

BENEFITS FACT SHEET

In accordance with AFI 36-2618, paragraph 4.1.14 and AFPAM 36-2241, paragraph 9.8.7, supervisors are required to provide career counseling to subordinates on the benefits, entitlements, and opportunities available in an Air Force career. Counseling occurs in conjunction with performance feedback or when an individual comes up for review under the Selective Reenlistment Program. Provide a copy of the fact sheet to each individual after counseling. The fact sheet also contains valuable web links associated with each topic providing additional valuable information.

PART I: COMPENSATION FOR MILITARY SERVICE

Quick Links: [Click on below topics for more information](#)

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PART II: RETIREMENT PAY AND POST-SERVICE BENEFITS

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PART III: SUPPORTING BENEFITS

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PART IV: INTANGIBLE BENEFITS OF AN AIR FORCE CAREER

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PART V: OTHER RESOURCES/LINKS

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AIR FORCE BENEFITS FACT SHEET

PART I: COMPENSATION FOR MILITARY SERVICE

1. Military Pay Raises: The FY00 NDAA directed that pay raises for 2000 through 2006, will automatically be one-half percent above the private-sector wage increases as measured by the Employment Cost Index (ECI). Pay raises beginning in 2007 are equal to the increase

As of March 2011



in the ECI. Pay raises may exceed these automatic levels if authorized and funded by Congress. Past pay raises were as follows: January 2007 - 2.2%, January 2008 – 3.5%, January 2009 - 3.9%, January 2010 – 3.4% and January 2011 – 1.4%.

Helpful Links: http://www.defenselink.mil/militarypay/pay/bp/05_annualraise.html
<http://www.dfas.mil/militarypay/militarypaytables.html>

2. Annual Leave: IAW [AFI 36-3003, Military Leave Program](#), annual leave is accrued at a rate of 2.5 days of leave for each month of active duty service for a total of 30 days of leave each fiscal year. Members who are unable to use leave due to military necessity may accumulate a maximum of 75 days by the end of a fiscal year until 30 Sep 2013. After this date, the limit will return to the previous 60 day limit of accrued leave. In the event service members are unable to use their excess accrued leave prior to 30 September due to mission requirements, approval may be requested to carryover the excess leave days (Special Leave Accrual). Direct questions regarding leave to the local Force Support Squadron or AFPC Contact Center.

3. Federal Tax Advantage: While all pays are taxable, most allowances are tax-exempt. The primary allowances for most individuals are Basic Allowance for Subsistence (BAS), Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA), and Family Separation Allowance (FSA). Tax savings can be significant as BAS and housing allowances average over 30% of a member's total regular paychecks. In addition to being exempt from Federal and State taxes, these allowances are also excluded from Social Security taxes. Direct any questions regarding taxes to your local Comptroller Squadron.

Helpful Link: http://www.defenselink.mil/militarypay/pay/tax/01_allowances.html
Comp Calculator Link: <http://www.defenselink.mil/militarypay/pay/calc/index.html>

4. Housing Allowances:

- a. Basic Allowance for Housing (BAH):** The intent of BAH is to provide uniformed service members accurate and equitable housing compensation based on housing costs in local civilian housing markets and is payable when Government quarters are not provided. BAH is paid incident to assignments to a Permanent Duty Station (PDS) in the United States and is based not on actual expense, but on median rental costs, utilities, and renter's insurance. BAH rate calculations do not include mortgage costs. Members residing in family-type Government quarters are not entitled to BAH. Many AF installations are privatizing their quarters, meaning that private contractors are taking over previously AF-owned and operated family housing. Members in these privatized quarters are entitled to BAH and the rental agreement requires a rent amount equal to the BAH entitlement paid via allotment. The Leave and Earning Statement (LES) displays the BAH rate below the heading ENTITLEMENTS, listed as BAH. The PAY DATA portion of the LES shows the BAH type and BAH dependents, as well as other housing-related data (listed as BAQ). Your LES is available electronically on the MyPay website. Direct your questions regarding BAH entitlements and MyPay to your local Comptroller Squadron.

MyPay Link: <https://mypay.dfas.mil/mypay.aspx> or <https://www.my.af.mil/mypayprod>

As of March 2011



BAH Rate Calculator: <http://www.defensetravel.dod.mil/site/bahCalc.cfm>

Helpful Link: <http://www.defensetravel.dod.mil/site/bah.cfm>

- I. **BAH Differential (BAH-DIFF):** This is the housing allowance for a member who is assigned to single-type quarters and who is authorized a basic allowance for housing solely by reason of the member's payment of child support. A member is not authorized BAH-DIFF if the child support payment is less than the member's applicable pay grade BAH-DIFF amount. BAH-Diff is published annually and is determined by increasing previous year's table by the percentage growth of the military pay raise.
- II. **BAH-Partial:** Members without dependents who are not authorized to receive full BAH or OHA and are residing in Government single-type quarters, are entitled to partial BAH if they meet certain conditions.
- III. **BAH With Dependents and BAH Without Dependents:** Under most circumstances, you receive BAH for the location where you are assigned, not where you live. You may be entitled to some BAH amounts if you are residing separately from your dependents. A member assigned within the 50 United States, who is not furnished government housing, is eligible for Basic Allowance for Housing (BAH), based on dependency status at the permanent duty ZIP Code at "with" or "without dependent rate."

