



MARYLAND NATIONAL GUARD BENEFITS GUIDE

CONTENTS

Finance	page 3
Salary.....	page 3
Thrift Savings Plan.....	page 3
VA Home Loans.....	page 3
Retirement	page 3
Economic Career Benefits	page 4
Life Insurance	page 5
Service Member Group Life Insurance.....	page 5
Family Group Life Insurance.....	page 5
State Servicemen's Life Insurance.....	page 5
Health Insurance (TRICARE)	page 5
TRICARE Reserve Select.....	page 5
TRICARE Retired Reserve.....	page 6
Returning from Deployment.....	page 7
Dental.....	page 7
Personal Benefits	page 8
Commissary.....	page 8
Post Exchange.....	page 8
Post Services.....	page 8
Recreation and Entertainment.....	page 8
Free or Discount Tickets.....	page 8
Space-A Travel.....	page 9
Resorts and Temporary Lodging.....	page 9
Merchant Discounts.....	page 10
Other Services	page 10
Education	page 11
Maryland State Tuition Waiver Program.....	page 11
Federal Tuition Assistance.....	page 11
State Tuition Assistance Reimbursement.....	page 11
Montgomery GI Bill.....	page 11
Testing.....	page 11
Employment Services.....	page 11
Cost of College in Maryland.....	page 12
Family Readiness	page 15
Family Assistance Centers.....	page 15
Joint Family Support Assistance Program.....	page 15
Military One Source Online Services.....	page 16

Family Youth Programs	page 16
State Youth Program.....	page 16
Maryland National Guard State Youth Camp.....	page 16
Operation Military Kids.....	page 17
Military Child Care (NACCRRRA).....	page 17
YMCA Programs.....	page 17
SitterCity Military Memberships.....	page 17
Courage Lion Program.....	page 17
Operation Purple Programs.....	page 18
Family Financial Assistance	page 18
MDNG Foundation Emergency Relief Fund.....	page 18
Soldier and Airmen Emergency Relief Fund.....	page 18
National Military Spouse Assn. – Military Spouse Scholarships.....	page 18
Reintegration	page 19
Chaplain Programs	page 19
Partners in Care.....	page 19
Strong Bonds.....	page 19
Prevention & Relationship Enhancement Program.....	page 19
Laugh Your Way to a Better Marriage.....	page 19
Premarital Interpersonal Choices & Knowledge....	page 20
Survival Skills for Healthy Families.....	page 20
Other Support Programs	page 20
Survivor Outreach Services.....	page 20
Transition Assistance Advisor.....	page 20
Legal Services.....	page 21
Psychological Health.....	page 21
Quick List of Websites and Contacts for the MDNG	page 21
My Notes Page	page 22

All benefits shown here were current as of the date written and are subject to change. These are simplifications and the list may not be all inclusive; see your chain-of-command and military regulations for details. This information cannot be construed as legal representation of rights and obligations to the Soldier/Airman.

FINANCE

Salary:

- Drill pay is double daily rate of active duty pay
- Regular pay raises
- Bonuses, incentives and other specialty pay

Thrift Savings Plan: (www.tsp.gov)

- Federal government's 401(k)
- Access to ultra low-cost index funds as well as a Lifecycle fund of funds
- Convenient salary-deferral contributions on a pre-tax basis
- An important tool to achieve financial security in retirement

VA Home Loans: (www.va.gov)

- **To Qualify:**
 - 2 years active duty veteran
 - 90 day+ Federal call up
 - 6 years active reserve with an honorable discharge
 - Up to \$729,000 (new locality-based approach in raising dollar ceilings) for home, condo, townhouse or manufactured home & lot
 - To buy, refinance, build, repair, alter or improve a home
- **Benefits:**
 - Interest rate is negotiable (usually better)
 - Up to the entire purchase price of the home—no down payment usually required
 - Income/credit qualification still required
 - You can assume a mortgage
 - No private mortgage insurance required

RETIREMENT

- To qualify for a National Guard retirement, a Soldier/Airman is required to complete 20 good years of qualifying service. *(if you add it up, it's just 2 years, 2 months of active duty time spread out over 20 years!)*
- Pension for a part-time job *(only 1/3 of the U.S. still has access to a pension plan)*
- "Gray-area" benefits *(after 20 years of service but before age 60)* you maintain PX, Commissary and optional Gray-area health plan.
- Medical (Tricare): **(See pages 6 - 8)**
 - Just 1/3 of large companies still offer health coverage

- Couples over 65 need to save thousands of dollars if no health plan is available; outside coverage could cost \$1,000 per month for retired couples, whereas TRICARE annual fee plus low co-pay could amount to over \$2,000 in yearly savings
- World-Wide Air Travel & Resorts for you and your spouse
- Retirement homes (MD, DC or Gulf Coast) and burial rights

ECONOMIC CAREER BENEFITS

The most powerful economic incentive to complete a career with the Maryland National Guard is the financial security it provides for you and your family in retirement.

