Centers, local MTFs or www.tricare.mil/mybenefits/home/overview/enrollment/prime.

TRICARE STANDARD

TRICARE Standard, a fee-for-service plan, is the basic TRICARE health care program, offering comprehensive health care coverage for beneficiaries not enrolled in TRICARE Prime. With TRICARE Standard, family members may choose any certified physician or health care facility determined by the regional contractor as a certified provider. A TRICARE certified provider is a facility, doctor or other healthcare professional that meets the licensing and certification requirements of TRICARE regulations and practices for that area of healthcare.

The government will reimburse a percentage of the medical costs. TRICARE Standard provides the most flexibility, but may be the most expensive option. Fees for services not covered by TRICARE are the responsibility of the patient.

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 available everywhere
- TRICARE Prime enrollees

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 most often choose this option. Family members who travel frequently, who live far away from an MTF, are away at school, or have health care insurance through their place of work or other source may want to consider TRICARE Standard as an option.

How much does it cost?

With TRICARE Standard, the government shares the cost of health care with the beneficiary. Beneficiaries are required to pay an annual deductible each fiscal year (Oct. 1-Sept. 30) before cost-sharing begins.

Once the deductible is met, the government will pay 80 percent of the TRICARE maximum allowable charge, for all TRICARE covered services.

With Standard coverage, it is important to note that, if the beneficiary's health care provider charges more than the maximum allowable charge, they are responsible for not only the 20 percent co-pay, but also up to 15 percent over the maximum allowable charge. The beneficiary is responsible for 100 percent of non-covered services.

How to enroll in TRICARE Standard

TRICARE Standard does not require enrollment and is available everywhere. For more information, visit your local TRICARE Service Center, local MTF or www.tricare.mil.

TRICARE EXTRA

TRICARE Extra is an option for TRICARE Standard beneficiaries who want to save on out-of-pocket expenses by making an appointment with a TRICARE Prime network provider.

TRICARE Extra goes into effect whenever a Standard beneficiary chooses to make an appointment with a TRICARE network provider. Unlike Standard, a TRICARE Extra option-user can expect that the network provider will file all claims forms for him or her.

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

Who is eligible?

Any TRICARE-eligible beneficiary, who is not on active duty, not otherwise enrolled in Prime, and not eligible for TRICARE for Life can use TRICARE Extra.

Why select TRICARE Extra?

The appointment with the in-network provider will cost 5 percent less than it would with a doctor who is a TRICARE authorized or participating provider.

An additional benefit of Extra is that the beneficiary can use a combination of health care professionals, some of whom are part of the Extra network and some of whom are not. Since there is no enrollment, you can switch back and forth between the two.

How much does it cost?

As with TRICARE Standard, the government shares the costs of health care. If family members use this network of preferred physicians and specialists, the government will pay 85 percent of outpatient visits, 5 percent more than with TRICARE Standard.

Extra providers have also agreed to charge government approved rates, so there are no additional charges.

As with Standard, beneficiaries must pay a deductible and may still seek care at an MTF on a space-available basis.

How to enroll in TRICARE Extra

Under TRICARE Extra, there is no enrollment. There is also no TRICARE Extra identification card, so the family member's valid uniformed services ID card serves as proof of eligibility to receive health care coverage from any TRICARE Extra provider. For more information, visit your local TRICARE Service Center, local MTF or www.tricare.mil.

TRICARE FOR LIFE

TRICARE for Life is Medicare wrap-around coverage available to Medicare-entitled (65 and over) uniformed service retirees, including retired Guardsmen and Reservists, Medicare-entitled family members and widows/widowers (dependent parents and parents-in-law are excluded), Medicare-entitled Medal of Honor recipients and their family members, and certain Medicare-entitled un-remarried former spouses.

To take advantage of TRICARE for Life, eligible family members' personal information and Medicare Part B status must be up-to-date in the Defense Enrollment Eligibility Reporting System (DEERS). You may update your information by calling 800-538-9552 or visiting your nearest ID card issuing facility. Visit www.dmdc.osd.mil/rsl to locate the nearest ID card facility.

TRICARE RESERVE SELECT

TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra.

TRS is available worldwide to most Selected Reserve members and their family members when they are not on active duty or covered under the Transitional Assistance Management Program.

Reserve members must qualify for and purchase TRS to participate. Beneficiaries are required to pay monthly premiums. Failure to pay monthly premiums on time may result in disenrollment and possible enrollment lockout.

Beneficiaries have the freedom to manage their own health care with no assigned Primary Care Manager. Members can visit any TRICARE-authorized provider or qualified host nation provider, if located overseas. As with TRICARE Extra, beneficiaries will pay fewer out-of-pocket costs when choosing a provider in the TRICARE network. However, network providers are not available overseas.

With TRS, no referrals are required, but some care may require prior authorization. Beneficiaries may have to pay for services when received and then seek reimbursement. Similar to TRICARE Standard, members may have to submit health care claims.

Beneficiaries may also receive care in an MTF on a space-available basis. TRS also offers TRICARE's prescription drug coverage.

For information on enrollment or enrollment forms, visit www.tricare.mil.

Other services offered through TRICARE are **Healthy Choices for Life and the Extended Care Health Option (ECHO)**.

Healthy Choices for Life is a one-stop, easy-to-use website for information about health, wellness, fitness and disease prevention. To see what Healthy Choices for Life can do for you, visit www.tricare.osd.mil/healthychoices.

The Extended Care Health Option (ECHO) replaced the Program for Persons with Disabilities. ECHO provides financial assistance to eligible beneficiaries who qualify, based on specific mental or physical disabilities, and offers an integrated set of services and supplies not available through the basic TRICARE program. TRICARE ECHO does not replace basic TRICARE programs. It supplements the benefits of the TRICARE program option that eligible beneficiaries use. For more information on ECHO, visit www.tricare.mil/echo.

TRICARE Pharmacy Benefit

TRICARE provides an excellent pharmacy benefit to all eligible uniformed service members, including TRICARE for Life beneficiaries entitled to Medicare Parts A and B based on their age, disability and/or end-stage renal disease.

Eligible beneficiaries may fill prescription medications at MTF pharmacies, through the TRICARE Mail Order Pharmacy, at TRICARE retail network pharmacies, and at non-network pharmacies. Prescription medications are free of charge at MTFs, if the prescribed medication is available. Other options require co-payments, and these vary depending on the option chosen.

TRICARE's mandatory generic drug policy requires that prescriptions be filled with a generic product, if one is available. In the United States, all generic drugs must undergo Food and Drug Administration testing and approval, and are considered safe alternatives to brand-name drugs.

For more information on the TRICARE Pharmacy Benefits, visit a local TRICARE Service Center or www.express-scripts.com/TRICARE.

TRICARE Catastrophic Cap Benefit

The TRICARE catastrophic cap limits the amount of out-of-pocket expenses a family will have to pay for TRICARE-covered medical services. The catastrophic cap is \$1,000 total for active-duty families and \$3,000 per family for all other beneficiaries. After the family meets the catastrophic cap, TRICARE will pay the beneficiaries' portion of the TRICARE-allowable amount for all covered services for the rest of the fiscal/enrollment year.

For more information about the TRICARE catastrophic cap, visit or call a local Beneficiary Counseling Assistance Coordinator (BCAC) or TRICARE Service Center. A BCAC directory is available online at www.tricare.mil/bcacdcao.

TRICARE Dental Program/Retiree Dental Program

TRICARE also offers two dental programs for eligible beneficiaries: TRICARE Dental Program and TRICARE Retiree Dental Program. The TRICARE Dental Program is a voluntary, premium-based dental insurance plan administered by MetLife.

The TRICARE Dental Program is available to:

- Active-duty family members
- Members of the National Guard and Reserve
- Family members of National Guard and Reserve members

To be eligible for TRICARE Dental, the sponsor must have at least 12 months remaining on his/her service obligation with the parent service at the time of enrollment. When the Defense Enrollment Eligibility Reporting System (DEERS) indicates less than 12 months remaining, MetLife will validate the active-duty and Reserve member's intent to continue their service commitment.

Contact MetLife at 855-638-8371 (CONUS) or 855-638-8372 (OCONUS), or visit <https://mybenefits.metlife.com/tricare>, for a complete list of available benefits and explanation of services offered.