b. **Overseas Housing Allowance (OHA)** is a cost reimbursement-based allowance to help defray housing costs incident to assignments to a PDS outside the United States. Members are reimbursed actual rental costs not to exceed the maximum OHA rate for each locality and grade. There are two types of allowances paid under OHA, Move-In Housing Allowance (MIHA) and monthly OHA including a utility/recurring maintenance allowance. The MIHA (for those who qualify) is based on the average "move-in" costs for members. The monthly OHA is the rent, up to the rental allowance at a PDS, plus the utility/recurring maintenance allowance. Direct your questions regarding OHA entitlements to your local Comptroller Squadron.

OHA Info/Rate Link: <http://www.defensetravel.dod.mil/site/oha.cfm>

c. **Family Separation for Housing (FSH):** The FSH allowance is based upon a separation resulting from military orders and not the personal choice of the member and/or dependents. It is payable to members with dependents for added housing expenses resulting from the separation when a member is assigned to an OCONUS permanent duty station (PDS), or to a PDS in CONUS to which concurrent travel has been denied. For additional guidance, consult Joint Federal Travel Regulation (JFTR) Vol 1, Chapter 10 or contact your local Comptroller Squadron.

Reference Link: <http://www.defensetravel.dod.mil/site/travelreg.cfm>

5. Overseas Station Allowances: Members may be authorized certain station allowances for themselves and their command-sponsored dependents when assigned outside the continental US (OCONUS). They may include Cost of Living Allowance (COLA) and/or Temporary Living Allowance (TLA). For additional guidance, consult your local Comptroller Squadron.



Helpful Link: <http://www.defensetravel.dod.mil/site/stationall.cfm>

6. CONUS COLA: The FY95 NDAA approved the CONUS Cost-of-living Allowance (CONUS COLA), to provide compensation for variations in non-housing costs in the continental United States. Members may be entitled to CONUS COLA when assigned to, or residing in, a high-cost area. CONUS COLA should not be confused with BAH which considers median rental costs, rental insurance, and utilities. CONUS COLA varies by pay grade, years of service (YOS), and whether or not the member has dependents. For additional guidance, consult your local Comptroller Squadron.

Helpful Link: <http://www.defensetravel.dod.mil/site/conus.cfm>

7. Basic Allowance for Subsistence (BAS) vs. Essential Station Messing (ESM): BAS is a non-taxable allowance used to offset the cost of the service member's meals. BAS is not intended to offset the costs of meals for family members. Because BAS is intended to provide meals for the service member, the amount is linked to the price of food. Therefore, each year it is adjusted based upon the increase of the price of food as measured by the USDA food cost index. 2011 BAS rates for enlisted members is \$325.04 and for officers is \$223.84. ~~These rates did not change in 2010.~~ Members assigned to single-type government quarters at their permanent duty station are normally on the Essential Station Messing (ESM) program and are required to eat in the government dining facilities. Those on ESM will be charged a discounted meal rate for all meals made available, whether eaten or not, through payroll deduction. Additionally, these members are allowed to claim missed meals when a government meal is not reasonably available for consumption. Direct your questions regarding BAS to your local Comptroller Squadron and questions regarding EMS should be directed to the local Force Support Squadron.

Helpful Link:

<https://www.my.af.mil/USAF/AFP40/d/s6925EC1356510FB5E044080020E329A9/Files/editorial/BAS.pdf>

8. Family Subsistence Supplemental Allowance (FSSA): The FSSA program increases the BAS of a service member to remove the member's household from eligibility under the United States Department of Agriculture (USDA) Food Stamp Program. The FSSA is a monthly entitlement paid in whole dollars, equal to the amount required to bring the member's household income to 130 percent of the Federal poverty line but not to exceed \$1,100 for large families or households (all pay grades - effective October 1, 2010). All active duty members may apply for FSSA. Please note that the below link is a RESTRICTED site, meaning this site has information pertinent to military personnel only. Only sites with a URL ending in ".mil" will be allowed access. For additional guidance, consult your local Comptroller Squadron.

Helpful Link: <https://www.dmdc.osd.mil/fssa>

9. Family Separation Allowance (FSA): The purpose of FSA is to compensate qualified members serving inside or outside the United States for added expenses incurred because of an enforced family separation. FSA has three different categories: Restricted, Ship, and Temporary. Family Separation Allowance is paid at a rate of \$250 per month. Direct your questions to your local Comptroller Squadron.



