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# Pre-Separation Guide

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BUREAU OF NAVAL PERSONNEL  
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To: All Ships and Stations less Marine Corps Activities

Subj: TRANSITION ASSISTANCE MANAGEMENT PROGRAM (TAMP)

1. This Pre-Separation Guide, developed by the Department of Defense, provides basic information on the nine areas of pre-separation counseling required for all separating military personnel by Public Law 101-510.
2. Additional copies of the Pre-Separation Guide can be obtained from the Naval Publications & Forms Directorate, 5801 Tabor Avenue, Philadelphia, PA 19120. The stock number is 0500-LP-540-0700.

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Commander, U.S. Navy  
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# ***Table of Contents***

|       |                                                  |    |
|-------|--------------------------------------------------|----|
| I.    | Introduction .....                               | 1  |
| II.   | Relocation and Job Assistance .....              | 2  |
| III.  | Government and Private Sector Employment .....   | 7  |
| IV.   | Spouse Job Assistance .....                      | 12 |
| V.    | Compensation and Vocational Rehabilitation ..... | 13 |
| VI.   | Medical and Dental Coverage .....                | 17 |
| VII.  | Education Assistance .....                       | 20 |
| VIII. | Affiliation with the Reserves .....              | 22 |
| IX.   | Financial Planning Assistance .....              | 23 |
| X.    | Effects of Career Change .....                   | 28 |

## **Appendices**

|   |                                                                                     |    |
|---|-------------------------------------------------------------------------------------|----|
| A | – Military Fraternal/Service Organizations .....                                    | 33 |
| B | – Office of Personnel Management<br>Federal Job Information / Testing Offices ..... | 35 |
| C | – State Job Services Offices .....                                                  | 37 |
| D | – Veterans Affairs Regional Offices .....                                           | 39 |
| E | – Bureau of Apprenticeship & Training Regional Offices .....                        | 43 |
| F | – Veterans Benefits Timetable .....                                                 | 45 |

# ***Introduction***

The purpose of this guidebook is to provide basic information and sources for additional information on the nine areas of pre-separation counseling as required by Public Law 101-510. The publication will supplement the verbal counseling you will receive. As you read the guide you will find information about a particular subject grouped in one place. Each section is then further divided to provide general information applicable to all separatees including retirees, and involuntary separatees. Contacts on additional subject information may be found following each section. By using this guide in conjunction with your Service's transition and relocation programs you will find the answers that apply to your specific circumstances. A visit to the appropriate transition office typically located in your Family Center, except for the Army where many services are provided in the Transition Assistance Office, will establish exactly what is available to you. Each location may have variations in services and programs.

The term "Family Center" is used to identify Army Community Service Centers, Navy and Marine Corps Family Service Centers and Air Force Family Support Centers. Family Centers serve as the primary link in the support network for military families and focal point for delivery and coordination of family support programs and activities. Family Center core programs include: information and referral; deployment/mobilization assistance; relocation assistance; employment assistance; and financial assistance. Other local programs vary based on specific installation needs.

As a Service member, you are involved in a carefully developed "Plan" which starts with recruitment, moves through classification, training, assignment, professional development, evaluation, promotion, and

finally - transition (which for many years has been called - "separation"). Each of these important functions in the past has received emphasis - except transition. As a result of changing conditions in the world that have dramatically altered military strategy during the past several years, the active Force is programmed to reduce its size substantially by end of 1995. For many the timing of separation has been advanced.

Congress has directed mandatory pre-separation counseling be provided in the areas of relocation and job assistance, government and private sector employment, spouse job assistance, compensation and vocational rehabilitation, medical and dental coverage, education assistance, affiliation with reserve components, effects of career change, and financial planning. This emphasis is based on the realization that the government has a responsibility to assist you in your transition back to civilian life and a new career. All members who are separating will be given the opportunity to receive these services. Counseling and employment assistance will normally be provided in the 180 day period prior to separation.

In addition to counseling services, other benefits and entitlements are authorized for those being involuntarily separated. You are probably eligible for these benefits if you are on Active Duty or full time National Guard service, were on duty as of September 30, 1990, and have been denied reenlistment or involuntarily discharged under other than adverse conditions. In other words, if your career has been cut short by your Military Department and you are not separating because of misconduct, in lieu of courtmartial, or for reasons normally characterized as other than honorable you will probably qualify. Check with your personnel office to confirm your eligibility. A description of the additional benefit or entitlement is found under the major counseling area associated with it.