Chapter 9

Changing Duty Stations

Naval service requires frequent moves, often from one end of the country, or part of the world, to another. Relocation programs are available to help with these moves and provide information on each duty station. The family support center, base housing office, personal property office, and finance office all play key roles in the relocation process.

Relocation Assistance

FFSCs have programs and services to help your relocation go smoothly. Information they are able to provide includes:

- Destination area information
- Settling-in services
- Intercultural relations information
- Orientation programs
- Welcome aboard kits
- Workshops and handouts on packing and shipping household goods
- Workshops on good financial planning during a move, stress management, traveling overseas and learning about new cultures
- Lending lockers containing small essential household goods for temporary use when in-processing or out-processing

Relocation Assistance Specialists review the needs of the relocating family to help identify specific requirements. They will provide the family with useful and timely information, and will not overload them with unnecessary information. DoD online tools are available to help you plan your move, as described below.

Plan My Move/Military Installation (PMM/MI)

Plan My Move/Military Installations are automated relocation assistance tools that provide high-quality information and resources to help you manage your move from one location to another more effectively. These tools contain referral information to help transferring service members and their families develop an accurate view and realistic expectations about their new assignment. The website also contains a customized calendar that allows users to tailor the basic and enhanced three-month calendars to meet their specific needs. It also allows users to set up and store email notifications for tasks on the calendar. PMM/MI is available at militaryhomefront.dod.mil. Contact your FFSC or Military OneSource for more information on relocation assistance.

Navy Sponsor Program

Visit your local Navy Fleet and Family Support Center for a sponsor assignment. Your Navy sponsor is an excellent resource for specific information about your new location, such as schools, housing, directions, recreational activities, sightseeing, and more. Knowing what to expect and having a personal contact at your new duty station can be a big help in your move.

CNIC Navy Housing's Website

A broad collection of Navy Housing resources is available at <http://www.cnic.navy.mil/housing>. It provides information on housing referrals and support services, family and unaccompanied housing, privatized housing and links to Navy Housing Service Centers worldwide.

Housing Referral and Support Services

The goal of the Housing Referral Services (HRS) program is to assist service members, both unaccompanied and those with families, in locating suitable, affordable and safe housing at their duty station. Installation Housing Service Centers (HSCs) provide a full suite of referral services to all service members and families to support relocation to a new duty station, moving within the same duty station or help with any housing issues during a tour of duty. The HSC is your government advocate for providing assistance for any type of housing at Navy installations worldwide.

Services include:

- Locating suitable non-discriminatory housing in the local community and assistance with rental leases
- Home inspections for adequacy
- Tenant/landlord complaint resolution
- Cost savings programs
- Assignment to government housing, or referral to Public-Private Venture housing

Government Housing for Families and Unaccompanied Personnel

Today the Navy-owned housing program is predominantly at foreign locations, with a few isolated locations in the continental U.S. The Navy leases family housing in locations where it is not economical for the Navy to own the inventory, typically in foreign countries; however, the Navy does have some domestic leases in the U.S. at several locations. The majority of permanent party barracks are government owned/controlled and located on base. The local Housing Office or HSC is responsible for determining service members' eligibility, processing applications and making assignments to housing.

Public-Private Venture (PPV) Housing

Privatized housing, also known as Public-Private Venture housing, is owned by a private entity and governed by a business agreement in which the Navy has limited rights and responsibilities. The private entity is entirely responsible for construction, renovation, maintenance, and day-to-day management of the housing. PPV housing may be located on or off government property and may include former military family housing or conveyed barracks. PPV housing is only found in the Continental United States (CONUS), as well as in Hawaii. Unaccompanied PPV housing is only available in the San Diego and Hampton Roads areas.

The local HSC will process a service member's PPV housing application and refer them to the private property management company that manages the PPV housing and handles all resident matters, including maintenance. For these homes, service members sign a lease and pay rent directly to the property owner, using their basic allowance for housing.

Personal Property Insurance

Your landlord's insurance policy and the Navy will not cover your personal property. So, whether you own your home, rent a home or live in base housing, you need insurance to cover your personal belongings, in case of fire, theft, or wind damage from a hurricane, for example.

Overseas Duty

An overseas tour can be an exciting and rewarding experience when service and family members are properly prepared. Becoming familiar with your overseas duty station prior to transferring can often result in fewer problems during the transfer. The Navy has many available resources on overseas destinations to help ensure your overseas tour is an enjoyable one. Overseas installations offer foreign language courses that can be helpful. Most have active spouse clubs, and the base Morale, Welfare and Recreation department offers local travel tours.

Overseas Screening

The overseas screening process ensures that necessary support services are available at the new duty station and that all medical needs are available to family members.

Overseas screening addresses:

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

Additionally, overseas screening for service members addresses:

- Obesity
- Physical readiness
- Disciplinary record
- Human-Immunodeficiency Virus (HIV) testing

Make sure that any required medical and support services are discussed during the screening process. Problems not addressed can create unnecessary hardships and result in an early return. Overseas screening requires direct involvement in the process between the service member and his/her family, the member's current commanding officer and the transferring medical treatment facility. The screening process is required within 30 days after receipt of your PCS orders.

Overseas Voting Assistance

The Navy Voting Assistance Program empowers Sailors, their voting-age family members and Navy civilians working overseas to exercise their right to vote. Voting by absentee ballot is simple, straight forward and the right thing to do. Voters use the postage-paid Federal Post Card Application (SF76) to notify their Local Election Officials (LEOs) of the address where their absentee ballots should be sent. It is very important for voters to register early as an absentee voter with their local election office early and to receive their absentee ballot in time to vote.

Information about voting absentee is available online at www.fvap.gov. For personal assistance, the Navy has 68 Installation Voter Assistance Offices (IVAOs) around the world and more than 1,500 Voting Assistance Officers (VAOs) throughout the entire chain of command.

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Chapter 10

Social Customs and Protocol

The Navy expects its members to display everyday good manners. Here is a brief look at the social expectations at common military ceremonies and social situations.

Introductions

Knowing when and how to introduce people is important. If you do not think people know each other, introduce them. If you are not sure of how to introduce people, just use common sense and do it in a way that is comfortable 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 Navy 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

Navy spouses receive invitations for social functions, such as teas, coffees and luncheons. Attending these functions will not only help you make new friends, but also provide an opportunity to learn about the many resources in your area.

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 respectful after the event and a thoughtful way to thank your host.

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 host. Punctuality is important.

- When you are invited to an event, such as a cocktail party, 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 a parade or other official ceremony, you should arrive 10-15 minutes prior to the event, in time for seating.
- 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.

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 and ask.

Civilian dress codes for the most common functions are listed below:

- Brunch, luncheon, or tea: Dress, suit or skirt and blouse for women; suit, or coat and tie for men
- Cocktail party: Cocktail dress or evening suit for women; coat and tie for men
- Cookouts or picnics: Men and women wear slacks, jeans or shorts. Women also 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
- Informal dinner: Dress, skirt suit, pant suit, or dressy dress for women; coat and tie or a suit for men
- Formal dinner: Long or short formal dress for women; black tie for men
- Dining In: Long or short formal dress for women; black tie for men
- Parade, change of command, or retirement ceremonies: Dress or suit for women; suit or coat and tie for men
- Receptions: Dressy dresses for women; suits for men

Social functions do not require you to spend a lot on your clothes, and a wardrobe becomes “new” all over again each time you move.

Entertaining

Entertaining is an opportunity to socialize and enjoy other people’s company. Whether you and your family choose to entertain will not influence the service member’s career. If you do decide to entertain – casually, informally or very formally – planning is necessary. 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 On Board a Ship

Guidelines to follow if you are invited on board a ship include:

- After crossing or climbing the brow and stepping onto the ship, stop and face the stern (back) of the ship to acknowledge the flag (ensign). Sailors do the same thing when they board, but when in uniform they also salute the flag. 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 is informal or if you are attending a cruise for family members (Family Day or Tiger 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, or dressy pantsuit. 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 and in uniform should render the military salute; when not in uniform, a man should remove his hat, if wearing one, with his right hand and hold it at the left shoulder, the hand being over the heart. Also recently authorized by the Secretary of Defense, out of uniform active-duty and retired military may now salute the flag during ceremonies while wearing a hat (cover) or uncovered. Otherwise, the right hand should be placed over the heart while standing at attention.

