



Congratulations on your decision to join the Armed Forces

Military OneSource is an important benefit that the Department of Defense provides *at no charge* to you, your spouse, and children. **We encourage you to begin using Military OneSource right away, even while you're waiting to report to initial military training** (Basic Combat Training, Basic Military Training School, or Boot Camp.)

Whether you need help with everyday issues, military benefits, relocation information, personal finances, or resources you may need for other special circumstances, you can call Military OneSource **24 hours a day, 7 days a week at 1-800-342-9647 and talk with an expert who will help.*** You can also use the Military OneSource Web site at www.militaryonesource.com to learn more about the program and to read articles, download podcasts, and order (at no charge to you) CDs, booklets, videos, and articles on a vast range of topics from child care, to motorcycle safety, to relocation, deployment, and more.

Your eligibility to use Military OneSource starts the moment you sign your contract and join the Army, Air Force, Navy, or Marine Corps. While you're waiting to report to initial military training, you may use all of the program's services and programs except for the in-person counseling benefit. Once you ship to initial military training you are eligible for the in-person counseling benefit, too.

You don't need to be deployed, activated, or in a training status to be eligible. Your parents can also use Military OneSource when they need assistance with issues that are directly related to you. They may also contact the service on your behalf.

Using the Military OneSource Web site

The Military OneSource Web site provides great information and resources, and lets you download articles, podcasts, and order free educational materials. To register follow these simple steps:

1. Go online to www.militaryonesource.com.
2. At the top center of the homepage click [Join Now](#).
3. Select your Branch.
4. From the map select the state where you live now.
5. If you're in the Guard or Reserve pick National Guard or Reserve for your state. If you're in the active force select one of the following according to your branch:
 - **Army:** Army Future Soldier/BCT/AIT/Cadet
 - **Navy:** Navy Recruit/DEP/Boot Camp/Midshipman
 - **Air Force:** Air Force Recruit/DEP/BMETS/Cadet
 - **Marine Corps:** Marine Recruit/DEP/Boot Camp/OCS
6. Establish a username and password and check the eligibility verification box.
7. Save and you're done!

Review the materials in this packet. Keep a copy of the wallet card with you and the other materials in place where you and your family can find them quickly. Thank you for your service and good luck in your military career!

* Military OneSource is a confidential service and you will be read a statement describing the scope and limitations of privacy at the beginning of your telephone consultation. Information is kept confidential except where a threat of harm to self or others is involved, or where required by law.

What Military OneSource Can Do for You

Overview

How Military OneSource can help service members and their families.

- What does Military OneSource do?
- Why should I call Military OneSource?
- How do I use Military OneSource?
- Who's eligible for Military OneSource?
- What about customer service?
- How do I contact Military OneSource?

Military OneSource is a *free* support service provided by the Department of Defense offering assistance and resources to service members and their families on many different issues. The following information will help you understand what the service is and how to use it.

What does Military OneSource do?

Military OneSource, which supplements existing installation services, provides free help and information, by phone with a professionally trained consultant or online, on a wide range of issues that affect you and your family -- from budgeting and investing to relationships and deployment. It's available whenever you are -- 24 hours a day, 365 days a year.

Whether you're single or married, a parent or not a parent, Military OneSource can help with the issues that are important to you. For service members and families who live far from military installations, Military OneSource is especially useful. No problem is too big -- or too small. If we don't know the answer, we'll find it.

Why should I call Military OneSource?

Military OneSource helps you save time and money by researching your questions; supplying solid, reliable information; and providing valuable services. Use Military OneSource to seek help early, before a minor problem turns into a major one. With the Military OneSource team of master's-level consultants, you can deal with several issues at one time -- all within the privacy of your home. Consultants answer the telephone "live" and can also respond to e-mail questions. They also follow up to make sure you've received the help you need.