- When determining whether to continue with a job or career, most of us tend to consider current earnings. The career earnings estimate (in 2010 dollars) is \$142,706 for a Guardsman entering as an E4 with 7 years active duty and retiring after 20 years in the Guard as an E7 at age 44. *(See chart on page 14)*
- However, at age 60, the above-referenced Guardsmen, will enjoy a monthly pension of **\$1173** (\$14,073 annually). You would need to invest a lump sum of **\$351,837** at age 60 to generate this income stream.
- Should you invest all of your Guard earnings (less your FICA taxes) at 7% until age 60, you will have a portfolio of **\$805,504** which should generate a monthly income stream of **\$2685** (\$32,223 annually).
- If you leave this portfolio alone until age 65, growing at 7% annually, it will be approximately **\$1,129,873**. This portfolio should generate a monthly income stream of **\$3766** (\$45,195 annually).
- Additionally TRICARE for Life coordinates with Medicare in retirement to significantly reduce your out-of-pocket medical costs during retirement. These costs average **\$250,000** (**\$500,000** per couples) for those retiring in 2010 at age 65.

In summary, your career with the Maryland National Guard provides significant financial security in retirement.

Total Retired Pay	+	Portfolio Withdrawals	+	TRICARE for Life
\$890,513		beg. age 60 \$2,038,963		\$250k single / \$500k couple
		beg. age 65 \$3,075,661		



MARYLAND NATIONAL GUARD BENEFITS GUIDE

LIFE INSURANCE

Service Member's Group Life Insurance (SGLI):

- Lower rates than comparative civilian life insurance policies—premiums do not increase with age
- Up to \$400,000 for \$27 per month
- Protects you 24/7
- \$1 monthly premium provides additional traumatic injury protection of up to \$100,000 for loss of limbs, fingers, vision
- Coverage terminates 120 days after you leave service—but can convert to Veteran's Group Life Insurance (VGLI) "whole life" policy without an insurance exam if you are unable to get underwritten for a civilian insurance policy (VGLI can be expensive.)

Family Group Life Insurance (FGLI):

- Spouse is eligible for up to \$100,000
- Coverage is automatic unless declined
- Premiums come from your drill check
- Rates vary according to age for spouses
- Children under 18 (up to 23 if a student) are automatically covered for \$10,000 for free

State Servicemen's Life Insurance (SSLI):

- \$1,000 of coverage for free
- Optional low-cost coverage via payroll deduction via the Maryland Guard Association
- Initial claim payment is available within 24 hours of notification
- Can keep coverage after ETS with level rates until age 50.

HEALTH INSURANCE - TRICARE

TRICARE Reserve Select (TRS):

- TRICARE Reserve Select (TRS) is a premium based, worldwide health plan that qualified Selected Reserve members and qualified survivors may purchase. TRS offer qualified members and survivors:
 - Comprehensive health coverage similar to TRICARE Standard and TRICARE Extra (in the United States) or the TRICARE Overseas Program (TOP) Standard (overseas)

- Two types of coverage: TRS member-only and TRS member-and-family
- Access to covered services from any TRICARE-authorized health care provider
- Access to care at military treatment facilities (MTF) on a space- available basis. *(TRS members and their families have the same MTF appointment priority as active duty family members not enrolled in TRICARE Prime)*
- National Guard and Reserve members may qualify to purchase TRS coverage if they are,
 - Members of the Selected Reserve of the Ready Reserve
 - Not eligible for or enrolled in, the Federal Employees Health Benefits (FEHB) program
- Survivors of National Guard and Reserve members may qualify to purchase or continue TRS coverage if all of the following applies:
 - Their deceased sponsor was covered by TRS on the date of his or her death
 - They currently are immediate family members of the deceased sponsor *(spouses cannot have remarried)*
 - Note: Surviving family members who are eligible for or enrolled in the FEHB program may still purchase TRS

TRICARE Retired Reserve (TRR):