Citizens of other countries should stand at attention. The salute to the flag in a moving column (such as a parade) is rendered the moment the flag passes. When driving a car on a military installation and "Colors" or "Retreat" (when the national flag is hoisted at 0800 or lowered at sunset on naval bases, or 1700 on Army and Air Force bases) is sounded, stop the car if safe to do so and wait until the ceremony has been completed. If walking, stop, turn toward the flag or music, 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, if wearing one, 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.

Naval Services FamilyLine publishes Social Customs and Traditions of the Sea Services that provides additional details. This booklet is available free of charge upon request by contacting nfsfamilyline@aol.com or can be viewed and downloaded at www.nsfamilyline.org.



Chapter 11

The Navy: A Proud Tradition

Since its establishment on Oct. 13, 1775, the United States Navy has served as America's first line of defense at home and abroad. Its primary mission has always been to fight – to win command of the sea and to project military power ashore.

During the 18th and 19th centuries, naval forces helped secure our independence during the American Revolution; defended our maritime trade during the Barbary Wars, the War of 1812, and in suppressing piracy; and enabled us to influence the outcomes of the Mexican-American War, Civil War and Spanish-American War.

In the last century, naval power gained control of the sea lanes, and then projected land and air power ashore to help win both World War I and World War II. During the Cold War, the Navy defended sea lanes against a potential Soviet threat, while underway nuclear ballistic missile submarines constituted the only arm of our nuclear triad that the Soviets couldn't target.

Undisputed U.S. command of the seas after the Cold War enabled U.S.-led coalitions to run the Iraqis out of Kuwait in 1991, topple the Taliban regime in Afghanistan 10 years later, and depose Saddam Hussein's government in 2003. Although the Gulf War, Afghanistan War and Iraq War unfolded on land, the supplies and equipment needed to wage those wars arrived from the sea.

Operations Desert Shield and Desert Storm (1990-1991)

When Iraq overran Kuwait in August 1990, Navy units were first on the scene. Their presence helped deter Iraq from invading Saudi Arabia. More than 250 ships carried nearly 18.5 billion pounds of equipment and ensured the rapid buildup of Army, Air Force, Marine Corps, and allied manpower, equipment and supplies from Europe – a record-breaking effort.

Navy ships formed the core of a 29-nation coalition and put teeth into United Nation sanctions by undertaking maritime operations that cut off Iraq's seaborne trade.

When Iraq refused the U.N.'s order to evacuate Kuwait, Navy aircraft and Tomahawk cruise missiles operating from both the Persian Gulf and the Red Sea were among the first to hit Iraqi forces in Kuwait and Iraq. Amphibious ready groups with thousands of deployed Marines, carrier battle groups, surface ships, minesweepers and patrol craft were behind a quick victory over Iraq.

Operation Allied Force (1999)

In the 1990's Yugoslavia disintegrated violently amid economic and ethnic strife. Several independent countries emerged from the chaos, including Serbia. In 1998, Serbian president Slobodan Milošević resorted to ethnic cleansing to retain control over the former Yugoslavian province of Kosovo, which directly threatened peace throughout the Balkans and the stability of NATO's southeastern region.

Despite diplomatic efforts, NATO eventually had no other recourse but to use military force. On March 24, 1999, the United States and its NATO allies launched Operation Allied Force (OAF), a bombing campaign designed to stop Serbian terror in Kosovo. The 78-day campaign resulted in the destruction of a significant portion of the Serbian military, withdrawal of remaining Serbian forces from Kosovo, and the rescue of more than one million refugees.

The Navy played a significant role in Allied Force. A Naval task force, composed of an aircraft carrier, amphibious ships, surface ships and submarines, launched Tomahawk missiles, sea and land based while Navy and Marine Corps aircraft struck targets ashore. Not a single naval aircraft was shot down by enemy anti-aircraft fire. Later, a Seabee detachment with tools, equipment and 99 vehicles built shelters for NATO personnel and for Kosovars left homeless as a result of the war. The Seabees helped restore running water and reliable power service to the devastated region.

Operation Enduring Freedom (2001-Present)

In reaction to the al-Qaeda attacks of September 11, 2001, and after negotiations failed to convince the Taliban to turn over the al-Qaeda leader, Osama bin Laden, an international coalition led by the United States launched Operation Enduring Freedom (OEF) against the terrorists and their enablers in Afghanistan on October 7, 2001. The U.S. Navy, U.S. Air Force and allied air forces began bombing air defense sites, airfields, military command and control centers and other facilities in support of the anti-Taliban Afghan Northern Alliance forces on the ground.

These strikes enabled Northern Alliance forces and U.S. "boots on the ground" to roll up enemy forces quickly. By mid-December 2001, enemy forces had been reduced to pockets of resistance, with some hiding in caves and others on the run. In 2002 the pattern of operations in Afghanistan shifted from the "hot war" of the previous fall to "presence," punctuated by periods of "hot war" operations.

The U.S. Navy has been crucial to every aspect of Operation Enduring Freedom in Afghanistan and plays the lead role in strike operations, maritime support and leadership interception operations.

Operation Iraqi Freedom (2003-2011)

On March 19, 2003, when diplomacy failed to persuade Iraqi Dictator, Saddam Hussein to step down from power peacefully the United States and a "coalition of the willing", launched Operation Iraqi Freedom (OIF) to topple his regime. The attack featured a two-pronged drive on Baghdad by Marine Corps forces on one flank and Army forces on the other.

The U.S. Navy contributed decisively to toppling Saddam's regime. Naval aircraft flew 65 percent of the power projection sorties during major combat operations. Naval surface and special operations forces averted a potentially unprecedented environmental catastrophe.

By clearing Iraqi ports, naval mine countermeasures and explosive ordnance disposal forces cleared the way for shiploads of humanitarian relief supplies to reach the Iraqi people. Seabees helped pave the way for the Marines' drive to Baghdad, while Military Sealift Command ships delivered the supplies and equipment necessary to topple Saddam's regime.

Operation New Dawn (2010-2011)

The transition to Operation New Dawn marked the official end to Operation Iraqi Freedom and combat operations by United States forces in Iraq.

During Operation New Dawn, the remaining 50,000 U.S. servicemembers serving in Iraq conducted stability operations, focusing on advising, assisting and training the Iraqi Security Forces (ISF). Operation New Dawn also represented a shift from a predominantly military U.S. presence to one that is predominantly civilian, as the Departments of Defense and State worked together with governmental and non-governmental agencies to help build Iraq's civil capacity.

Operation Inherent Resolve (2015-Present)

The president has authorized U.S. Central Command to work with partner nations to conduct targeted airstrikes of Iraq and Syria as part of the comprehensive strategy to degrade and defeat the Islamic State of Iraq and the Levant, or ISIL.

According to CENTCOM officials the name INHERENT RESOLVE is intended to reflect the unwavering resolve and deep commitment of the U.S. and partner nations in the region and around the globe to eliminate the terrorist group ISIL and the threat they pose to Iraq, the region and the wider international community. It also symbolizes the willingness and dedication of coalition members to work closely with our friends in the region and apply all available dimensions of national power necessary - diplomatic, informational, military, economic - to degrade and ultimately destroy ISIL.

As of March 9, 2016, nearly 11,000 airstrikes have been launched on ISIL (and occasionally Al-Nusra), 7,268 strikes hit targets in Iraq, while 3,602 hit targets in Syria, killing more than 27,000 fighters and striking over 22,000 targets, including 139 tanks, 371 Humvees, and 1,216 pieces of oil infrastructure. Approximately 80% of these air strikes have been conducted by American Forces. The Navy portion of these strikes have been carried out by the carrier air wings from the USS George H.W. Bush carrier strike group, the USS Carl Vinson carrier strike group, the USS Theodore Roosevelt carrier strike group and the USS Harry S. Truman carrier strike group. The Navy has conducted about 40% of the U.S. strikes.

Global Humanitarian Operations

Since its birth in 1775, the U.S. Navy has existed primarily to fight in war or to prepare for war. Throughout its history, however, the Navy has also conducted operations for humanitarian purposes.

In recent years the Navy has mounted massive humanitarian relief operations to help victims of natural disasters. In January 2005 naval forces conducted humanitarian assistance operations in support of Operation Unified Assistance, delivering more than a million pounds of humanitarian aid to tsunami survivors on the Indonesian island of Sumatra. After Hurricane Katrina, which struck New Orleans and the Gulf Coast in 2005, naval forces evacuated more than 8,000 flood victims, served nearly 50,000 meals to refugees and relief workers, and provided medical treatment to more than 1,000 civilians.