## **II. Relocation and Job Assistance**

### **ALL SEPARATEES**

As you know, any move is a complex undertaking. Returning to civilian life is even more so. There are many steps to be taken and many questions that must be answered. Without a plan you can quickly lose control of the process and lose your focus. It is your transition; no one can do it for you. However there are many sources to help you. The first of these is located right on your installation in the Family Center. There you will receive needs assessment counseling by a Transition Services Specialist. This will quickly and efficiently identify relocation requirements, immediate and long range career guidance, benefits counseling, and job search assistance that you may require. Based on your counseling, you will be able to prepare a personalized transition plan. This plan ensures that you receive the necessary assistance, service, and advice to gain full benefit from available services and entitlements. A counselor is then able to refer you to the subject "expert" or enroll you in the appropriate programs. Maximum participation in this process by you and your spouse is encouraged.

### **Job Search Skill Education**

One of the most important goals during your transition is finding a new career and a job in your field of interest. The process is the same for everyone, but you have had little or no experience applying it. You have a great product, YOU. Now is not the time to be modest about your accomplishments. The Transition Plan discussed below provides a framework in which you can plan and fulfill career options which are both realistic and draw upon innate and developed skills, knowledge, and abilities you possess. The six components of the Transition Plan are:

✓ **Assessment** - As an individual, what do I want to do, what talents do I possess, and where do I want to go?

✓ **Career/Job Exploration** - What are the current and emerging occupational areas that are attractive to me? Do these jobs coincide with my values and aptitudes? Can I realistically expect to work in those areas? If additional preparation or certification is needed, how can I obtain it?

✓ **Skills Development** - How do I prepare myself to be an attractive candidate in the occupational areas that I have chosen? How do I write a resume, conduct an interview, and complete an application? What can I do to develop information, leads, interviews, and offers?

✓ **Trial Career Programs** - Are there intern programs, volunteer work, temporary services, or a part time job in the field I like? Do I have the aptitude and capacity to pursue my occupational interests? Are there related alternatives which might be more suitable?

✓ **Search/Hunt** - How do I identify requirements and prospective companies, use networks and placement agencies, and generally increase my knowledge and experience?

✓ **Selection** - How do I finally select the job? What weight do I give to type of work, location, salary, company climate, and career growth? How can I become the leading candidate for the position? What negotiating skills must I employ when the position is offered?

There are several methods of gaining expertise in job search skills and answering the questions posed by the Transition Plan.

## ***Family Center -Transition Assistance***

Most locations have programs and counselors to assist you and your family members in seeking employment in the federal and private sector. The staff provides individual job/career development counseling, comprehensive assessment of employment skills, and identification of employment opportunities. Many varied workshops and seminars are offered to help you and your family become more competitive in the job market, such as: Enhancing job search skills, goal setting, preparation of Standard Form 171's and resumes, and interviewing techniques. Some locations may make occupational skills training available for those seeking entry level training in typing, word processing, and data entry. Job banks are maintained providing information and referral on temporary, permanent, part-time, full-time, and volunteer positions in both the federal and private sector. Some programs also provide access to a mini reference library, automated resume writer, word processing, and copying equipment to assist in job search preparation.

## ***Library***

For the do it yourself, the library is another excellent source of job search and relocation information. Newspapers, trade journals, and magazines are excellent resources. One such publication is The National Business Employment Weekly. It may help you get a feel not only for the national job market but also the types of careers available. Industry Associations' addresses are listed in The Encyclopedia of Associations or National Trade and Professional Associations of the United States. A detailed descriptions of all occupations may be found in the Dictionary of Occupational Titles. Information on individual organizations can be found in Dunn and Bradstreet, Standards and Poor Registry of Corporations, and several other books. Other resources in-



clude audio and video cassettes and computer software packages to aid in career identification and planning. Your librarian can show you where these resources are located and how to use them. Information on state training, employment, and apprenticeship programs can be obtained here. Statistics regarding employment availability, economic climate, and cost of living by area have been compiled for your use. The Occupational Outlook Hand Book which addresses the projected needs for various occupations can be found at the library. It may help you decide on a career or open the door to a new one.

## ***DOL/VA/DOD Transition Assistance Program (TAP/DTAP)***

The Department of Labor in conjunction with The Departments of Defense and Veterans Affairs sponsors a two and one half day Transition Assistance Program (TAP) and a half day Disabled Transition Assistance Program (DTAP) at many installations. If available, you will be referred to this seminar

during your visit to the Family Center. If not, these offices refer you to other sources where the information is available. The TAP/DTAP addresses subjects such as:

- ✓ Identification of employment and training opportunities;
- ✓ Assistance in obtaining these opportunities;
- ✓ Labor market information;
- ✓ Civilian work place requirements;
- ✓ Resume, application, and Standard Form 171 preparation;
- ✓ Job analysis, job search, and interview techniques;
- ✓ Federal, state, local, military, and veterans group programs that may assist;
- ✓ Procedures to obtain verification of job skills and experience;
- ✓ Obtaining loans and assistance in starting a small business;
- ✓ Analysis of the area to which you wish to relocate to include:
  - ✓ employment opportunities
  - ✓ the labor market
  - ✓ cost of living (cost and availability of housing, child care, education, and medical and dental care).
- ✓ Another feature is that you are given a participant manual containing points of contact around the nation for many of the services you will need after your separation.