- TRICARE Retired Reserve (TRR) is a premium based, worldwide health plan that qualified Retired Reserve members and qualified survivors may purchase. TRR offers qualified members and survivors: Comprehensive health coverage similar to TRICARE Standard and TRICARE Extra (in the United States) or the TRICARE Overseas Program (TOP) Standard (overseas)
 - Two types of coverage: TRR member-only and TRR member-and-family
 - Access to covered services from any TRICARE-authorized health care provider
 - Access to care at military treatment facilities (MTF) on a space- available basis.
- Retired Reserve members may qualify to purchase TRR coverage if they are,
 - Members of the Retired Reserve of a Reserve who are qualified for non-regular retirement
 - Under the age of 60
 - Not eligible for, or enrolled in, the Federal Employees Health Benefits (FEHB) program

- Survivors of Retired Reserve members may qualify to purchase TRR coverage if all of the following applies:
 - Their deceased sponsor was covered by TRR on the date of his or her death
 - They currently are immediate family members of the deceased sponsor (*wives cannot have remarried*)
 - TRR coverage would begin before the date of the deceased sponsor would have reached age 60

To qualify for and to learn more about TRR and TRS:

- Log on to the Web-based Defense Manpower Data Center (DMDC) Reserve Component Purchased TRICARE Application at <https://www.dmdc.osd.mil/app/reservetricare>
- To use the Web site, you will need to use a Department of Defense (DoD) Self-Service Logon (DS Logon) or DoD Common Access Card (CAC)
- Go to <https://www.dmdc.osd.mil/dsaccess> to obtain a DS Logon (sponsor with a CAC or a Defense Finance Accounting Service (DFAS account) or go to a DoD RAPIDS facility or a Veterans Affairs Regional Office to complete an in-person proofing process
- Select "Purchase Coverage" and follow the instructions

For Service Members Returning from Mobilization / Deployment:

- You are covered by TRICARE for 180 days after redeployment
- Five years of free health care from the VA after return to duty
- Register now with the VA as access in the future could be more difficult as annual income qualifications change
- Any claims for disability compensation or pension should be done within 1 year of ETS or retirement, otherwise process could be delayed (medical records may not be readily available.)

Dental:

- Low rates for Guard members and family
- Cost share ranges from 0-50%
- Services include root canals, crowns, extractions, orthodontics, periodontics and have reduced cost shares (e.g.):
 - E1 – E4: 70% less
 - E5 & up: 60% less
- 100% Coverage: diagnostic, emergency and preventative (includes 3 exams, 2 cleanings and 2 x-rays per year)

PERSONAL BENEFITS

Commissary: (www.commissaries.com)

- Savings up to 30% - 50% or more on groceries
- Coupons on site
- Thousands of dollars of annual savings for a family of four
- Tax-free all the time
- If you serve 20 years and retire, you retain access to this benefit

Post Exchange: (www.aafes.com)

- Average savings of 22% compared to civilian stores; 9% compared to super stores
- Tax-free all the time
- Name brands
- Will match any price challenge (30 days)
- Weekly specials: price cuts & clearances
- Interest-free 'Star Card' for military clothing sales
- Option: shop on-line, catalogue, or any military PX -- all with discounts (including electronics)

Post Services (varies by post): Fitness centers, swimming pools, arts and crafts, and auto hobby shops, youth programs, banks and credit unions, gas stations, dry cleaners, bowling alleys, clubs, thrift shops, retail, food and specialty shops, barber and beauty shops, florists, reduced price theaters and rentals, free on-line tax filing service.

Recreation & Entertainment (varies by post):

- Low-cost rentals on:** grills, boats, campers, trailers, fishing equipment, camping gear, skis, surfboards, and other recreation items.
- On-post recreation areas:** golf courses, fishing lakes, hunting areas, horse stables, shooting ranges
- On-post activity sites:** RV campgrounds, log cabins, lake pavilions, Auto and RV storage.
- Free entrance to Maryland State Parks

Free or Discount Tickets:

- Discounts and freebies on sporting events (MLB, NFL, NASCAR, WWE), concerts, trips, hotels, plus tickets to a variety of other events
- National specials from theme parks such as Busch Gardens, SeaWorld, and Sesame Place. These parks offer free single day admission for up to 3 dependents. Go to www.herosalute.com to learn more and to register.



MARYLAND NATIONAL GUARD BENEFITS GUIDE

- Other theme parks such as Disney, Six Flags, Hershey Park and Kings Dominion offer discount admission. Check park and destination websites for current specials
- Go to the post Information, Tickets and Tours office, the Family and Morale, Welfare and Recreation office, your local Family Assistance Center or the USO website for current discounts and specials.