Here are just a few of the issues Military OneSource can help you with:

- *Counseling services for personal and relationship issues.* Military OneSource can help with issues such as stress management, grief, relationships, and parenting-skills. Counseling services (up to six sessions per person, per issue) are available *free* to military service members and their eligible in one of three ways:
 - face-to-face with a trained counselor in your area (available in the continental U.S., Alaska, Hawaii, Puerto Rico, and the Virgin Islands)
 - via telephone with a Military OneSource consultant
 - online in a secure real-time "chat" format with a Military OneSource consultant

- *Child care and parenting issues.* Specialized consultants can help you locate licensed child care providers in your area, as well as help with other parenting issues, such as ways to help your children succeed with homework or how to help your children adjust to a move.
- *Deployment and reunion issues.* Through both the Web site and the toll-free number, you can locate information for service members and their families about dealing with deployment. You'll find information on staying connected with your children while you're deployed, or information for Guard and Reserve members returning to work after a deployment.
- *Education.* Information about education issues of special interest to military families is available on the Web site and by phone. You can also arrange for individual consultations with trained specialists in the following areas:
 - *K-12.* Help locating a school when you move, understanding school ratings, finding homeschooling resources, or evaluating public and private schools.
 - *College.* Assistance with college applications, plus information and resources on financial aid, scholarships, and obtaining credit for military experience.
 - *Special needs.* Help with issues related to relocation when you have a special needs family member, information on available educational services, and help finding a local advocate.
- *Spouse training, education, and career.* Our consultants can help military spouses focus on a career path that uses their strengths, identify work that travels well, find training and education, find jobs, move to a new career area, and develop their interviewing and resume-writing skills.
- *Elder care issues.* Finding help caring for a parent or grandparent can be a challenge for many service members. Specialized consultants can help you understand the kinds of elder care available and locate elder care in your community. With Military OneSource, you also have access to information on Medicare and Medicaid, dependent care costs, prescription drug assistance, medical insurance, and Social Security.
- *Money matters.* The Military OneSource financial team can help with budgeting, debt reduction, credit issues, and tax preparation. Financial planners are available by appointment for more detailed financial concerns. The Web site provides additional financial resources, including calculators for loans, debt reduction, and budgeting.
- *Legal issues.* Depending on your service branch, Military OneSource legal services are provided as a supplement to your installation's Legal Assistance Office. The Military OneSource legal team includes licensed attorneys who can provide legal information and education.

- *Violence and trauma.* Military OneSource consultants can help you talk with your children about issues of war and violence. We also provide information, resources, and counseling on issues related to emergencies and natural disasters, including planning and preparedness.
- *Relocation.* Military OneSource also can help you make a smooth move to a new duty station. As you settle into your new community, use Military OneSource to find an apartment, locate child care providers, find gyms, find music lessons for your children, or find a quality summer camp. Military OneSource consultants can provide information on your new installation.
- *Transition to civilian life.* With Military OneSource, you can access information about life after the military -- including retirement calculators, education and career opportunities, and travel.
- *Healthy habits.* Military OneSource offers information on health and related issues, including relationships, infertility, and mental health. The Web site offers articles related to specific issues, including how to stay healthy and help for children with special needs.
- *Consumer issues and travel.* On the Military OneSource Web site, you'll find information to help you become a better consumer, along with links to discounts for service members and their families.
- *Translation assistance.* Through Military OneSource, you can have written documents translated or you can facilitate a three-way phone call with an interpreter to ensure communication between you and a third party. All translated documents will be notarized and accompanied by a certificate of authenticity.

How do I use Military OneSource?

Using Military OneSource is easy. Services are available to you through a toll-free number and online.

- *Dial 1-800-342-9647.* A Military OneSource consultant will listen, discuss your needs and concerns with you, and help you assess the situation. Most consultants have military experience and all have been trained on military culture. When you talk with a consultant, the consultant will read a privacy statement to you which will explain the limits of confidentiality. Depending on your situation, a Military OneSource consultant may:
 - help you make a plan to resolve your issues or concerns
 - provide customized research
 - refer you to a self-help or support group
 - guide you to helpful resources in your community
 - refer you to a specialist or local counselor for short-term counseling

- refer you to a specialized telephone or online consultant for short-term counseling
- send you helpful educational materials

Remember, your privacy is assured and no one knows you reached out for support unless there is a threat of harm to yourself or others.