You may find other programs sponsored by organizations in and out of your Service that provide similar information. Perhaps

the best way to approach this phase of relocation is to take advantage of all the available sources. You will gain information about the same subject, but from a different point of view at each presentation. What was not clear the first time you heard it may make better sense coming from another source. As you will find, no one method is the best to find a job, likewise no one program is the best to teach you how.

### ***Verification of Military Experience and Training***

Documentation of your military training and job experience will be provided by your personnel office. They will request your "Verification of Military Experience and Training" transcript from the DOD Training and Performance Data Center. The transcript, created from your records, will provide your experience and training history, recommended credit information, and civilian equivalent job titles. You will find all of this useful in preparing your resume and establishing your capabilities with an employer or college.

### ***Other Sources of Employment and Relocation Information***

#### ***Fraternal, Military, and Industry Associations***

A large variety of information, assistance, and services can be obtained from fraternal military associations. Many provide their own job referral and registration services; others sponsor events like job fairs to expose you to prospective employers. All provide networking opportunities for you to learn about job requirements and opportunities. Industry associations are a source of industry specific information. You can learn what an industry is all about from material available from these associations. It will

help you learn the jargon and give you insight into how people in the industry think. You may also be able to find salary ranges, qualifications requirements, where jobs are located, and the names and addresses of individual companies.

### ***Chambers of Commerce***

Each Chamber of Commerce promotes its community and is a good source of information about an area you may be interested in moving to. Typical information that might be requested includes: The job market, housing costs, referral of realtors, cost of living, availability of services such as recreation or child care, local taxes, schools, and the climate. This would be much like the relocation packet you receive about a new installation when you change stations.

***Family, friends, and acquaintances*** are a great source of information on both relocation and job opportunities. Almost 70 percent of the jobs in the U.S. never get advertised or listed with employment agencies. If you want to be successful in your employment search, you must look in the hidden job market. The way to begin is to make a list of everyone you know: Friends of the family, people you went to school or church with, clubs you belong to, etc. Once you have made a list, call each one and explain that you are looking for a job in the area of your interest and ask them to keep their eyes and ears open. Follow up with a letter and resume and call them back at least once a month to see if they have heard of anything. By the end of the month you can have dozens of people helping you find your right job.

### ***Family Center***

If you are moving to another area, information and counseling are available to assist you in making informed decisions. At your Family Center, a relocation specialist can assist you in developing your relocation plan; thereby easing some of the uncertain-

ties of the move and reducing the associated stress. Automated information is available on military communities for each of the services. If you are moving near a military installation the relocation specialist can assist you in obtaining answers to specific questions about the new area. Once your household goods are picked up, you may use items from the lending closet until you actually move.

### ***Travel and Transportation***

You should arrange your transportation counseling as soon as you have your orders. This is extremely important because the availability of movers is limited. At that appointment your entitlement and the time limits for their use will be explained. The transportation office can arrange your travel to your new home or you may make your own arrangements and request reimbursement based on regulations pertaining to your particular entitlement. Remember, you cannot be reimbursed for travel on a Foreign Flag Carrier. If you are overseas, you may be authorized to ship an automobile to the United States. Motorcycles may be shipped as part of your personal property. Check with the transportation office to determine your entitlement.



## **Housing**

Soon after your departure date is established, you should obtain a housing appointment, if you live in government quarters. At that time a pre-inspection will be performed and the requirements for cleaning and termination will be explained, as well as options available for you to accomplish them. A listing of rental and sale units reflecting a full range of prices, sizes, and locations in the local area is available for those moving out of government housing or into the area of an installation. If you are moving from a rental property, notify your landlord as soon as possible. Assistance with any landlord problems you may have in conjunction with your separation can be obtained from your housing office.

## **Exceptional Family Member**

If there is an exceptional family member to consider, information on the services available in your new hometown can be obtained from your Family Center, the Social Services Office, or the United Way/Community Chest in your new location, or in most cases from the closest VA Hospital.