Space-A Travel:

- Stand-by (“airborne hitchhiking”)
- ID Card and DD Form 1853 = free plane “ticket”
- Wear presentable civilian clothing
- Have money to get home because you can get bumped if flights are full or cancelled
- Be flexible (don’t count on direct flights)
- CONUS ONLY plus Alaska, Hawaii, Puerto Rico, Virgin Islands and Guam (*Worldwide when on active duty or with Guard retirement at age 60*)

Resorts and Temporary Military Lodging:

- Nearly all military lodging offers the typical features of any motel/hotel, depending on location.
- Offerings By Service:
 - Army: Call direct
 - Navy: 1-800-NAVY-INN:
 - Air Force: 1-888-AF-LODGE
 - Marines: 1-800-MARINES
 - Coast Guard: Call direct
- Six Types Of Lodging:
 1. **Visitors Quarters:** Service Members only; cheaper than most civilian lodging; call bases directly or 800#s listed above
 2. **Temporary Lodging Facility for Service Member/Families** (larger rooms; kitchen facilities)
 3. **Armed Forces Recreation Centers (AFRC)**
 - Shades of Green Resort @ Disney World, Orlando, FL
 - Hale Koa Hotel @ Waikiki Beach, Hawaii
 - Cape Henry Inn & Beach Club @ Ft. Story, Virginia Beach (Inn, cabins, cottages & bungalows)
 - Three overseas locations in Germany, Korea and Japan
 4. **Major City Clubs**
 - NYC: Soldiers’, Sailors’, Marines’ & Airmen’s’ Club Hotel in Midtown Manhattan

- **San Francisco:** Marines’ Memorial Club (any military; includes breakfast, adult gym and pool)

5. Armed Forces Vacation Club (www.afvclub.com)

- 3,500 4-Star Resorts in over 100 countries
- Extra savings with 14 days notice on studios or 1 & 2 bedroom condos
- Maid service, linen, plates, silverware and on site recreation facilities included (some full kitchens with washer-dryer)
- You may view rooms in advance
- Space available: first come, first served
- You can’t be bumped
- Ideal for off-season or short notice
- Take family or friends
- Can transfer or gift it
- Military I.D. card holder must be 21
- Armed Forces Vacation Club members can receive up to 20% off ‘best available’ rate at many participating U.S. & Canadian hotel chains (advanced reservations required)

6. RV / Family Campgrounds:

- Go to: www.armymwr.com

• Merchant Discounts:

- Army: on AKO: see “Slick Deals for Soldiers” may be similar offerings at other military websites
- Tax Software -- free online for military at www.military.com & other official/unofficial military websites)
- Best policy, ask: **“DO YOU OFFER A MILITARY DISCOUNT?”**

OTHER SERVICES

- ESGR (Employer Support of the Guard & Reserve)
- Ombudsman
- Service Members Civil Relief Act: credit cards, loans, mortgages can be capped at 6%; postpone eviction (rent must be under \$1200—judge may order a stay, postponement for up to 3 months or make any other “just” order)
- USERRA (The Uniformed Services Employment & Reemployment Rights Act of 1994)
- “My Boss is a Patriot” Award
- Boss Lifts

- AER (Army Emergency Relief) with 30+ days of continuous active duty
- Inspector General
- Enlisted Association of the National Guard of the US
- VFW, American Legion, 29th Division Association
- Transition Assistance Advisor

EDUCATION

Maryland State Tuition Waiver Program: Soldiers/Airmen receive between 15 - 50% off tuition at just under 40 Partner Institutions of higher learning. The tuition waiver is presented at registration, signed by a senior NCO or Officer, along with a valid Military ID.

Federal Tuition Assistance (FTA): After registering for classes, Soldiers/Airmen can apply for up to \$4,500.00 per year in FTA to pay for classes not to exceed \$250.00 per credit. FTA is a widely used program across all 54 states and is territories and is based on funds availability.

State Tuition Assistance Reimbursement (STAR): Soldiers/Airmen can receive up to 50% of out of pocket tuition at just under 40 Partner Institutions of higher learning reimbursed after receiving C's or better for classes. Soldiers/Airmen submit applications to the Education Services Office along with a copy of their bill and schedule. STAR is based on state funds availability.