- *Visit the Web site.* On the Web site (www.militaryonesource.com), you'll find resources on topics ranging from parenting to elder care, from moving overseas to buying a home. You can view materials on the site, or you can order or download materials free of charge. On the site, you'll find:
 - *Articles.* Information-rich articles offer real help and guidance on many different issues related to life in the military.
 - *CDs and booklets.* Educational materials are available in a variety of formats (booklet, CD, cassette, and electronic downloads) and can be ordered or downloaded. Materials and shipping are free.
 - *Counseling link.* Click on the counseling link and find out more about in-person counseling in your local area, specialized telephone consultations, or online consultations using a secure real-time "chat" format.
 - *Video tips.* You can watch brief videos of consultants addressing common issues such as communicating, budgeting, and managing anger.
 - *Search and decision tools.* Locators help you find summer camps or schools. Calculators help you determine how much your mortgage payment will be, how long it will take you to pay off your debts, or how much you need to save to pay for college.
 - *Assessments.* Quizzes and assessments can help you determine your compatibility with your spouse, your parenting style, and if you need help with debt issues.
 - *Discussion boards.* Military OneSource provides active discussion boards featuring information for single service members, families, and retirees.
 - *Webinars.* Free online workshops -- or Webinars -- address many different subjects. New Webinars are offered each month and you can sign up for the interactive sessions or view past workshops through the Web site.
 - *And more.* Prepare and file your taxes using an online tax-filing program, sign up for newsletters, find military resources and links, download podcasts, or view military-related news through real-time data feeds. Much more is available through the Military OneSource Web site.

Who's eligible for Military OneSource?

Military OneSource extends the military's existing family support system at no cost to service members. Our programs are especially helpful to service members and their families geographically separated from installation services, or to those

who can't seek assistance during traditional working hours. People eligible for Military OneSource include:

- *Active-duty service members* in the Air Force, Army, Marine Corps, and Navy, and their immediate family members.
- *National Guard and Reserve members* and their immediate family members (includes members of the Individual Ready Reserve).
- *Retired and separating service members* and their immediate family members for up to six months following their separation.

Other people eligible for Military OneSource include extended family members who are seeking assistance on behalf of the service member and some qualified DoD civilians. For specific information, contact a Military OneSource consultant.

What about customer service?

Military OneSource is committed to delivering the highest levels of customer satisfaction. We ensure the quality of our services by:

- *Following up with callers.* Consultants call customers back -- usually within a week to ten days -- to make sure they're satisfied with the outcome of their call.
- *Reviewing customer surveys.* Customer surveys help Military OneSource identify and meet the needs of service members and their families. You may be asked to complete a survey when you use Military OneSource -- your comments will help us adapt our services to fit your needs.
- *Customer recovery.* If a customer's comments are less than satisfactory, Military OneSource contacts the customer and works to resolve the issue. This process helps ensure that Military OneSource consistently meets the needs of service members and their families.

How do I contact Military OneSource?

Contacting Military OneSource is easy -- whether you're in the U.S. or overseas. Military OneSource services are available 24 hours a day, 365 days a year. Visit our Web site at www.militaryonesource.com or call one of the following phone numbers:

- *Stateside:* 1-800-342-9647
- *International:* 800-3429-6477 or 484-530-5908. Calling instructions for your specific international location can be found in the "Contact Us" section at www.militaryonesource.com
- *Collect from overseas:* Dial an international operator first. Then ask to be connected with 484-530-5908

Resources for Military Spouses

Overview

Resources to help military spouses obtain information about careers, family, and deployments.

- Web sites
- Books
- Magazines
- Newspaper columns
- Radio
- Other resources

Web sites

Official sites

Military HomeFRONT

www.militaryhomefront.dod.mil

The official Department of Defense (DoD) site for a wide range of quality-of-life information. For information specifically related to spouses, go to "Troops and Families."

Military Spouse Career Center

www.military.com

A DoD site providing information about employment for military spouses, accessible through the Military.com site. (Click on "Military Spouses.")

MyArmyLifeToo

www.myarmylifetoo.com

A portal to the wide range of Army family-support resources, including information about schooling, deployments, finances, and marriage.