## **INVOLUNTARY SEPARATEES**

**Time limit extension for household goods storage and shipment.** You are authorized non-temporary storage and shipment of your household goods at government expense for a period of up to one year after your separation to any CONUS destination.

**Military housing extension.** (space permitting) at a reasonable rental rate. You may request an exception to remain in quarters for up to 180 days after your separation. Details and processing requirements are available at the housing office.

**Excess leave and permissive TDY.** Up to 30 days of excess leave or 10 days of permissive TDY is authorized for job hunting, house hunting, or other relocation activities (unless to do so would interfere with the military mission). Check with your unit commander for additional information.

**Extension in DoDDS schools.** Dependents may be permitted to remain in DoDDS schools for the completion of high school if they have completed the 11th grade when the sponsor separates.

**Use of military air transportation** while in excess leave/permissive TDY status is authorized to attend a Department of Defense approved transition assistance seminar. You may be accompanied by your spouse between CONUS and overseas, however, space available travel is not authorized for your spouse within CONUS.

## **Sources for Additional Information**

- ✓ Family Centers
- ✓ Installation Transportation Office
- ✓ Installation Housing Office
- ✓ Chamber of Commerce
- ✓ Department of Veterans Affairs
- ✓ Library
- ✓ State Employment Service
- ✓ United Way or Community Chest in your new hometown
- ✓ Industry Associations
- ✓ Military Fraternal/Service Organizations — see Appendix A

## **Other Readings of Interest**

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Henderson, D.G. *Job Search: Marketing Your Military Experience in the 1990s*. Stackpole Books; Harrisburg, Pennsylvania, 1991.

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## ***III. Government and Private Sector Employment***

### ***ALL SEPARATEES***

Since most of us are not independently wealthy, we will need a job after separation.

#### ***Department of Defense Transition Bulletin Board***

The board provides many different types of employment information. It is a computerized listing of jobs, career workshops, job clubs, support services, education/training opportunities as well as information on franchises and starting a business. Your access to this resource is through your transition assistance program at your Family Center.

### ***Defense Outplacement Referral System (DORS)***

DORS is another program that helps in locating a job. It is an on line resume service that is available to prospective employers. It allows them to review resumes by region and industry to identify those with the specific skills they need. Your resume may be included in this system by filling out the form at the Family Center.

### ***Federal Job Opportunities***

There are many opportunities for employment with the government in all parts of the country, as well as, overseas. In fact, some

may be available at the installation from which you are separating. You can find out about these from your local civilian personnel office. To assist you in finding out about job opportunities elsewhere in the world and the application requirements, the Office of Personnel Management (OPM) maintains Federal Job Information/Testing Offices in each state. A listing of these OPM offices is found in APPENDIX B. In addition to answering telephonic inquiries, these offices produce a composite listing of all permanent positions for which recruitment is underway either bi-weekly or weekly. It is found at most of the state employment offices and is called the Federal Job Opportunities Listing (FJOL). OPM also maintains an automated job referral system for hard to fill jobs. This system, which will be expanded in the future, presently focuses on those positions requiring special skills. Applicants may register directly with the OPM computer center in Macon, Georgia. The address is: Office of Personnel Management, Staffing Service Center, Macon, Georgia 31297.

### ***How to Apply***

You apply for most federal jobs by filling out a Standard Form 171. You may obtain a copy from the civilian personnel office, at your transition assistance program office, or from OPM. All of these offices are able to assist you in correctly completing the form.

### ***Veterans Preference***

Because of your military service, you and in some cases your family may have an advantage over others applying for Federal Employment. Congress provided this advantage by enacting veterans preference laws. Veterans preference DOES NOT imply guaranteed placement of a veteran in every Federal job, however, it can help. A five point preference is given to honorably sepa-

rated veterans who served on active duty in the armed forces of the United States during any war or in a campaign or expedition for which a campaign badge has been authorized. Retired members of the armed forces are no longer considered preference eligible as of October 1, 1980, unless they are disabled veterans or retired below the rank of major or the equivalent. A ten point preference may be given to an honorably separated veteran who served on active duty in the armed forces at any time, who (1) has a service connected disability or (2) is receiving compensation, disability retirement benefits, or pension under laws administered by Veterans Affairs, or one of the Services. A veteran who has been awarded the Purple Heart for wounds received in action is considered to have a service-connected disability. Others who qualify for this preference are: The spouse of an unemployable disabled veteran, the widow or widower of a veteran, and the mother of a deceased or 100% disabled veteran.

### ***Veteran Readjustment Appointment (VRA)***

VRA is another program which may help you gain Federal employment. It is used to hire veterans for permanent positions. You are eligible if you served on active duty for at least 180 days and 10 years has not elapsed since your last discharge.