Reference Link: http://www.dod.mil/comptroller/fmr/07a/07a_27.pdf

- a. **Restricted (FSA-R):** Members are eligible for FSA-R if transportation of dependents, including dependents acquired after effective date of orders, is not authorized at government expense and the dependents do not live in the vicinity of the member's permanent duty station.
- b. **Ship (FSA-S):** Applies to members serving on ships away from the homeport continuously for more than 30 days.
- c. **Temporary (FSA-T):** A member is eligible for FSA-T if TDY away from the permanent station continuously for more than 30 days and the member's dependents are not residing at or near the TDY station. This includes members required to perform a period of the TDY before reporting to their initial station of assignment.

10. Hardship Duty Pay (HDP): HDP is payable to members entitled to basic pay, at a monthly rate not to exceed \$1500, while the member is performing duty designated by the Secretary of Defense as hardship duty. The Secretary of Defense has established that HDP shall be paid to members for performing a designated mission, when assigned to a designated location and/or, when serving a designated involuntary extension of duty. The maximum total HDP that may be paid to a member in any month who is also receiving Hostile Fire/Imminent Danger pay is \$100. Current rates and locations are maintained in the DoD FMR Vol. 7a, Chapter 17. Contact your local Comptroller Squadron for further information.

Reference Link: http://www.dod.mil/comptroller/fmr/07a/07A_17.pdf

11. Combat Zone Tax Exclusion (CTZE): Presidential Executive Order determines combat zones and the applicable dates. Wages earned in a month a member performs duties in, or in direct support of areas designated as, a combat zone are excluded from taxable income. This exclusion is unlimited for enlisted members and warrant officers. Commissioned officer pay is eligible for exclusion up to the amount of highest pay payable to any enlisted member plus the amount of hostile fire/imminent danger pay. Reference the below links for more information or contact your local Comptroller Squadron.

Reference Links: http://www.defenselink.mil/militarypay/pay/tax/10_combatzone_05.html
http://www.dod.mil/comptroller/fmr/07a/07A_44.pdf



12. Imminent Danger Pay (IDP)/Hostile Fire Pay (HFP): Both are covered under Title 37 USC Section 310 and are used synonymously; they are commonly referred to as IDP. IDP is a “threat based” pay meaning it is payable for any month the member performs duty in an IDP area (designated by USD P&R). These are areas where members are subject to threat of physical harm due to civil insurrection, civil war, terrorism, etc. HFP is an “event based” pay, meaning the Commander certifies that the member is exposed to an actual occurrence of hostile fire or an explosion of hostile mine, the member is entitled to HFP for the month in which the hostile fire happened. If member is hospitalized as a result of being injured or made ill in a designated area, he/she may be eligible to continue to receive IDP/HFP for a specified period of time. IDP/HFP is payable at a monthly rate of \$225. Designated areas are listed in DoD FMR, Vol 7a, Ch 10. Contact your local Comptroller Squadron for more information.

Reference Link: http://www.dtic.mil/comptroller/fmr/07a/07A_10.pdf

13. Savings Deposit Program (SDP): Military members may be authorized to participate in the SDP during assignments and deployments to designated combat areas. The program provides an interest rate of 10% and allows service members to contribute any portion of their unallotted current pay and allowances up to a maximum amount of \$10,000. Interest paid on the amounts deposited into the SDP is taxable. Eligibility requirements to participate in SDP are outlined in DoD FMR Vol 7a, Chapter 51. Questions should be referred to the local Comptroller Squadron.

Reference Link: http://www.dod.mil/comptroller/fmr/07a/07A_51.pdf

14. Travel Entitlements: Members may be eligible for a wide variety of travel entitlements for themselves and their authorized dependents when ordered to perform official travel for TDY and/or PCS. Members should seek counseling from their MPS, FSO, and TMO as appropriate. The following are some of the many entitlements available:

- Transportation, Per Diem and Reimbursable Expenses
- Temporary Lodging Expense and Household Goods Shipments
- Temporary and Non-Temporary Storage of Household Goods
- Privately-Owned Vehicle (POV) Shipment and Storage
- Reimbursement for Rental Car when POV Arrives Late
- Dislocation Allowance
- Partial Reimbursement of Pet Quarantine Fees
- Evacuation/Safe Haven Entitlements

Reference Link: <http://www.defensetravel.dod.mil/site/travelreg.cfm>

PART II: RETIREMENT AND POST-SERVICE BENEFITS

15. Thrift Savings Plan (TSP): The TSP provides military members a 401(k)-like savings plan, which allows members to contribute pre-tax dollars thereby reducing current taxes, and to accumulate long-term, tax-deferred savings and earnings, which can supplement future retirement income. Participation is painless through payroll deduction, and account management is easy via worldwide web interface. The open seasons are eliminated and members can accomplish any action at any time. You may elect to contribute a percentage

of your base pay (1 to 100) after mandatory deductions, and up to 100% of all special or incentive pays. However, your annual dollar total cannot exceed the Internal Revenue Code limit, which is \$16,500 for 2009 and 2010. Members who are eligible for CZTE (see paragraph 11 above) are able to make exempt contributions in addition to the IRS deferred limit. Navigate to the TSP website or contact your local Comptroller Squadron for more information.