On January 12, 2010, Haiti suffered a catastrophic, magnitude 7.0 earthquake. The earthquake left over 200,000 dead, over 250,000 injured, and over 1.1 million homeless. Operating under Operation Unified Response, the U.S. Navy deployed more than 29 ships, including USNS Comfort (a hospital ship), six U.S. Coast Guard vessels, two Amphibious Readiness Groups, two Marine Expeditionary Units, various Navy Expeditionary Combat Command specialists, and a Port Security Unit. Whether delivering food and medical care to disaster victims or repairing the engine of a stranded Arab fisherman's dhow, American Sailors have always answered the call of fellow human beings in need.

Thanks to the Naval Historical Center and the Naval Post Graduate School, Monterey, CA for providing this historical information. For more information about the Naval; Historical Center at it www.history.navy.mil and the Naval Post Graduate School at <http://www.dtic.mil/dtic/tr/fulltext/u2/a545858.pdf>.

The Department of the Navy

The Department of the Navy is part of the Department of Defense (DoD). It is headed by a civilian Secretary of the Navy (SECNAV) who works under the direction, authority and control of the Secretary of Defense (SECDEF), and is responsible for policies and control of the Department of the Navy.

The term Navy Department refers to the central executive offices of the Department of the Navy. The Navy Department is made up of the Office of the Secretary of the Navy; the Office of the Chief of Naval Operations; Headquarters, United States Marine Corps; and the Bureau of Naval Personnel. The Navy Department establishes policy and provides direction to guide the operations of the Shore Establishment and the Operating Forces of the Navy and Marine Corps.

The Chief of Naval Operations

The Chief of Naval Operations (CNO) ranks above all other officers in the Navy and serves as the principal naval advisor and naval executive to the Secretary of the Navy on the activities conducted by the U.S. Navy. As a member of the Joint Chiefs of Staff (JCS), the CNO is the principal advisor to the Chairman, who in turn, serves as military advisor to the Secretary of Defense, the National Security Council and the President of the United States.

The CNO is responsible for organizing, training, equipping, preparing and maintaining the readiness of naval forces. He determines and directs the forces to fulfill current and future requirements of the Navy, as directed by the President.

Additionally, the CNO is responsible for maintaining a high degree of competence among officer, enlisted and civilian personnel through education and training, and for maintaining the morale and motivation necessary to carry out the Navy's mission. The CNO is also responsible for the use of Navy resources.

The CNO provides forces to the theater, or operational, commanders who are responsible for determining their specific missions. As a member of the Joint Chiefs of Staff, the CNO reviews plans and employment of Navy forces, but does not direct specific missions for specific Navy units in peacetime or war. That responsibility lies with the Geographic Combatant Commanders (GCC's).

The Marine Corps

The Commandant of the Marine Corps is responsible, under the Secretary of the Navy, for the administration, discipline, internal organization, training requirements, efficiency, and readiness of the Marine Corps.

BUPERS and NPC

Under the CNO's direction, the Chief of Naval Personnel (CNP) commands the Bureau of Naval Personnel (BUPERS) and the Navy Personnel Command (NPC). CNP is responsible for recruiting and retaining members for the Regular and Reserve forces of the Navy. The Bureau of Naval Personnel/Navy Personnel Command strives to support the needs of the Navy by providing the fleet with the right person in the right place at the right time, using the most efficient human resources process.

The 866-U-ASK-NPC Customer Service Center is a leading-edge contact center that provides support for Sailors and their families around the world. Active-duty, Reserve, retired Sailors, and their families can get 24/7 service by searching the knowledge base for answers to questions at www.npc.navy.mil. Knowledge base information is updated regularly, so visit the site often. If you don't find the answer to your question, contact a customer service agent at 866-U-ASK-NPC (866-827-5672) or 866-297-1971 (TDD for hearing impaired).

Commander, Navy Installations Command (CNIC)

Established on October 1, 2003, CNIC is the Echelon II command under the Chief of Naval Operations responsible for Navywide shore installation management. CNIC's intent is to establish a single shore installation management organization that focuses on installation effectiveness and improves the shore installation management community's ability to support the fleet.

The Operating Forces

The operating forces of the Navy consist of the fleets, seagoing forces, Navy Reserve Force, the Military Sealift Command and other activities assigned by the CNO. In support of the national policy of the United States, the Navy has six fleets:

- Third Fleet – operating in the Pacific Ocean
- Fourth Fleet – the newest fleet, operating in the Caribbean, Central and South American regions
- Fifth Fleet – operating in the Arabian Gulf, Indian Ocean and Red Sea
- Sixth Fleet – operating in the Eastern Atlantic Ocean and Mediterranean Sea
- Seventh Fleet – operating in the Western Pacific Ocean and Indian Ocean
- Tenth Fleet – US Fleet Cyber Command (FCC) headquartered at Fort George Meade

These six fleets are grouped under U.S. Fleet Forces Command (formerly the Atlantic Fleet); U.S. Pacific Fleet; Naval Forces Europe; Naval Forces Central Command, whose commander also serves as Commander, Fifth Fleet; and Naval Forces Southern Command whose commander also serves as Commander, Fourth Fleet.

How U.S. Navy Ships are Named and Classified

The Navy Department, through the office of the Secretary of the Navy, names new Navy ships. Ships are named for national heroes, famous battles, cities, counties, states and areas, or significant points of historical interest in the United States. A two-to-four-letter designator, followed by a hull number, designates ships.

Ship Sponsor

In 1828, it was reported in a Portsmouth, N.H. newspaper that a young woman had christened the CONCORD. While her name was not mentioned, the precedent was set and the custom grew so that through the present time, a woman sponsors most U.S. Navy ships. The Society of Sponsors of the United States Navy, with more than 600 members, was founded in 1908 and is active not only as an association of ship's sponsors, but provides separate scholarships and support to Naval Services FamilyLine and other organizations.

Navy Time

The easiest way to remember military, or Navy time, is:

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



Chapter 12

Rate, Ranks and Insignias

Rate Insignia of Navy Enlisted Personnel

The use of the word “rank” for Navy enlisted personnel is incorrect. The term is “rate.” The rating badge – a combination of rate (pay grade) and rating (specialty) is worn on the left upper sleeve of all uniforms in grades E-4 through E-6. E-1 through E-3 have color coded group rate marks based upon their occupational field. Group rate marks for E-2 and E-3 are worn on dress uniforms only. Personnel in pay grade E-1 do not wear group rate marks. Chief petty officers (E-7 through E-9) wear collar devices on their white and khaki uniforms, and rate badges on their service dress blues.

Rank Insignia of Navy Commissioned Officers









Navy officers wear their rank devices in different places on their uniforms, depending upon the uniform. The three basic uniforms and the type of rank devices are: khakis (a working uniform) – pins on the collar; whites – stripes on shoulder boards; and blues – stripes sewn on the lower sleeve. Shoulder boards are also worn on bridge coats and reefers. The collar devices are also worn on the right side of the garrison cap (a miniature officer’s crest is worn on the left) and slightly larger devices are worn on the epaulets of the raincoat and working jacket.

Additionally, line officers wear a star above the stripes of the shoulder boards or sleeves, but staff and warrant officers wear specialty insignia.































Rank Insignia of Restricted Line Officers

Restricted Line(RL) Officers in the United States Navy and Navy Reserve are commissioned line officers who are not eligible for Command at Sea. These officers are further divided into Staff Corps Officers, Limited Duty Officers (LDO), or Warrant Officers (WO/CWO). These officers wear their rank devices in different places on their uniforms in the same manner as the Unrestricted Line Officers (URL) above.
