Air Force Crossroads

<https://www.afcrossroads.com>

Information and resources for Air Force families, including a Spouse Network.

Fleet and Family Support Programs

www.ffsp.navy.mil

News, employment assistance, New Parent Support, and a wide range of links and resources for Navy families.

Marine Corps Community Services

www.usmc-mccs.org

Information on a wide range of family and spouse issues, including New Parent Support, spouse education, and deployment support.

Unofficial sites

CinCHouse.com

www.cinchouse.com

A nonprofit community for military women and wives, with an enormous range of information -- from recipes to deployment information, family tips, and wellness. Also provides chat rooms and links to installations.

Military Spouses' Career Network

www.mscn.org

Employment information for spouses of service members, including a resume builder, resource list, and “ask a career coach.”

Military.com

www.military.com

Click on “military spouse” for information and links specific to military spouses.

Military Spouse Help

www.militaryspousehelp.com

Information and advice from two military wives about a range of issues interesting to military spouses, including careers, energy, and family.

National Military Family Association (NMFA)

www.nmfa.org

Information for military spouses and families, including information about education, employment, family life, and health care, as well as links to installation resources.

Books

Chicken Soup for the Military Wife's Soul, by Jack Canfield, Mark Hansen, Charles Preston, and Cindy Pederson (Health Communications, 2005).
Stories by and about military spouses.

Going Overboard: The Misadventures of a Military Wife, by Sarah Smiley (Penguin Group, 2005).

An often-humorous account of raising children while their parent is deployed, by a Navy wife who writes the syndicated column, “Shore Duty.”

Help! I'm a Military Spouse: I Want a Life Too! by Kathie Hightower and Holly Scherer (Hightower and Scherer, 2005).

A book about finding your own identity apart from your spouse, fulfilling your goals, and finding happiness while married to a service member.

Home Fires Burning: Married to the Military for Better or Worse, by Karen Houppert (Random House, 2006).

A close look at the lives of several military wives.

The Homefront Club: The Hardheaded Woman's Guide to Raising a Military Family, by Jacey Eckhart (Naval Institute Press, 2005).

Information to help you build the skills that help you deal with the realities of being a “married-but-single” parent, moving, handling deployment, and much

more. The author, who was raised in an Air Force family, is a columnist for the *Virginian-Pilot* and the wife of a Navy officer.

Married to the Military: A Survival Guide for Military Wives, Girlfriends, and Women in Uniform, by Meredith Leyva (Simon & Schuster, 2003). Advice about handling relocation, deployment, career, protocol, and family from a military wife and founder of CinCHouse.com.

Today's Military Wife: Meeting the Challenges of Service Life, by Lydia Sloan Cline (Stackpole, 2003). A resource guide for spouses of all military personnel.

While They're at War: The True Stories of American Families on the Homefront, by Kristin Henderson (Houghton Mifflin, 2005). Portraits of military spouses whose loved ones go to war, written by the wife of a Navy chaplain.

Magazines

Military Money

www.militarymoney.com

A quarterly magazine free to members of the NMFA about managing your money. Published jointly by the NMFA and InCharge® Education Foundation, Inc. as part of the Department of Defense's "Financial Readiness Campaign."

Military Spouse Magazine

www.militaryspousemagazine.com

A bimonthly magazine by, for, and about military spouses, with articles about married life, deployments, family, and more.

Newspaper columns

"*Homefront*" by Jacey Eckart. Published since 1998 in the *Virginian-Pilot*. Navy wife Jacey Eckhart explores, recognizes, and celebrates the often-overlooked details of military family life. Access through www.jaceyeckhart.com and click on "Current Column."

"*Shore Duty*" by Sarah Smiley. Navy wife Sarah Smiley's column is syndicated in newspapers and in *Military Spouse* magazine and *Military Money* magazine. Go to www.sarahsmiley.com and click on "About Sarah Smiley," then on "Syndication" for a list of newspapers that carry the column.

Radio

Army Wife Talk Radio

www.armywifetalkradio.com

A one-hour show that available every Monday over the Internet for download or streaming audio through your computer. The show includes information relative to Army wives, with a range of topics each week. (Not available through broadcast radio.)