TSP Website: <http://www.tsp.gov/>

16. Federal Long Term Care Insurance Program (FLTCIP): Members may be eligible to obtain coverage under FLTCIP at premiums estimated to be 15-20% less than standard premiums for comparable coverage. The FLTCIP was designed specifically for members of the federal family. It is sponsored by the Federal Government and backed by two of the country's top insurance companies. It is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators and home caregivers are just a few of the features of this program. To apply or to gather more information, please visit the FLTCIP Website.

Helpful Link: <http://www.ltcfeds.com/index.html>

17. Retirement Pay: One of the most attractive incentives of a military career is retirement, which provides a monthly retirement income for those who serve a minimum of twenty years. Your retirement represents a considerable value over your life expectancy. While many civilian employees must contribute to their retirement, yours is provided at no cost to you. Currently, there are three retirement plans in effect based upon your Date of Initial Entry to Uniformed Service (DIEUS): Final Pay, High-3, and Choice of High-3 or Redux with \$30K Career Status Bonus. A description of each to include, which one applies to you, follows in the table below. Contact your local MPS for questions regarding CSB or your local Comptroller Squadron for general Retirement Pay questions. NOTE: DFAS handles retired pay, so all questions may not be able to be answered locally. Useful information can be found at the below Website:

Helpful Link: <http://www.defenselink.mil/militarypay/retirement/index.html>

Retirement Plans

Plan	Eligible (DIEUS date) (Note 1)	Retired Pay Formula (Notes 2, 3 & 4)	Cost-of-Living Adjustment (COLA) (Note 5)
Final Basic Pay	Entered service prior to 8 Sep 80	2.5% times the years of service times final basic pay	Full inflation protection; COLA based on Consumer Price Index (CPI)
High-3 (Note 6)	Entered service on or after 8 Sep 80 and before 1 Aug 86	2.5% times the years of service times the <i>average</i> of the highest 36 months of basic pay	Full inflation protection; COLA based on Consumer Price Index (CPI)
Choice			
1. High 3 Choice: -----OR-----	Entered service on or after 1 Aug 86	High-3: 2.5% times the years of service times the <i>average</i> of the highest 36 months of basic pay	High-3: Full inflation protection; COLA based on Consumer Price Index (CPI) -----OR-----
2. Redux/CSB Choice:		-----OR----- Redux/CSB option: 2.5% times	



<p>Instead of retiring under High-3, mbrs may choose to receive a \$30,000 (Note 7) “Career Status Bonus” at 15 yrs of service in exchange for agreeing to serve to at least 20 yrs of service and then retiring under the less generous Redux plan.</p>		<p>the years of service, reduced by one percentage point for each year less than 30 years, times the <i>average</i> of the highest 36 months of basic pay. At age 62, retired pay is recalculated without deducting percentage points and member begins to receive normal retirement pay.</p>	<p>*Redux/CSB option: Partial inflation protection; COLA based on Consumer Price Index (CPI) minus 1 percent. At age 62, retired pay is adjusted to reflect full COLA since retirement. Partial COLA then resumes after age 62.</p>
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Note 1: Date initially entered uniformed service (DIEUS) refers to the fixed date the member was first enlisted, appointed, or inducted. This includes cadets at the Service Academies, students enrolled in a reserve component as part of the Services’ senior ROTC programs or ROTC financial assistance programs, students in the Uniformed Services University of the Health Sciences, participants in the Armed Forces Health Professions Scholarship program, officer candidates attending Officer Training School, and members in the Delayed Entry Program.

Note 2: The maximum multiplier is 75 percent times basic pay.

Note 3: Members should be aware that the Uniformed Services Former Spouses Protection Act allows state courts to consider military retired pay as divisible property in divorce settlements. The law does not direct state courts to divide retired; it simply permits them to do so.

Note 4: Retired pay stops upon the death of the retiree unless he or she was enrolled in the Survivor Benefit Plan. See “Survivor Benefit Plan (SBP)” on page 3 for additional information on this program.

Note 5: COLA is applied annually to retired pay.

Note 6: High-3 is a reference to the average of the high three years or, more specifically, the high 36 months of basic pay as used in the formula.

Note 7. Effective 28 Dec 01, members may elect one of 5 options to receive the \$30K CSB: one lump sum payment of \$30k; two annual payments of \$15K; three annual payments of \$10K; four annual payments of \$7.5K; or five annual payments of \$6K.