NAVY ENLISTED RATES AND INSIGNIAS

Paygrade	Rate	Abbreviation	Upper Sleeve	Collar and Cap
E-1	Seaman Recruit	SR	None	None
E-2	Seaman Apprentice	SA		None
E-3	Seaman	SN		None
E-4	Petty Officer Third Class	PO3		
E-5	Petty Officer Second Class	PO2		
E-6	Petty Officer First Class	PO1		
E-7	Chief Petty Officer	CPO		
E-8	Senior Chief Petty Officer	SCPO		
E-9	Master Chief Petty Officer	MCPO		
E-9	Master Chief Petty Officer Of the Navy	MCPON		

NAVY OFFICER RANKS AND INSIGNIAS

Paygrade	Rank	Abbreviation	Collar	Shoulder	Sleeve
O-1	Ensign	ENS			
O-2	Lieutenant Junior Grade	LTJG			
O-3	Lieutenant	LT			
O-4	Lieutenant Commander	LCDR			
O-5	Commander	CDR			
O-6	Captain	CAPT			
O-7	Rear Admiral (Lower Half)	RDML			
O-8	Rear Admiral (Upper Half)	RADM			
O-9	Vice Admiral	VADM			
O-10	Admiral	ADM			

NAVY WARRANT OFFICER RANKS AND INSIGNIAS

Pay Grade	Rank	Abbreviation	Collar	Shoulder	Sleeve
W-1*	Warrant Officer	WO1			
W-2	Chief Warrant Officer	CWO2			
W-3	Chief Warrant Officer	CWO3			
W-4	Chief Warrant Officer	CWO4			
W-5*	Chief Warrant Officer	CWO5			

The grade of Warrant Officer (W-1) is no longer used. W-5 was established in 2002.



Chapter 13

National Support Groups and Additional Resources

American Red Cross

Perhaps the most well-known assistance organization is the American Red Cross. Its worldwide communications network is available 24 hours a day, 365 days a year, and can place emergency messages to or from Navy and Marine Corps service members and their families. When regular communications break down, the Red Cross can also report on the welfare of individuals.

The American Red Cross works in partnership with the military aid societies, including the Navy-Marine Corps Relief Society and the Coast Guard Mutual Assistance. This alliance helps to provide financial assistance for emergency travel that requires the presence of the service member or his or her family, such as, burial of a loved one. They also help with assistance that cannot wait until the next business day, such as food, temporary lodging, urgent medical needs, or the minimum amount required to avoid eviction, utility shut off, etc.

In addition, the Red Cross collects, processes, distributes and ensures a safe blood supply. Contact the Red Cross at its local chapter listed in your phone directory for more information.

The American Red Cross
National Headquarters
2025 E Street NW
Washington, D.C. 20006
202-737-8300 or toll free at 800-654-8364
www.redcross.org

Armed Forces Hostess Association

The Armed Forces Hostess Association is a volunteer group of military spouses that will provide information on military bases all over the world to families transferring to new duty stations. When requesting information on a new duty station, include your name, rank of

the service member, branch of service, phone number, address, new duty station, departure date, and family facts, including children's ages, pets, and any special needs that should be addressed. Office hours are weekdays from 9:30 a.m. to 2:30 p.m., Eastern Time.

Armed Forces Hostess Association
The Pentagon, Room 1E541
6604 Army Pentagon
Washington, D.C. 20310-6604
703-614-0350 or 703-697-0485
www.army.mil/afha/main.html

COMPASS

COMPASS, a Naval Services FamilyLine program, is a standardized team-mentoring program presented to spouses over three days (four hours each day) by experienced volunteer spouses. The program offers information about the Navy lifestyle and helps spouses to develop realistic expectations and a positive attitude. Participants are introduced to many aspects of the Navy, such as deployment, moving, finances, customs and traditions, and getting along. Spouses establish a peer network and experienced spouses pass on their insights. The concept of "helping others help themselves" is observable and becomes an on-going, action-oriented process. Participants can ask questions in a non-judgmental atmosphere. All Navy spouses are welcome. The COMPASS program, as well as babysitting for participants and mentors, is free. To learn more about COMPASS and to register for the next class in your area, visit www.gocompass.org.

Fleet Reserve Association (FRA)

Fleet Reserve Association (FRA) is a non-profit organization that represents the interests of the sea service community before the U.S. Congress. The association's membership is comprised of current and former enlisted members of the U.S. Navy, Marine Corps and Coast Guard. FRA:

- Is your go-to-source for information and personal assistance with TRICARE and other service-related concerns
- Provides scholarships for members and their spouses, children and grandchildren
- Recognizes excellence among Navy, Marine Corps and Coast Guard personnel

Fleet Reserve Association
125 N. West Street
Alexandria, VA 22314-2754
703-683-1400
800-FRA-1924
FAX: 703-549-6610
www.fra.org

Lifelines

Lifelines is the official quality of life delivery network of the Department of the Navy, serving Sailors, Marines and their families. To access the wealth of information and resources provided, visit www.lifelines.navy.mil.

L.I.N.K.S.

L.I.N.K.S. is a volunteer, team-mentoring program, designed by spouses for spouses. The program offers an orientation to the Marine Corps lifestyle, helping new spouses adapt to

the unique challenges military life often presents. While the curriculum targets spouses new to the Marine Corps community, the information is very beneficial to spouses of all levels of Marine Corps experience.

If your schedule doesn't allow you to attend a session hosted by a L.I.N.K.S. team, an interactive, multimedia version of the L.I.N.K.S. curriculum is now available on the Internet. L.I.N.K.S. Online provides audio and visual graphics of Marine spouses to guide participants through the entire program. Fun exercises ensure your understanding of information. Handouts can be printed for later reference and a certificate of completion is available when you complete the course. For more information, visit www.usmc-mccs.org; click on Family Life, then L.I.N.K.S.

Military OneSource

Military OneSource is a "one stop" place to go whenever service members or family members need assistance of any kind. This service, available 24 hours a day and year round, augments family services on installations around the world. From finding a plumber to locating childcare to acquiring school system information, Military One Source is available to help.

Within the United States: 800-342-9647
International Toll Free: 1-800-3429-6477
www.militaryonesource.com

National Military Family Association

The National Military Family Association (NMFA) is dedicated to identifying and resolving issues that are of concern to military families. Issues include compensation, dental and health care, relocation and housing, Reserve benefits, childcare 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 and Atmospheric Administration. NMFA is an independent, nonprofit organization staffed by volunteers and financed by tax-deductible dues and donations.

National Military Family Association
2500 North Van Dorn St., Suite 102
Alexandria, VA 22302-1601
800-260-0218
www.nmfa.org

Naval Services FamilyLine

Naval Services FamilyLine is a volunteer, non-profit organization dedicated to improving the quality of life for sea service families. All Navy, Marine Corps and Coast Guard spouses are automatically members. It is staffed by spouse volunteers and is financed solely through donations. FamilyLine was established in 1965 by a group of Navy wives who wanted to establish a channel of communication for all Navy spouses, officer and enlisted. It offers a continuum of education for Navy spouses at every milestone of their spouses' career through free publications, seminars and mentoring.

FamilyLine is here to help and to share lessons that have been learned by those who have been in their shoes. They can answer questions about the military lifestyle via email or

Sea Legs

telephone; provide information and referrals to any family member; distribute booklets and brochures free of charge; and offer educational programs for sea service spouses. FamilyLine also has established field representatives at bases around the world to serve as local points of contact for FamilyLine.

FamilyLine's COMPASS program is a 12-hour team-mentoring program developed by spouses for spouses. It is open to all Navy spouses and is presented over three days (four hours per day).

It focuses on spouses new to the Navy; however, all spouses are welcome. For more information, contact FamilyLine or visit www.gocompass.org.

FamilyLine provides the following publications free of charge:

- Sea Legs
- Social Customs and Traditions of the Sea Services
- Guidelines for Spouses of Commanding Officers and Executive Officers
- Guidelines for the Spouses of Command Master Chiefs and Chiefs of the Boat
- Guidelines for Spouses of Chief Petty Officers
- Guidelines for Spouses of Naval Chaplains - online only
- Guidelines for Spouses of Individual Augmentees - online only
- Guidelines for Navy Reserve Families
- Are You Ready? Guidelines for Navy Family Emergency Preparedness

Most of FamilyLine's publications can be viewed or downloaded at www.nsfamilyline.org. To obtain a free, printed copy, email us at info@nsfamilyline.org or call toll free at 877-673-7773.

Naval Services FamilyLine
1043 Harwood St., SE, Bldg 154, Suite 100
Washington Navy Yard, D.C. 20374
202-433-2333, DSN 288, toll free 877-673-7773
www.nsfamilyline.org
Email: info@nsfamilyline.org

Navy for Moms (Dads, too!)

Navy Recruiting Command launched NAVYForMoms.com, in response to research that found parents have questions about what life in the Navy is like and are searching for no-nonsense, first-hand answers.