Montgomery GI Bill: Soldiers/Airmen can qualify for multiple chapters of the GI Bill based on enlistment, deployments and other active duty service. As the verifying body, the MD Education Services Office updates all personnel requirements and aids Soldiers/Airmen in the processing of GI Bill benefits to include transfer of the Post-9/11 GI Bill to spouses and dependents.

Testing: Soldiers/Airmen have access to reclassification testing and pre-flight testing through the MD Education Services Office. Soldiers/Airmen in need of test proctoring as a result of on-line coursework can also use members of the MD Education Services Office to provide services and assistance on an as needed basis.

Employment Services: The Education Services Office maintains relationships with organizations and service providers within the state of MD and nationally to provide individualized employment services, job postings, job fairs, career fairs and advice in order to aid members in these tough economic times. An accessible website and the use of

social networks (Facebook and Twitter) are used to communicate information. Information is gathered, consolidated and shared with key leaders at the unit level in order to aid Commanders in aiding their Soldiers/Airmen in obtaining or improving employment.

Cost Of College In Maryland - AACC, UMUC AND UMCP: An Associate Degree from a community college in MD will cost about \$5000.00 + the cost of books and fees associated with some classes. A bachelor's degree costs between \$25,000.00 to \$34,000.00 (UMUC and UMCP) plus the cost of books and fees related to coursework.

All BOLD items are MDNG benefits associated with membership.

The University of Maryland at College Park (UMCP) Per Semester	
Cost	MDNG Membership
Tuition (full-time) - \$3381.50 Total Fees - \$826.22	Tuition + Fees (full-time) - \$4207.72 MDNG 50% Tuition Waiver 1st 6 credits - (\$845.38) MDNG Federal Tuition Assistance - (\$2536.12)
TOTAL = \$4207.72 Out of Pocket + Books	TOTAL = \$826.22 Out of Pocket + Books
	GI Bill CH 1606 - \$337.00/mo of attendance GI Bill x 4 ½ months = \$1516.50 TOTAL In Your Pocket = \$690.28 less Books per Semester

- Tuition rate based on 2010-2011 rates at UMCP.
- GI Bill rate is based on 2010 VA rate for Chapter 1606 of the Select Reserve GI Bill.



MARYLAND NATIONAL GUARD BENEFITS GUIDE

Anne Arundel Community College (AACC) Per Semester	
Cost	MDNG Membership
Tuition (full-time) - \$1056.00 Athletic Fee - \$12.00 Education Services - \$108.00 Student Activities - \$12.00 Registration - \$20.00	Tuition + Fees (full-time) - \$1208.00 MDNG 50% Tuition Waiver - (\$528.00) MDNG Federal Tuition Assistance - (\$528.00)
TOTAL = \$1208.00 Out of Pocket + Books	TOTAL = \$152.00 Out of Pocket + Books
	GI Bill CH 1606 - \$337.00/mo of attendance GI Bill x 4 ½ months = \$1516.50 TOTAL In Your Pocket = \$1364.50 less Books per Semester

- Tuition rate based on 2010-2011 rates at AACC.
- GI Bill rate is based on 2010 VA rate for Chapter 1060 of the Select Reserve GI Bill.

The University of Maryland University College (UMUC) Per Semester	
Cost	MDNG Membership
Tuition (full-time) - \$2844.00 Technology Fee - \$312.00 Registration Fee - \$30.00	Tuition + Fees (full-time) - \$3186.00 MDNG 50% Tuition Waiver - (\$1422.00) MDNG Federal Tuition Assistance - (\$1422.00)
TOTAL = \$3186.00 Out of Pocket + Books	TOTAL = \$342.00 Out of Pocket + Books
	GI Bill CH 1606 - \$337.00/mo of attendance GI Bill x 4 ½ months = \$1516.50 TOTAL In Your Pocket = \$1174.50 less Books per Semester

- Tuition rate based on 2010-2011 rates at UMUC.
- GI Bill rate is based on 2010 VA rate for Chapter 1606 of the Select Reserve GI Bill.

Economic Value of an M Day Service Member Career ***ESTIMATE***

Assumptions:

Annual Rate of Inflation/COLA	3%
Annual Portfolio Return	7%

*Enter MD National Guard in Year 8, after 7 years of AD (age 25)
 *Rank upon entry is E4
 *Promotion to E5 in Year 9
 *Promotion to E6 in Year 16
 *Promotion to E7 in Year 19
 *Retire as an E7 in Year 27 (age 44)
 *Assumes that the SM lives to age 95.