18. Death and Survivor Benefits:

- a. **Servicemembers’ Group Life Insurance (SGLI):** SGLI is a program of low cost group life insurance for service members on active duty, ready reservists, and members of the National Guard. Life insurance coverage is available in \$50,000 increments up to \$400,000 at a very low cost. If you elect to participate in SGLI and subsequently die on active duty, your survivors will be eligible for life insurance payments. Additionally, family member coverage of up to \$100,000 for the member’s spouse (spouse coverage is limited to no more than the member’s current coverage) and \$10,000 per child. There is an additional premium for spousal coverage based on the spouse’s age, but coverage for children is free. You have the option to reduce or decline spouse coverage and the associated premium. If you have questions regarding SGLI, please contact your local MPS.

SGLI Website: <http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm>

- b. **Dependency and Indemnity Compensation (DIC):** DIC is a monthly benefit paid to eligible survivors of certain deceased veterans, which is nontaxable. The current monthly amount is \$1154 for the surviving spouse and an additional \$286 for each surviving dependent child under the age of 18. DIC is adjusted annually for inflation. Also, there are additional benefits under DIC in which dependents may qualify for based on his/her circumstances. The Department of Veterans Affairs determines who is eligible for DIC. This benefit is not automatic and requires a dependent to submit a completed application to the VA. For questions, please call the VA at 1-800-827-1000. Additional information can be found on the below reference link.

Reference Link: <http://www.vba.va.gov/bln/21/Rates/comp03b.htm>

- c. **Death Gratuity:** The death gratuity is a lump sum nontaxable payment for beneficiaries of a member who dies on active duty, active duty for training, or



inactive duty for training, or full-time National Guard duty. Its purpose is to help the survivors in their readjustment and to aid them in meeting immediate expenses incurred. Currently, the death gratuity is \$100,000, and payment is normally made within 24 hours of a member's death. Airmen may elect multiple beneficiaries to receive the benefit in increments of 10 percent and beneficiaries are no longer restricted to a spouse, child or blood relative. Changes to elections may be made to Airman's Record of Emergency Data on vMPF. For additional information contact your local Casualty Assistance Representative or log on to [vMPF](#).

Reference Link: http://comptroller.defense.gov/fmr/07a/07a_36.pdf

- d. Survivor Benefit Plan (SBP):** The basic statutory provision for SBP is law: Chapter 73, Title 10, United States Code. SBP is designed to provide income for your family in the event of your death to help compensate for the loss of your income. It pays your eligible survivors an inflation-adjusted monthly income since your regular or retired pay stops when you die. The surviving spouse will get an annuity equal to the difference between the DIC payment and the maximum SBP payment that would be paid if you had been retired on the date of your death. If you are on active duty, retirement-eligible (more than 20 yrs or if die in the line of duty with less than 20 yrs) and have a spouse and/or children, your family is automatically protected under SBP at no cost to you while you are still on active duty. All Airmen are required to make a formal SBP election upon retirement. If you elect to participate in SBP upon retirement, then you will be required to pay premiums, which will reduce your retirement income (less tax). The monthly amount paid to the survivors will be determined based on your election percentage you made at the time of retirement. The SBP survivor annuity is adjusted each year by the same percentage increase given to military retired pay. For a retiree the annuity is 55% of the elected retired base pay amount. For more information regarding SBP, contact your local Casualty Affairs Representative or SBP Counselor.

Helpful Links: <http://militarypay.defense.gov/survivor/sbp/index.html>
<https://gum-crm.csd.disa.mil/>

- e. Other substantial benefits:** Surviving dependents may be eligible to receive additional benefits upon the death of a member. They include mortuary entitlements to reimburse the costs of burial, housing for 365 days, active duty transitional health and dental care for 3 years, commissary and exchange privileges, and various Veteran's Affairs and Social Security benefits. For more information contact your local Casualty Assistance Representative.

Helpful Links: <http://www.va.gov/>
<http://www.ssa.gov/>



PART III: SUPPORTING BENEFITS

19. Base Exchange: "We Go Where You Go" is the motto of AAFES. For years, the Exchange service has remained true to its commitment to Value, Service, and Support for the military customer and their families worldwide. Independent price surveys indicate that AAFES' customers save an average of 11% over the competition. AAFES helps in two principal ways. First is its guarantee to "meet or beat" any retailer's price on the same item. AAFES stores worldwide will accept oral price challenges of local competitors. Price differences up to \$10 will be honored on the spot. For challenges over \$10, members must bring in a current competitor's ad. Also, AAFES assists by supporting the Services' morale, welfare, and recreation programs by contributing profits. Additionally, AAFES offers 24/7 conveniences through its website.