Other resources

Your installation's support services

Depending on your service branch, your Fleet and Family Support Center, Marine Corps Community Services, Airman and Family Readiness Center, or Army Community Service Center can provide you with information and support related to being a military spouse.

Military OneSource

This free 24-hour service, provided by the Department of Defense, is available to all active duty, Guard, and Reserve members and their families. Consultants provide information and make referrals on a wide range of issues. You can reach the program by telephone at 1-800-342-9647 or through the Web site at *www.militaryonesource.com*.

Checklist for New Military Spouses

Overview

Important information for new military spouses.

- The basics
- Health benefits
- Financial and housing
- Base services
- Resources

Welcome to the military family. As the husband or wife of a service member, you are an active participant in the military lifestyle. You are also eligible for many benefits, including health care, shopping privileges on base, and access to base recreation facilities and other programs. You'll find it helpful to attend orientations and briefings for military spouses, and to read information that comes to you. Once you arrive at the military installation, visit the Community Service Center or Family Support Center as soon as possible to get up-to-date information on benefits and services as well as to enroll in a spouse orientation program. In the meantime, here is a quick checklist to get you started.

The basics

Your spouse, also known as your sponsor, is required to fill out all paperwork that will allow you to receive military benefits.

- *Obtain an original copy of your marriage certificate from the city, town, or county clerk's office where the wedding took place.*
- *Ask your spouse to enroll you in the Defense Enrollment Eligibility Reporting System (DEERS). All service members and their dependents must be enrolled in DEERS to receive benefits. This system is what allows the military to verify that only authorized people are treated in its facilities. It is up to your spouse to enroll you. He or she can do that at the uniformed services personnel office. To find the office nearest you, go to www.dmdc.osd.mil/rsl/owa/home. To enroll, you will need certain documentation, such as a copy of your marriage license and the birth certificates or Social Security cards of all dependents, including children.*
- *Obtain a military identification card from the ID card facility. To receive benefits as a military spouse, you will need an identification card. All family members, including children ages 10 and older, will need their own ID cards. Your card will gain you admission to military bases, exchanges, and commissaries, and will allow you to receive medical care. Check with the ID card facility to confirm which documents you need to receive a card. Typically, you will need your marriage license, birth certificate, photo identification, and Department of Defense Form 1172 (application form) to apply for an ID card.*
- *Establish power of attorney. This will allow you to conduct business on your spouse's behalf. The base legal office will help you establish power of attorney.*

- *Register your vehicle on base.* You can do this through the Provost Marshal or Military Police. Check with them to see what documents you'll need, but expect to bring your driver's license, Department of Motor Vehicles registration, and proof of car insurance.
- *Ask your spouse to list you as a beneficiary on his or her Serviceman's Group Life Insurance (SGLI) policy.* This is also the time for your service member to update his or her record of emergency data sheet (DD Form 93).
- *Determine whether you should change your state and federal income tax status to reflect your marital status.* Check with the legal office or Voluntary Income Tax Assistance program (VITA) on base to ensure you are doing what is right for your situation.
- *Memorize your spouse's Social Security number.* You will need it for all sorts of paperwork and forms. Until you memorize the number, you can always get it from the ID card.

Health benefits

Tricare is the military's health benefits plan. Learn about the three options available at www.tricare.osd.mil.

- *Tricare Prime.* Similar to a health maintenance organization (HMO), patients sign on with a primary care manager and receive medical care from a list of authorized health care providers. This is the least expensive of the three plans and the only one requiring enrollment.
- *Tricare Standard.* Patients can see health care providers of their choosing. This is the most expensive of the three options.
- *Tricare Extra.* Patients may see any health care provider in the Tricare contractor network.

In addition to Tricare, other health care benefits are available to service members and their families:

- *The United Concordia Dental Plan* is offered to dependents of Active Duty service members.
- *Military hospitals.* Also called Military Treatment Facilities (MTF), care is given on a priority basis as follows: Active Duty personnel; Active Duty family members enrolled in Tricare Prime; retirees, survivors and their family members enrolled in Tricare Prime; Active Duty family members not enrolled in Tricare Prime; and retirees, survivors and their family members not enrolled in Tricare Prime. Non-enrolled persons eligible for military health care may be seen at military hospitals and clinics on a space available basis.