Career Lifetime Guard Pay (in today's dollars)

11 drill weekends (mota 4) + 15 days AT \$142,706

Retirement Summary

Total Lifetime Benefit, Retired Pay at 60 and portfolio withdrawals begin at age 60 \$2,929,264 age 65 \$3,666,174

Your estimated National Guard monthly pension is	\$1,173	at age 60. The estimated present value of these payments is	\$492,572
*If 100% of pay is deferred to TSP and it grows at	7%	annually, at age 60 the estimated portfolio value is:	\$805,684
At a 4% rate of withdrawal, this portfolio of	\$805,684	can generate an annual income stream of	\$32,223 or \$2,685 monthly
Total retirement income estimate:	\$2,685	+ \$1,173	or \$3,858 monthly (plus Social Security)
*If 100% of pay is deferred to TSP and it grows at	7%	annually, at age 65 the estimated portfolio value is:	\$1,129,873
At a 4% rate of withdrawal, this portfolio of	\$1,129,873	can generate an annual income stream of	\$45,195 or \$3,766 monthly
Total retirement income estimate:	\$3,766	+ \$1,360	or \$5,126 monthly (plus Social Security)

FAMILY READINESS

Purpose: The role of the Family Readiness Program is to establish and facilitate ongoing communication, involvement, support and recognition between Maryland Guard families and the Maryland National Guard in a partnership that promotes the best in both and contributes to an enhanced quality of life for MDNG members, their Families, and the communities in which they live. The Family Readiness Program works closely with the Yellow Ribbon Program and does the day to day logistical planning and execution for the Chaplain Program's Strong Bonds events. The Family Readiness Program is staffed with three full time dual-status (Service member-civilian) military technicians: the program director, a program specialist, and an assistant.

Family Assistance Center (FAC): The FAC provides six essential services: crisis intervention, legal resource information and referral, financial resource information and referral, Tricare information, ID cards and DEERS information, and Community resource information and referral. There are five regional family assistance centers: Baltimore, Towson, Annapolis, Havre De Grace and Hagerstown. Each FAC works on a regional basis and is available to all service members.

Fifth Regiment Armory
29th Division Street
219 West Hoffman Street
Baltimore, MD 21201
410-576-6019

Medford Armory
18 Willow Street
Annapolis, MD 21401-3113
410-266-7391

Ruhl Armory
1035 York Road
Towson, MD 21204-2517
410-825-2858

Hagerstown Armory
18500 Roxbury Rd
Hagerstown, MD 21740-9538
301-791-6039

Warfield Air National Guard Base
2701 Eastern Boulevard
Middle River, MD 21220
410-918-6768

Joint Family Support Assistance Program (JFSAP): The JFSAP augments the existing MDNG Family Readiness Program. It is comprised of five components that provide information and referrals to community services and support; non-medical counseling and education to individuals, families and groups; child and youth services, including

assistance locating child care; financial education and counseling; on-demand support for deployment events such as reunion ceremonies and pre-deployment meetings; and community capacity building to support families' access to local resources and support. The JFSAP supports both Guard and Reserve Service Members.

Military One Source Online Services:

- Military One Source is a "one stop shop" for answers to many questions for service members and their families before, during and after deployment. Education, relocation, parenting, stress management and more
- Military OneSource is there to help with just about any need. Available by phone or online, this free service is provided by the Department of Defense for Guard members and their families.
- Military OneSource offers three kinds of short-term, non-medical counseling options to Guard members and their families. Each eligible service member or family member may receive up to 12 sessions, per issue, per counselor at no cost. The service is completely private and confidential, with few exceptions.

FAMILY YOUTH PROGRAMS

State Youth Program:

Two full time Youth Coordinators are in place (Baltimore and Hagerstown) to serve children and youth ages 6-18 and provide opportunities to develop their physical, social, emotional and cognitive abilities and to experience achievement, leadership, employment, and friendship. The Youth Program sponsors a summer camp for children/adolescents each year and also a State Youth Symposium.

Maryland National Guard State Youth Camp— Homefront Challenge:

The Family Readiness Program's Youth Coordinator plans and executes an annual week long "Purple" (Army/Air) summer camp for children and youth 7-18 years of age. The camp combines fun, adventure, and a multitude of camping experiences to provide a safe and nurturing experience for the children and youth of the Guard. The camp is staffed by volunteers who are also Guard members and Guard family members. The Teen Council of the Maryland National Guard is assigned Youth Counselors who are given the opportunity to put into practice the leadership and mentoring skills. This is an annual camp that is conducted in June.