AAFES Website: <http://www.aafes.com/>

20. Base Services: Installation services programs provide conveniently located, low-cost, professionally managed activities and entertainment. Programs include the golf course, child development center, skills development center, auto skills, aero club, community centers, swimming pool, enlisted club, intramural sports, bowling center, library, chapel, youth center, outdoor recreation, and discounts on special events/off-base recreation areas through Information, Ticket and Tours and the base fitness center in conjunction with the SG-run health and wellness center. Contact your local Force Support Squadron for specific programs to your base (Note: Formally the Services Squadron)

21. Career Broadening Opportunities: There are several opportunities for enlisted Airmen to broaden their scopes and enhance their breadth of experience. Some of these programs are: Assignments, Special Duty Assignments, Retraining, Overseas Duty, etc. Contact your local Career Assistance Advisor or MPS for further information.

Helpful Links: <https://gum-crm.csd.disa.mil/>

22. Child Care/Youth Programs: Child Development Centers (CDC) offer care on a space available basis for children 0-5 years of age. Air Force licensed family childcare is available at most installations. AF centers are certified by the Department of Defense and accredited by the National Association for the Education of Young Children. Fees are based on total family income and cover 50 hours of care per week (max 10 hrs per day), meals, snacks, and infant formula. Before and after school programs are also offered as part of our Youth Programs. Youth Centers are affiliated with the Boys & Girls Clubs of America and offer a variety of character and leadership development, education and career development, health and life skills, arts, and sports, fitness and recreation programs. Contact your base CDC or Youth Center for more information or see the below link.

Helpful Link: <http://public.afsv.net/ChildPrograms>

23. Commissary: The Defense Commissary Agency with headquarters at Fort Lee, VA, operates a worldwide chain of commissaries providing groceries for military personnel, retirees, and their families. Items are sold at base price plus a 5% surcharge. The surcharge covers the construction of new commissaries and modernization of existing stores.



Customers save an average of 30% compared to commercial prices, saving approximately \$3,300 per year for a family of four. Military members and retirees consistently indicate commissaries are one of the most important benefits. For more information see the below link or visit your local commissary.

Helpful Link: <http://www.commissaries.com/>

24. Commissioning Opportunities: There are several programs that allow enlisted Airmen to apply for a commission while on active duty. Below is a list of a few of these Education Office for more information.

Helpful Link: <http://www.au.af.mil/au/holmcenter/AFROTC/EnlistedComm/FAQ.asp>

Reference Link: <http://www.e-publishing.AFI36-2013.pdf>

- a. **Airmen Education and Commission Program (AECP)** – Enlisted Airmen participating in AECP remain on active duty and are administratively assigned to an AF ROTC detachment to complete their bachelor degree. Student will attend Officer Training School (OTS) upon graduation. Members receive full pay & benefits, tuition/fees (max \$15, 000 per year), and an annual textbook allowance.
- b. **Airman Scholarship & Commissioning Program (ASCP)** – This program offers enlisted an opportunity to complete their bachelor's degree and earn their commission as an AF ROTC cadet. Enlisted accepted into ASCP are separated from active duty, join an AF ROTC detachment and become a full time student. They are provided a tuition/fees Scholarship of up to \$18K per year, a annual textbook allowance, and a monthly stipend of \$250 to \$500. They are commissioned upon graduation.

25. Education:

- a. **Montgomery GI Bill (MGIB):** Individuals entering the Air Force after 1 Jul 85 are automatically enrolled in the MGIB, unless they disenroll in basic training. The MGIB requires a \$100 a month nontaxable pay reduction for the first full 12 months of active duty. Benefits are currently \$1,104 a month for 36 months (adjusted annually based on the consumer price index). Members who elected to participate in the Montgomery GI Bill upon entering active duty (after 30 June 1985) can receive a benefit of \$39,744 with yearly increases as determined by the consumer price index or other Congressional action.

Montgomery GI Bill info and to apply:

http://www.gibill.va.gov/pamphlets/ch30/ch30_pamphlet_general.htm

- b. **Post-9/11 GI Bill:** The Department of Veterans Affairs (VA) offers education benefits to all service members who served on or after 11 Sep 01. MGIB participants desiring to take advantage of the Post-9/11 GI Bill benefits will need to make an irrevocable conversion to the new program. Benefits are based on aggregate, honorable service and may include tuition, a monthly housing allowance, and annual books/supplies stipend. Tuition and fees paid by the VA will not exceed the most expensive in-State public institution of higher education. The monthly housing



allowance will be equal to the BAH amount payable to a SSgt with dependents for the Zip code of the school. The book/supplies stipend will not exceed \$1,000 per year. There are several stipulations to receiving the full tuition, BAH, and/or book stipend; therefore, members should review the criteria carefully. The Transfer-to-Dependent option, designed as a military retention tool, allows eligible active duty and Selected Reserve service members (as of 1 Aug 09) to transfer benefits to DEERS-registered dependents. Member must meet certain eligibility criteria in order to transfer the benefit. For example, some members may be required to obtain additional retainability by extending, reenlisting, or completing a specified period of time contract. For general guidance or counseling, please contact your local Education office. Questions regarding obtaining retainability should be directed to your Military Personnel Section (MPS). Transferability to dependents may be requested through [vMPF](#).