NAVYForMoms.com puts potential Navy parents in touch with parents of young men and women who already are serving. This online community gives prospective Navy moms a place to gather accurate information, share stories and gain support from their peers. For more information, visit www.navyformoms.com.

Navy Knowledge Online (NKO)

Navy Knowledge Online (NKO) is a website used by active-duty, Reserve and retired Sailors and their family members. NKO provides information and resources, such as career management, personal development, leadership, learning, references and more. Its purpose is to empower users to excel professionally and personally. It is accessible from any Internet connection. At no charge, NKO provides powerful customization tools to enhance user

experiences, allowing them to quickly find the latest knowledge on many subjects. Users can also navigate to topics related to professional development, their electronic training jackets, online training courses and more. Access NKO at www.nko.navy.mil.

Navy League

The Navy League of the United States is a non-profit organization dedicated to educating our citizens about the importance of sea power to U.S. national security, and supporting the men and women of the sea services and their families. The Navy League also supports America's young people through successful youth programs, including sponsorship of the U.S. Naval Sea Cadet Corps and the Navy League Foundation Scholarship Program. For more information on local councils, visit www.navyleague.org.

Navy League
2300 Wilson Boulevard Suite 200
Arlington, VA 22201-5424
703-528-1775 or toll free at 800-356-5760

Navy-Marine Corps Relief Society (NMCRS)

Navy-Marine Corps Relief Society (NMCRS) is a private, nonprofit organization which is funded entirely by donations. Offices are staffed primarily by volunteers who assist active-duty and retired service members, their families and survivors, and address many areas when needs arise.

The NMCRS can provide interest-free loans, grants or a combination of both, or a quick assist loan for emergency needs, such as:

- Emergency transportation
- Funeral expenses
- Medical/dental bills (patient's share)
- Food, rent and utilities
- Disaster relief assistance
- Unforeseen family emergencies
- Essential vehicle repairs

The NMCRS cannot:

- Help with conveniences
- Pay bills for non-essentials
- Finance liberty and vacations
- Pay fines and other legal expenses

The NMCRS can help you in time of need, but cannot help you to live beyond your means. In addition, the NMCRS sponsors student loans and provides scholarships to children and spouses of Navy/Marine Corps personnel, and can provide educational financial assistance to spouses of active-duty service members in most overseas areas and to children of deceased service members.

All NMCRS sites provide the following services:

- Interest-free loans and grants to meet emergency needs
- Budget reviews
- Layettes

Many sites offer additional services, including:

- Food lockers
- Overseas spouse tuition aid (overseas locations only)
- Thrift shops
- Visiting nurses

NMCRS offices are located at most major installations, or you can contact:

Navy-Marine Corps Relief Society (NMCRS)

801 North Randolph Street, Room 1228

Arlington, VA 22203-1989

703-696-4904, or toll free at 800-654-8364.

www.nmcrs.org

Navy Mutual Aid Association (NMAA)

The Navy Mutual Aid Association offers low-cost insurance to active-duty Navy, Marine Corps and Coast Guard personnel, as well as officers in the National Oceanic and Atmospheric Administration. There is no membership fee. Membership is not affected by separation or retirement from active duty. The association also offers exceptional support to the survivors of members in securing all federal benefits and allowances to which they are entitled, will help process and settle any claims, and can provide secure storage for vital documents.

Navy Mutual Aid Association

Henderson Hall

29 Carpenter Road

Arlington, VA 22212

800-628-6011

www.navymutual.org

Navy Wives Clubs of America, Inc. (NWCA)

The Navy Wives Clubs of America, Inc., (NWCA) is the country's only national federation of Navy, Marine Corps and Coast Guard enlisted spouses. Chartered in 1936, with a federal charter being granted in 1984, NWCA is governed by an annually-elected National Board of Directors.

The purpose of NWCA is to promote a friendly, compassionate relationship among the spouses of Navy, Marine Corps and Coast Guard enlisted personnel, to provide welfare and educational projects for families among the military and civilian communities, and to extend relief assistance to members in need, as well as other families of Navy, Marine Corps and Coast Guard personnel.

Membership is open to all spouses of enlisted sea service personnel serving on active duty, in the active or non-active Reserves, retired, honorably discharged or deceased. Associate membership is available to those who do not meet regular membership status.

NWCA is known for their National Scholarship Foundation that awards more than 40 scholarships a year to family member children of enlisted sea service personnel, as well as scholarships for family member spouses wishing to further their education. For more information on the NWCA, contact:

Navy Wives Clubs of America, Inc.
P.O. Box 54022
NSA Mid-South
Millington, TN 38054
navywivesclubofamerica.org

Non-Commissioned Officers Association (NCOA)

The NCOA was established in 1960 to enhance and maintain the quality of life for noncommissioned and petty officers in all branches of the U.S. Armed Forces, National Guard and Reserves. The NCOA offers its members a wide range of benefits and services designed especially for enlisted service members and their families. For more information, email membsvc@ncoausa.org, call 800-662-2620, or visit www.ncoausa.org.

United Services Organization (USO)

The USO operates more than 130 centers around the world for military personnel and their families. USO programs and services include free Internet and email access, libraries and reading rooms, housing assistance, travel assistance, support groups, game rooms, nursery facilities, and family crisis counseling. The USO operates airport centers, family and community centers, and mobile canteens. Visit www.uso.org for a listing of USO centers in the United States and overseas.

USO World Headquarters
2111 Wilson Blvd Suite 1200
Arlington, VA 22201
703-908-6400
www.uso.org

United States Coast Guard (USCG)

The Coast Guard is a military branch of the United States involved in maritime law, mariner assistance, and search and rescue, among other duties of Coast Guards elsewhere. One of the seven uniformed services of the United States and the smallest armed service of the United States, its stated mission is to protect the public, the environment and U.S. economic and security interests in any maritime region in which those interests may be at risk, including international waters and America's coasts, ports and inland waterways.

USCG has a broad and important role in homeland security, law enforcement, search and rescue, marine environmental pollution response, and the maintenance of river, intracoastal and offshore aids to navigation (ATON). It also lays claim to being the United States' oldest continuous seagoing service. The United States Coast Guard has about 40,150 men and women on active duty.

The Coast Guard's motto is *Semper Paratus*, meaning "Always Ready." To learn more about the U.S. Coast Guard, visit www.uscg.mil.

United States Marine Corps (USMC)

The Marine Corps is a branch of the U.S. military responsible for providing power projection from the sea, utilizing the mobility of the U.S. Navy to rapidly deliver combined-arms task forces to global crises. Alongside the U.S. Navy, the Marine Corps operates under the United States Department of the Navy.

The Marine Corps' motto is *Sempre Fi*, which means "Always Faithful." For more information, visit www.marines.mil.

Tragedy Assistance Program (TAPS)

The Tragedy Assistance Program for Survivors (TAPS), a caring community of families that have suffered similar losses, is waiting to walk alongside the newly bereaved.

TAPS is America's front-line resource for all who are grieving the death of a loved one serving in the Armed Forces. Since 1994, TAPS has provided comfort and care 24-hours a day, 7-days a week. Its comprehensive services include a national network of peer-based emotional support, case work assistance, crisis intervention, and grief and trauma resources. To date, TAPS has assisted more than 25,000 surviving family members, casualty officers and caregivers. All services provided by TAPS are free of charge to surviving families and are made possible by the generosity of donors. Visit www.taps.org for more information.

NAVY GETAWAYS



Fun, adventure and relaxation begins with Navy Getaways! 49 sites the globe including:

- Over 2,631 Recreational Vehicle spots
- Tent sites
- Cottages
- Cabins
- Townhomes
- Resort style vacation rentals

Most all sites also offer:

- BBQ areas
- Laundry
- Bathhouses
- Kid's play areas
- Some even have a pool!

Navy Getaways has the right accommodations for a variety of vacation styles, from rustic and simple, to sophisticated comfort.

Providing an exciting "Getaway" experience for Active Duty, Retirees, DoD civilians to

Stay! Play! Relax!

Staying at Navy Getaways not only provides great lodging at great prices but it also offers the convenience of other base amenities.

Visit our MWR activities for discounted tickets for area attractions and swimming pools, gyms, golf courses, beaches, marinas, movie theaters, youth centers, and other great MWR activities right outside your door!