Operation Military Kids (OMK): (www.operationmilitarykids.org)

Operation Military Kids program provides support to geographically dispersed military youth that are affected by the global war on terrorism. With community partners and statewide volunteers, the program strives to build infrastructure and sustainable programs for Reserve, Guard and off base military families.

National Association of Child Care Resource & Referral Agencies (NACCRRA): (<http://www.naccrra.org/military-families>)

NACCRRA is working with the U.S. Military Services to help those who serve in the military find and afford child care that suits their unique needs. Through the fee assistance program, families are eligible to receive a monthly subsidy to help offset the cost of child care in their communities. Free consultations are available at 1-800-424-2246 or visit the website above for further information.

YMCA Military Outreach Initiative: (<http://ymca.net/military-outreach>)

The Armed services YMCA and Department of Defense Outreach Initiative offers YMCA memberships to eligible military families and personnel who may not have access to a nearby military facility. This program is for Title 10 personnel only.

SitterCity Military Memberships (Free): (www.sittercity.com)

SitterCity is America's largest and most trusted website for connecting families with quality local in-home caregivers with over 1 million caregivers nationwide. SitterCity membership are funded by the DoD and helps service members find local sitters and military subsidized child care providers.

Courage Lion Program: (www.courage.org)

The Courage Lion Program helps facilitate communication, gives hope, and bolsters courage. *Duffy*, the courage lion was developed in a joint effort with the Johns Hopkins Children's Center. *Duffy the Lion* is a tangible object that children can hug and have. *Duffy* has a pocket where they can place a note, picture or something special to them. *Duffy* is designed to help children going through critical illness, trauma, death of a loved one, or any other significant family crisis. The Courage Lions are handed out on a case by case basis. More information on the Courage Lion Program is available through the State Youth Coordinator at 410-576-2994 or at website listed above.

National Military Family Association – Operation Purple Programs:

The mission of the Operation Purple program is to empower military children and their families to develop and maintain healthy and connected relationships, in spite of the current military environment. They do this through a variety of means including the healing and holistic aspect of the natural world. The program is joint or "purple"—encompassing all service branches, including the National Guard and Reserve. Operation Purple Program offers Traditional Purple Camps, Teen Leadership Camps, Family Retreats, and Wounded Warrior and Family Healing Adventures. More information is available at <http://www.militaryfamily.org/our-programs/operation-purple/>.

FAMILY FINANCIAL ASSISTANCE

Maryland National Guard Foundation Emergency Relief Fund:

The Maryland National Guard Emergency Relief Fund (MDNGERF) provides emergency financial assistance, up to seven hundred and fifty dollars, to Guard members. An emergency is a condition that arises suddenly, is unforeseen, and is so urgent that it requires immediate attention. Assistance will normally be in the form of a grant. The MDNGERF assistance is not designed to be a welfare system, or take the place of existing social systems within the state. A grant is allocated when extreme circumstances exist.

National Guard Soldier And Airmen Emergency Relief Fund:

This program is a national program not to be confused with the Maryland National Guard Foundation Emergency Relief Fund. The Enlisted Association-National Guard Association of the United States EANGUS "We Care for America" Foundation, Inc. (WCFA) will offer emergency grants to any member Active or Retired of the Army or Air National Guard who has experienced a catastrophic financial hardship and/or personal property loss. The assistance will be made based on the availability of funds. A grant will not exceed \$500 per award.

National Military Family Association - Military Spouse Scholarships:

The National Military Family Association recognizes the unique challenges today's military spouses face in pursuing additional training or education. The Joanne Holbrook Patton Military Spouse Scholarships are awarded to spouses of all Uniformed Services members to include the National Guard. The scholarship funds may be used for tuition, fees, and school room and board for GED or ESL, Vocational training, professional certification, Post-secondary, Graduate school, In-class or on-line, and Full-time or part-time.

REINTEGRATION (YELLOW RIBBON)

The Yellow Ribbon Reintegration Program consists of informational events and activities for members of the reserve components of the Armed Forces, their families, and community members to facilitate access to services supporting their health and well-being through three phases of the deployment cycle: Pre-deployment, Deployment, and Reintegration.

CHAPLAIN PROGRAMS

Partners In Care: Partners in Care is a network of numerous congregations located in all 23 counties of Maryland and Baltimore City that have signed a memorandum of understanding agreeing to provide support for referred Guard members and their families. Participating congregations agree to provide support, free of charge, regardless of religious affiliation, and with no further obligation. Support representing a wide range of goods and services is provided to Soldiers/Airmen and families in times of crisis or need.