Post GI Bill Info and to Apply: <http://www.gibill.va.gov>.

- c. **Tuition Assistance (TA):** The TA program is designed to help active-duty Airmen pursue voluntary, off-duty educational opportunities. The Air Force currently pays 100% of tuition up to \$250 per credit hour (\$4,500 annually) in off-duty courses with accredited schools. The Air Force provides free CLEP/DANTES testing that could result in receiving college credit versus having to enroll in certain classes.

Reference Link: <https://www.my.af.mil/afvecprod>

- d. **Community College of the Air Force (CCAF):** Upon entering the Air Force, you were automatically enrolled into CCAF. CCAF is a federally-chartered degree-granting institution that serves the United States Air Force's enlisted total force. We partner with over 90 affiliated Air Force schools, 82 Education Service Offices located worldwide, and more than 1,500 civilian academic institutions to serve more than 320,000 active, guard, and reserve enlisted personnel, making CCAF the world's largest community college system. Its affiliated schools are located in 37 states, and 9 foreign locations. The Community College of the Air Force is the only college system solely for enlisted members. Our programs are designed to provide students with knowledge, skills and theoretical background for enhanced performance as technicians and noncommissioned officers. Many of the credits need to obtain your associate degree are obtain through BMT, Technical Training, career field skill level training, and PME.

Website Link: <http://www.au.af.mil/au/ccaf/index.asp>
<https://www.my.af.mil/afvecprod>

- e. **Air University Associate-To-Baccalaureate Cooperative (AU ABC):** The Air University Associate-To-Baccalaureate Cooperative (AU-ABC) Program is an initiative between Air University and civilian higher education institutions to offer baccalaureate degree opportunities to every Air Force enlisted member. ABC points Airmen with associate in applied science degrees from the Community College of the Air Force (CCAF) to a collection of accredited "military friendly" colleges and universities to consider when completing a four-year degree. The program maximizes



the application of military career education and training, and provides a multitude of online academic and support services for the enlisted member. AU ABC applies CCAF associate degree credit towards baccalaureate degrees and requires participants to complete no more than 60 semester hours after having earned an associate in applied science degree. AU ABC degree programs will be linked to one or more Air Force-relevant degree programs currently offered by CCAF. To participate, registrants must be serving in the active duty Air Force, Air Force Reserves or Air National Guard. Degree requirements, however, may be completed after a student retires or separates from the Air Force. The Air Force Virtual Education Center (AFVEC) serves as the gateway to AU ABC degree programs and associated student services such as online enrollment, tuition assistance processing, support services and access to distance learning instruction.

Website Link: <https://www.my.af.mil/afvecprod>

- f. Scholarships & Grants:** Many scholarships are available for both military members and their families. Grants are also available for CCAF graduates (Pitsenbarger Award) who are pursuing a bachelor's degree. Grants range from \$250 to \$500 and may be used in conjunction with Tuition Assistance. Many military-friendly organizations also offer scholarships for active duty, veterans, and family members. The below links are just a few examples. Contact your local Education Office for additional information.

Links: <http://www.afas.org/Education/ArnoldEdGrant.cfm> (AF Aid Grant)
<http://www.afa.org/aef/aid/scholars.asp> (AFA Scholarships)
http://www.nationalresourcedirectory.gov/education_and_training (Nat'l Directory)
<http://www.hqafsa.org/> (AFSA Scholarships)

26. Airman and Family Readiness Center (A&FRC): The Air Force realizes there is a direct relationship between a member's ability to successfully accomplish the mission and the quality of life of their family. Because of this relationship, many programs are offered through the base A&FRC to promote a positive family and community environment. The A&FRC serves as a one-stop information and referral center for single, married, active-duty, Guard, Reserves and retired members as well as their families. One of its major functions is ensuring military personnel and their families are connected with the appropriate services on and off base. The A&FRC offers a Transition Assistance Program for those separating or retiring from the Air Force, an extensive Relocation Assistance Program that includes a Smooth Move program to prepare those who will PCS and a base newcomer's tour. The family services program offers a loan locker, which includes pots, pans, cribs, and other household items available for checkout to relocating members and their families. The volunteer resource office maintains a list of agencies accepting volunteers and a list of those wishing to volunteer. The family life program offers classes in parenting, couples communication, stress management, and a host of other family-related courses. The family readiness program prepares families for the stress of deployments, NEOs, and repatriations. Emergency financial assistance is available through the Air Force Aid office, and the Personal Financial Management Program offers information, education, and personal



financial counseling on the full range of financial issues. A&FRCs are the first stop on base for information and referral services for all individual and family issue. Direct any additional questions to your base A&FRC, Force Support Squadron.