More information is available online through www.navygetaways.com or www.dodlodging.net
Travelers may also make reservations by calling **1-877-NAVY-BED** (628-9233)



Chapter 14

NAVAL ACRONYMS AND ABBREVIATIONS

ADAPT – Active Duty Assistance Program Team
AOC – Aviation Officer Candidate
APO – Army and Air Force Post Office
ASAP – As Soon As Possible
AT – Annual Training
AWOL – Absent Without Leave
BAH – Basic Allowance for Housing
BAS – Basic Allowance for Subsistence
BEQ – Bachelor Enlisted Quarters
BOQ – Bachelor Officer Quarters
BUMED – Bureau of Medicine and Surgery
BUPERS – Bureau of Naval Personnel
CACO – Casualty Assistance Calls Officer
CACP – Casualty Assistance and Calls Program
CDC – Child Development Center
CHINFO – Chief of Information
CMC – Command Master Chief
CNO – Chief of Naval Operations
CNP – Chief of Naval Personnel
CNRFC – Commander, Navy Reserve Forces Command
CO – Commanding Officer
COB – Chief of the Boat
COLA – Cost of Living Allowance
COMRATS – Commuted Rations
CONUS – Continental United States
COS – Chief of Staff
CPO – Chief Petty Officer
DEERS – Defense Eligibility Enrollment Reporting System
DOD – Department of Defense
DODDS – Department of Defense Dependent Schools
DSN – Defense Switchboard Network
DVA – Department of Veterans’ Affairs

EAOS – End of Active Obligated Service
EFMP – Exceptional Family Member Program
EOS – Expiration of Service
ETA – Estimated time of arrival
ETD – Estimated time of departure
FFSC – Fleet and Family Support Center
FITREP – Fitness Report
FLTCM – Fleet Master Chief
FMF – Fleet Marine Force
FORCM – Force Master Chief
FPO – Fleet Post Office
FRG – Family Readiness Group
FRO – Family Readiness Officer
FSGLI – Family Servicemember’s Group Life Insurance
FTS – Full Time Support
HQMC – Headquarters, Marine Corps
IDT – Initial Active Duty Training
IRR – Individual Ready Reserve
JAG – Judge Advocate General (lawyer)
JCS – Joint Chiefs of Staff
JNROTC – Junior Naval Reserve Officer Training Corps
JRB – Joint Reserve Base
KVN – Key Volunteer Network
LDO – Limited Duty Officer
MCAS – Marine Corps Air Station
MCPON – Master Chief Petty Officer of the Navy
MWR – Morale, Welfare and Recreation
NAS – Naval Air Station
NAS JRB – Naval Air Station Joint Reserve Base
NAVFAC – Naval Facility
NAVSTA – Naval Station
NCO – Noncommissioned Officer
NFAAS – Navy Family Accountability and Assessment System
NMC – Naval Medical Command
NMCRS – Navy-Marine Corps Relief Society
NOFFS – Navy Operational Fitness and Fueling Series
NOSC – Navy Operational Support Center
NROTC – Naval Reserve Officer Training Corps
NSFL – Naval Services FamilyLine
OAL – Ombudsman-at-Large
OCONUS – Outside CONUS
OCS – Officer Candidate School
OOD – Officer of the Deck
OPNAV – Office of the Chief of Naval Operations

OSD – Office of the Secretary of Defense
PAO – Public Affairs Officer
PCO – Prospective Commanding Officer
PCS – Permanent Change of Station
POC – Point of Contact
POD – Plan of the Day
POE – Port of Embarkation
POW – Plan of the Week
PSD – Personnel Support Detachment
PXO – Prospective Executive Officer
RAC – Relocation Assistance Center
RC – Reserve Components
RCC – Regional Command Center
ROTC – Reserve Officers' Training Corps
RPA – Reserve Program Administrators
SAPR – Sexual Assault Prevention and Response
SAPRO – Sexual Assault Prevention and Response Office
SARC – Sexual Assault Response Coordinator
SATO – Scheduled Airlines Ticket Office
SBP – Survivors Benefit Plan
SEA – Senior Enlisted Advisor
SECDEF – Secretary of Defense
SECNAV – Secretary of the Navy
SEL – Senior Enlisted Leader
SELRES – Selected Reservist
SGLI – Servicemen's Group Life Insurance
SITREP – Situation Report
SOPA – Senior Officer Present Afloat
SPC – Suicide Prevention Coordinator
STARC – State Area Command
TAD – Temporary Additional Duty
TAMP – Transition Assistance Management Program
TBD – To Be Determined
TLA – Temporary Lodging Allowance
TLE – Temporary Lodging Expenses
UA – Unauthorized absence

Chapter 15

Navy Terms

ABOARD – on or in a ship. Close aboard; near a ship

ADVANCE PAY – an advance on your base pay for a move. This must be repaid.

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.

ALONGSIDE – beside a pier, wharf or ship.

ANCHOR – the hook used at the end of a chain and dropped to the sea bottom to hold a ship in one particular place. The smallest Navy anchors can be lifted by one person; two anchors used by USS KITTY HAWK each weigh 30 tons.

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.

AYE-AYE – term used to acknowledge receipt of a command or order from senior. It means "I have heard the order; I understand it; I will carry it out."

BARNACLE – small marine animal that attaches itself to hulls and pilings.

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

BERTH – space assigned ship for anchoring or mooring.

BERTHING – where Sailors sleep onboard ship

BILLET – an allotted sleeping space; an individual's position in the ship's organization.

BLACK SHOE – a Sailor who is not an aviator; the latter is a brown shoe.

BLUEJACKET – Navy enlisted member below the grade of CPO.

BOATSWAIN – pronounced "bosun," refers to the mate, warrant officer or petty officer in charge of boats, rigging and ground tackle aboard ship.

BOW – most forward part of a ship.

BRAVO ZULU – Good job!

BRIDGE – platform or area from which ship is steered, navigated and conned; usually located in forward part of ship.

BRIG – Sailor's universal term for 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.

CATAPULT – shipboard mechanism for launching aircraft.

CHAIN OF COMMAND – the military's management concept

CLASSIFIED MATTER – information or material of aid to possible enemy, if improperly divulged. There are currently three categories: Top Secret, Secret and Confidential.

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.

COMMODORE – used as an honorific to any officer commanding a squadron or flotilla of submarines, destroyers or smaller ships.

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.) Flying in CONUS determines certain limitations to space-available travel on military aircraft.

COURSE – direction steered by a ship or plane.

COURT-MARTIAL – military court for trial of serious offenses, summary, special and general courts-martial.

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.

DETAILER – the person responsible for deciding your Sailor's next duty station

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.

DSN – Defense Switched Network; Department of Defense internal telephone system (formerly Autovon).

EMBARK – to go aboard ship preparatory to sailing.

ENLISTED EVALUATION – written report of 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 of a ship, squadron or shore activity. In early days, such an officer was the first lieutenant.

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

FATHOM – in measuring depth of water, six feet. From Anglo-Saxon faehom. Originally distance spanned by man's outstretched arms.

FITNESS REPORT – written report of a chief petty officer or above performance of duty.

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.

FLANK SPEED – certain prescribed speed increase over standard speed; faster than full speed.

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.

FORWARD DEPLOYED – Forward deployed means you are permanently stationed outside CONUS and are able to rapidly deploy to nearby hot spots.

FROGMAN – slang, member of underwater demolition team. **SEALS**.

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.

GRUNT – slang, a Marine.

GTMO – abbreviation for U.S. Naval Base, Guantanamo Bay, Cuba.

GUNG-HO – slang, eager and aggressive beyond normal requirements.

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

HEAD – place in ship or on shore station that might otherwise be called a restroom, washroom or toilet.

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

HONORS – ceremonies conducted in honor of a visiting dignitary, usually

involving sideboys and, occasionally, a band and honor guard.

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

KNOT – measure speed for ships and aircraft, as “the destroyer was making 30 knots,” or “the top speed of the plane is 400 knots.”

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

LEATHERNECK – term probably applied to U.S. Marines by Sailors because of the leather-lined collar once part of Marine Corps uniforms. The collar, about the same height as that of the present uniform collar, was designed to give a greater military appearance to the uniform; when damp with perspiration, it was highly uncomfortable and caused throat trouble. Abolished by Marine Corps in about 1875.

LINE OFFICER – officer who may succeed to operational command as opposed to staff corps officer who normally exercises authority only in a specialty; (e.g., hospitals, supply centers, etc.).