Strong Bonds: Strong Bonds is a Chaplain led Army program in support of Guard member and family relationships. Separate retreats are offered for both single and married Soldiers/Airmen that teach relationship skills designed to promote healthy and resilient relationships. The MD National Guard Strong Bonds' Program offers a variety of programs to include Marriage, Single and Family Seminars in a weekend "get away" setting.

PREP - Prevention and Relationship Enhancement Program: PREP (Prevention and Relationship Enhancement Program) is one of the most comprehensive and well respected divorce-prevention/marriage enhancing programs in the world. PREP is a skills and principles-building curriculum designed to help partners say what they need to say, get to the heart of problems, and increase their connection with each other.

Laugh Your Way to a Better Marriage: A marriage seminar isn't the first thing a guy thinks of when he thinks of "a fun way to spend the weekend." Laugh Your Way to a Better Marriage is designed with an element of humor that appeals to couples, but is especially well-received by men. Unlike many traditional marriage seminars that tend to be overly serious, technical and emotionally taxing, the Laugh Your Way to a Better Marriage seminar is different because it helps couples deal with tough issues in a way that is fun and non-threatening. Through the

seminar, couples will laugh, learn and be able to make real positive changes to their marriage.

PICK Program (Premarital Interpersonal Choices & Knowledge):

Or "How Not to Marry a Jerk/Jerkette" program deals with the issues of head and the heart. It is an overview of building relationships while knowing what to look for in a dating partner. The seminar teaches you the five areas to explore in a partner in order to have an accurate understanding of what that person would be like in a long-term relationship as well as exploring the dynamics of trust, reliance, commitment and sexual touch.

Survival Skills for Healthy Families: Family Wellness is a quickly learned and easily adapted program, which has proven effective in a variety of communities, cultures, and languages. It is used to improve communication in family settings, as well as for parents who want to get back in charge of their children and their lives. Each session is organized around practical guidelines for healthy family interactions, which are demonstrated and then practiced with the participants

OTHER SUPPORT PROGRAMS

Survivor Outreach Services (SOS): Survivor Outreach Services (SOS) is a National Guard program initiative designed to provide dedicated and comprehensive support to survivors of deceased Soldiers/Airmen. SOS is designed to ensure the National Guard works with survivors through sustainment of a comprehensive multi-agency program that improves Soldier and family preparedness in the event of a catastrophic loss. The SOS coordinator maximizes cooperative efforts within the Army casualty and family programs, extend support to Families both before and after a crisis by maximizing cooperation between government and non-government agencies, ensure survivors receive all benefits to which they are entitled, and encourages our survivors to remain an integral part of the Guard family for as long as they desire.

Transition Assistance Advisor (TAA): The purpose of the TAA program is to help members and families navigate the services and resources from the large variety available. Particular emphasis is placed upon benefits from the Veterans Administration, Department of Defense and the State of Maryland.

Legal Services: The Staff Judge Advocate with assistance from the Maryland Defense Force provides the following services to Soldiers/Airmen who are deploying: Wills Powers of Attorney and Living Wills. Soldiers/Airmen can also receive help with immigration paperwork as needed. Additionally, briefings to families of deploying and redeploying Soldiers/Airmen on the Servicemen's Civil Relief Act and other protections under the law are provided.

Psychological Health: The Psychological Health Program employs a full time mental health clinician as the Director of Psychological Health to provide 24/7/365 access to a variety of services such as: Assessments, Behavioral Health Resource Identification and Support, Referral Services, Case Management Services, Commander Consultation Services, Wellness Education and Critical Incident Management Services.

Quick List of Websites and Contacts for the MDNG

- **Maryland National Guard Official Site:**
<http://www.md.ngb.army.mil/>
- **Maryland National Guard Family Readiness: 410-576-6019**
<http://www.md.ngb.army.mil/XHTML/Family/Family.html>
- **Maryland National Guard Chaplain: 410-576-6124**
<http://www.md.ngb.army.mil/XHTML/GuardMembers/Joint/Chaplain/Chaplain.html>
- **Maryland National Guard Education Office: 410-576-6025**
<http://www.md.ngb.army.mil/XHTML/GuardMembers/Joint/Education/ESO.html>
- **Military OneSource: 1-800-342-9647**
<http://www.militaryonesource.com>

Maryland Military Department
Fifth Regiment Army
29th Division St.
Baltimore, Maryland 21201-2288

<http://www.md.ngb.army.mil>