Financial and housing

In addition to basic pay, your service member may be entitled to additional pay depending on the branch of service, deployments, duty locations, whether or not you live on base, and other factors.

- *Ask your spouse to update his or her pay status.* This can be done when your service member changes his or her records and enrolls you in DEERS.
- *Familiarize yourself with your spouse's Leave and Earnings Statement (LES).* The LES tells you how much pay, allowances, and leave (vacation) time your spouse has. Visit the Military Compensation Web site to learn about basic pay and additional compensation (www.dod.mil/militarypay).
- *Apply for government housing.* Do this by putting your name on the waiting list at the housing office, or if you prefer to live off base, ask for a list of off-base housing. If you live on base, all your housing costs and utilities (except phone, Internet connection, etc.) will be provided, but you will not receive an additional housing allowance in your pay.

Base services

A number of services are available on base to service members and their families.

- *Family Centers.* This is your first stop for learning about living in the military or about a new installation when you relocate. Your family center can help with relocation information, employment opportunities in the local area, personal financial education, information about local resources and services, personal skills-building classes, deployment planning assistance, volunteer opportunities, outplacement assistance when your service member leaves the Service, and assistance with crisis situations. These services are provided at no cost to you. Each branch of the armed services has a different name for its family center:
 - Air Force Family Support Center
 - Army Community and Family Support Center
 - Navy Fleet and Family Support Center
 - Marine Corps Community Service Center
- *The exchange.* The exchange is a retail store that offers tax-free goods at competitive prices. Its mission is to provide quality goods to service members and their families while using the profits to fund quality of life programs. For more information, or to shop online, visit one of the following Web sites:
 - The Army and Air Force Exchange Service (www.aafes.com)
 - The Navy exchanges (www.navy-nex.com)
 - The Marine exchanges (www.usmc-mccs.org/shopping/index.cfm)
- *The commissary.* Commissaries are grocery stores operated on military bases by the Defense Commissary Agency (DeCA). Unlike commercial grocery stores,

which are operated to make a profit for their owners, commissaries are operated as a benefit to Active Duty service members, retirees, Guard and Reserve members, and their families. Commissaries sell groceries “at cost” plus a 5 percent surcharge that covers the construction of new commissaries and the modernization of existing stores. For more information, visit www.commissaries.com.

- *Legal aid.* Most installations have a legal office where you can get free legal advice and services.
- *Child care.* Military child care centers are tax-subsidized and therefore less expensive than private child care. Fees are based on income.
- *Recreation.* This falls under Morale, Well-Being, and Recreation (MWR), or Special Services and, depending on your installation, may include social clubs, fitness centers, bowling alleys, movie theaters, and more.
- *Aid societies.* Each branch of the military has special assistance organizations that provide emergency financial assistance. Your family center can help you with this process.

Resources

Each branch of the armed forces offers orientations for new spouses. These programs introduce participants to the military lifestyle while offering specific information about customs, tradition, mission, and available resources. Check with your family center to see if your base offers one of the following new-spouse orientation programs:

- U.S. Air Force Heartlink
- U.S. Army Family Team Building
- U.S. Marine Corps L.I.N.K.S. (Lifestyle, Insights, Networking, Knowledge, and Skills)
- U.S. Navy COMPASS

There are also numerous support services available for service members and their families. You can learn what’s available to you and your spouse by visiting your family support service Web site.

- U.S. Air Force Crossroads (www.afcrossroads.com)
- U.S. Marine Corps Community Service (www.usmc-mccs.org)
- U.S. Army Community Service (www.myarmylifetoo.com)
- U.S. Navy Fleet and Family Support Centers (www.ffsp.navy.mil)

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This article was written with the help of Lorraine M. Neuser, Family Policy Analyst, HQ Air Combat Command Family Matters; and Mary Craig, Marine Corps Family Team Building Program Section Head.

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