27. IDEA Program: Air Force members may participate in the Innovative Development Through Employee Awareness (IDEA) Program and be eligible to receive monetary recognition. AF members may receive up to \$10,000 for each approved idea that results in validated tangible savings, and \$200 for approved ideas resulting in intangible benefits. The AF IDEA Program encourages creative thinking and rewards individuals whose ideas improve the efficiency, economy, and effectiveness of AF, DoD, and federal government operations. Personnel may submit their ideas through the below link (must be on .mil network).

Reference Link: <http://www.e-publishing.af.mil/shared/media/epubs/AFI38-401.pdf>
IDEA Community of Practice: <https://www.my.af.mil/IDEA CoP> (.mil only)
IDEA Website - https://ipds.randolph.af.mil/ipds/landing_page

28. Legal Assistance: The base Legal Assistance Office assists members with preparing wills, powers of attorney, and notarial acts, and provides advice on domestic relations problems, contracts, civil law matters, and income tax assistance. For additional information contact your base legal office.

Website Link: <http://www.afjag.af.mil>

29. Promotion Opportunity: The primary objective of our promotion system is to provide individuals rank commensurate with the responsibility and leadership requirements of the positions they hold. Our system provides a visible, relatively stable career progression opportunity over the long term; attracting, retaining, and motivating to career service the kinds and numbers of people the military services need; and ensuring a reasonably uniform application of the principle of equal pay for equal work among the military services. Airmen are promoted (fully qualified) through senior airman after meeting minimum eligibility requirements with approximately 15% AICs advanced to SrA six months prior to the fully qualified phase point through the SrA Below-the-Zone program. SrA through TSgt compete for promotion under the Weighted Airmen Promotion System (WAPS) in their control Air Force specialty (CAFSC) held as of the cycle promotion eligibility cutoff date (PECD) and require a primary Air Force specialty (PAFSC) skill level commensurate with the higher grade. In addition to WAPS consideration, commanders at all levels can nominate SrA through TSgts for advancement under the Stripes for Exceptional Performers (STEP) program. Lastly, promotion to SMSgt and CMSgt consists of a two-phase process. Phase one is similar to WAPS consideration with a slight variance in weighted factors. Phase two consists of a central evaluation board process to evaluate an individual's potential to serve in the higher grade. The Air Force uses the combined total score of phase one and two to select individuals for promotion.

Website Link: [Air Force Personnel Services Website](#)

Reference Link: <http://www.e-publishing.af.mil/shared/media/epubs/AFI%2036-2502.pdf>



30. Space Available Travel: Space Available Flights, better known as Space A or military hops, are a unique privilege afforded to service members, retirees, and their families. Under this program, unused seats on board US military aircraft are made available to these passengers on a space-available basis. Unused seats on DoD-owned or controlled aircraft are made available once all the space-required (duty) passengers and cargo have been accommodated.

Helpful Links: <http://www.amc.af.mil/amctravel/index.asp>
<http://www.military.com/Travel/TravelPrivileges/0,13396,,00.html>
<http://www.baseops.net/spaceatavel>

31. VA Home Loans: AF members may be eligible for home loans through the Veterans Administration.

VA Website: <http://www.homeloans.va.gov/>

32. Vocational Training Opportunity: AF members have training opportunities for both formal training associated with AFSC and various classes related to personal enhancement (PME, computer classes, management training, etc.).

33. Programs for documented personal hardships: Emergency leave with priority on military aircraft, Humanitarian reassignment, Permissive reassignment, Exceptional Family Member Program (EFMP), Air Force Aid Society.

Helpful Links: <http://www.afas.org/> [Air Force Personnel Services Website](#)

PART IV: INTANGIBLE BENEFITS OF THE AIR FORCE

Honor serving your country

Proud military heritage and tradition

Job security

Member of a profession highly respected by the American public

A different and unique way of life--opportunities for personal growth and development

Continuous improvement in quality of life initiatives

Opportunities for leadership early in your career with resources and guidance

Interaction with working professionals around the world and the Air Force family

Fair, impartial treatment for all--equal opportunities for jobs, promotions, and recognition

As of March 2011

PART V: OTHER RESOURCES/LINKS



Contact Center-

[Total Force Service Center](#)

Toll Free: 1 (800) 525-0102 COMM: (210) 565-5000 DSN: 665-5000

[virtual Finance \(AF Portal\)](#)



[Air Force Personnel Center](#)

<http://www.militaryonesource.com>



<http://www.militaryhomefront.dod.mil>



<http://www.woundedwarrior.af.mil>

carebeyondduty

HEADQUARTERS UNITED STATES AIR FORCE

Personal Property Traffic Management Bulletin Board

<http://afmove.hanscom.af.mil/default.asp>