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 “crew is at mess,” “meeting was held in CPO mess,” or “she was the guest of wardroom mess.” Mess comes from Latin mensa, or table.

MILITARY CLAUSE – protects you from paying the rest of a rental home’s lease, if you are asked to move due to military orders.

MUSTER – to assemble crew; roll call.

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

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 (or other) deck reserved for honors and ceremonies and the station of the officer of the deck (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; within each rating a rate reflects levels of aptitude, training, experience, knowledge, skill and responsibility.

RATING – job classification with the Navy, such as electronics technician.

SCUTTLEBUTT – a drinking fountain in Navy 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 (or SEA TOUR) – assignment to ship whose primary mission is accomplished while underway/deployed.

SHAKEDOWN CRUISE – cruise of newly commissioned ship to test machinery and equipment and train crew as a working unit.

SHIPMATE – anyone who is attached to the same command as your Sailor – ship or not.

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 – from Dutch schipper, meaning captain.

SPOUSE – wife or husband.

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; also an unflattering term for a Sailor.

TOPSIDE – from Pidgin English, meaning upper level, or above decks.

TRAINING ADMINISTRATION OF RESERVES (TAR) – Reservists on full-time active duty solely to provide full-time support to the Navy Reserve.

TURN TO – an order to begin work.

WARDROOM – a compartment aboard ship near officers' stateroom used as officers' mess room.

WATCH – watch standing concerns the positioning of qualified personnel, in various time increments, to operate a ship or other naval asset continuously around the clock.

Chapter 16

Employment Resources

- **The Navy League of the United States** (www.navyleague.info) hosts a hiring center that connects employers with military personnel and family members of the sea services looking for employment.
- **ADECCO Career Accelerator Program** (www.adeccousa.com), the world's largest staffing agency, provides military spouses with customized recruiting, training and placement needs.
- **Virtual Business Owners** (www.vsscyberoffice.com/vbo) prepares military spouses to compete successfully in the global marketplace as self-employed, virtual business owners.
- **The Employer Assistance and Recruiting Network (EARN)** (www.earnworks.com) is a free service that connects employers looking for quality employees with skilled job candidates.
- **The Military Spouse Career Center (MSCC)** is operated by Monster.com and Military.com under contract on behalf of the Department of Defense. Visit www.military.com/spouse.
- **Military Spouse Corporate Career Network (MSCCN)** serves all military spouses from the military services in job placement and applicant tracking. Visit www.msccn.org.
- **The Military Spouse Resource Center** is jointly sponsored by the Department of Defense and the Department of Labor. Visit www.milspouse.org.
- **Department of Navy, Civilian Human Resources** offers a website (<https://chart.donhr.navy.mil>) that helps you to search for current DON jobs.
- **Transition Assistance Management Program (TAMP) – Electronic Resources:**
 - U.S. Navy Fleet and Family Support Program, www.ffsp.navy.mil
 - TurboTAP (www.TurboTAP.org) is DoD's official website providing information for service members on transitioning from military service.
 - League of the United States launched the Navy League Hiring Center (www.navyleague.info) as a centralized, online location for employers seeking transitioning personnel of the sea services.
 - Links to The American Legion Career Center and employment assistance resources can be viewed at www.legion.org.

- Links to veterans services, including employment assistance, can be viewed at www.vfw.org.
- Operation Transition, sponsored by the DoD, provides a Transition Bulletin Board www.dmdc.osd.mil/tbb, an automated system which contains a listing of job want ads and other useful information for separating/retiring military and federal civilian personnel and their spouses.
- HireVetsFirst (www.hirevetsfirst.gov) is the comprehensive career website for hiring veterans of America's military. Whether you're a manager, human resources specialist or veteran, you'll find the resources you need for matching employment opportunities with veterans.
- Key to Career Success (www.careeronestop.org/MilitaryTransition) is sponsored by the U.S. Department of Labor through the Career One Stop project, as part of the department's assistance to service members, military families, employers and the workforce staff serving them. Much of the content in Key to Career Success is based on U.S. Department of Labor-sponsored resources and has been customized to meet the needs of recently separated military personnel.
- The Military Spouse Career Center (MSCC) was developed and is operated by Monster.com and Military.com under contract on behalf of the DoD. It aims to support spouses and families by providing access to career opportunities, training information and education options. Visit www.military.com/spouse.
- Military Spouse Corporate Career Network (MSCCN) serves all military spouses from the military services in job placement and applicant tracking. Spouses who are married to active-duty service members, Guardsmen and Reservists, retired, widowed, and caregivers of war wounded benefit from job placement expertise and applicant tracking technology at zero cost to the spouse. More information is available by visiting www.mscn.org.
- The Military Spouse Resource Center is designed to assist the spouses of U.S. military personnel. The MilSpouse.org website is jointly sponsored by the DoD and the Department of Labor. For more information, visit www.milspouse.org.

Chapter 17

Navy Reference Materials

- Military Living Publications, P.O. Box 2347, Falls Church, VA 22042, www.militaryliving.com, including:
 - Temporary Lodging Around the World, \$\$
 - Military Space Available Air Travel Guide, \$\$
 - Military RV, Camping and Recreation Around the World, \$\$
- Naval Institute Press Publications, Annapolis, MD 21402, www.usni.org/press/press.html
- The Bluejackets' Manual, 24th Edition, revised by Thomas J. Cutler (2009)
- Dictionary of Military and Naval Quotations, compiled and edited by COL Robert Debs Heini, Jr., USMC (Ret.), revised 2014
- Naval Ceremonies, Customs, and Traditions, 6th Edition, by VADM William Mack, USN (Ret.) and LCDR Royal W. Connell, USN (RET), revised 2004
- Naval Officer's Guide, 12th Edition, by CVR Lesa A. McComas USN (RET) revised 2011
- Service Etiquette, 5th edition by Cherlynn Conetsco and Anna Hart, Naval Institute Press revised 2013
- Retired Activities Branch, Navy Personnel Command, PERS 675, Millington, TN 38055, (866-U-ASK-NPC), www.npc.navy.mil/CommandSupport/RetiredActivities
- Naval Services FamilyLine Publications, Washington Navy Yard, 1043 Harwood St., SE, Bldg 154, Suite 100, Washington Navy Yard, D.C. 20374, www.nsfamilyline.org. FamilyLine provides the following publications free of charge:
 - Sea Legs
 - Social Customs and Traditions of the Sea Services
 - Guidelines for Spouses of Commanding Officers and Executive Officers
 - Guidelines for the Spouses of Command Master Chiefs and Chiefs of the Boat
 - Guidelines for Spouses of Chief Petty Officers
 - Guidelines for Spouses of Naval Chaplains - online only
 - Guidelines for Spouses of Individual Augmentees - online only
 - Guidelines for Navy Reserve Families
 - Are You Ready? Guidelines for Navy Family Emergency Preparedness
- Uniformed Services Almanac, P.O. Box 4144, Falls Church, VA 22044

Chapter 18

Periodicals

- All Hands Magazine, Naval Media Center, Publishing Department, 2713 Mitscher Rd. S.W. Anacostia Annex, D.C. 20373-5819, www.navy.mil/allhands.asp
- Armed Forces Journal, Defense News Media Group, 6883 Commercial Drive, Springfield, VA 22159, www.armedforcesjournal.com
- Proceedings, United States Naval Institute, Annapolis, MD 21402, www.usni.org/Proceedings/procurrenttoc.htm
- Military Officer, Military Officers Association of America (MOAA), 201 North Washington Street, Alexandria, VA 22314, www.moaa.org/Magazine/CurrentEdition/default.asp
- Sea Power, The Navy League of the United States, 2300 Wilson Boulevard, Arlington, VA 22201-3308, www.navyleague.org/sea_power/current_issue.php
- “The Voice,” National Military Family Association Newsletter, 2500 North Van Dorn St., Suite 102, Alexandria, VA 22302-1601, www.nmfa.org

Chapter 19

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Acknowledgements

Sea Legs has been compiled and edited by Family Readiness Programs at Commander, Navy Installations Command (CNIC) and by the volunteers of Naval Services FamilyLine, in response to the needs of Navy spouses and family members around the world.

Naval Services FamilyLine is grateful to these dedicated professionals and volunteer spouses who have contributed their invaluable assistance and worldwide experience to this publication.

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Revised April 2016