### ***Administrative Careers with America (ACWA)***

This is an examination program for a variety of administrative career fields at grades GS-5 – GS-7 sponsored by the OPM. There are six different tests, each covering a group with similar qualification factors. In addition, there is a seventh group with positive education requirements for which a written test is not required. The seven

groups of jobs with their respective career fields are shown below:

| <b>Group</b> | <b>Title</b>                                        |
|--------------|-----------------------------------------------------|
| 1            | Health, Safety, and Environmental Occupations       |
| 2            | Writing and Public Information Occupations          |
| 3            | Business, Finance, and Management Occupations       |
| 4            | Personnel, Administration, and Computer Occupations |
| 5            | Benefits Review, Tax, and Legal Occupations         |
| 6            | Law Enforcement and Investigation Occupations       |
| 7            | Positions with Defined Education Requirements       |

You can qualify for these occupations with three years of appropriate experience. You may also qualify based on outstanding scholarship. This requires you be a college graduate with a 3.5 grade point average or you graduated in the top 10 percent of your class. While a four-year college degree will fully qualify you for most of the occupations, some may require specialized course work related to the career field, especially those listed in group 7.

The six ACWA exams are included in the Standing Register Listing. When you are within 120 days of honorable discharge from the military (either before or after), you may request to take the ACWA exam(s) by completing the "Application Request Form for Reopening Eligible." On the request form indicate the specific title of the occupation(s) (i.e. business, finance, and management occupations) for which you wish to be tested. The Career American College Hotline 1-900-990-9200 is another source to find what is available.

If it has been more than 120 days since your discharge from the military, you may request to take the exam(s) only if the specific occupational group is in the Federal Job Opportunities Listing (FJOL). The FJOL is issued the 1st and 15th of every month and can be viewed at state employment offices and personnel offices of major Federal Agencies.

## ***State Employment Offices***

As a veteran, you receive special consideration and priority for referral, testing, and counseling from your state employment office. From these offices, national and state job banks may be accessed along with the most current listings of locally available jobs. Your state employment office can also provide a wide variety of services beyond job placement and referral.

Training opportunities and assistance are available. Seminars on subjects such as resume writing, interview skills, or career change are typically provided. Information on vocational training opportunities and programs, as described in the compensation and vocational rehabilitation section of this guide, are found here as well. Proficiency tests in typing and shorthand are given for those positions that require such certification.

Information on state training, employment, and apprenticeship programs are obtained from this agency. Statistics regarding employment availability, economic climate, and cost of living by area are often available. Some offices have even prepared extensive information about the things you should know before moving to their state.

There is at least one Veterans Employment and Training Service office in every state. Their job is to monitor and oversee veterans' employment and training services carried out by employment service - or Job Service offices. They administer veterans'

training programs under the Job Training Partnership Act (JTPA). In addition, they protect the re-employment rights of veterans, including those who are on temporary active duty with the National Guard or Reserves. Full details of the law on reemployment rights are below. Depending on the number of veteran applicants, a veterans employment representative may be located at your local employment office. They will assist with any employment problem you may have.

### ***Private Employment Agencies***

What one might expect from private employment agencies really depends on the skills and experience you possess and what that agency specializes in. If there is a good match, you can expect some assistance. Overall, agencies are responsible for approximately 3% to 5% of all hires nationally. Do not expect too much. The most important rule for dealing with private employment agencies is: **ONLY PAY SOMEONE TO HELP YOU GET A JOB AS A LAST RESORT.**

### ***Small Business Administration (SBA)***

The SBA has much to offer any one who wants to own a business. First, they can assist you with information about all facets of starting and succeeding in your own business. This information is inexpensive but very comprehensive. It ranges from how to set up your books, to management information you might need to participate in international trade. In addition to publications and video tapes, classes on many subjects of interest are co-sponsored by this agency and local educational institutions.

Once you have started your business, the SBA can continue to help you. Special assistance with a particular small business problem is available from a staff of success-

ful business volunteers. Assistance with a loan to start and keep your new business growing is also available. If you are interested in Government procurement, these are the experts who can help. Information about these and other programs of the SBA is available toll free at (800)-368-5855, in Washington D.C. call 202-653-7561.



If you would like to operate your own franchise, The Veteran's Transition Franchise Initiative (VetFran) will be of interest to you. VetFran offers qualified veterans the opportunity to buy certain franchises with little or no money down. Participating franchisors have agreed to reduce their up front franchise fee by as much as 50 percent, or to finance up to 50 percent at no or low interest. The SBA will then accelerate loan guarantee approvals to help VetFran applicants pay the balance of the fee (if any), as well as necessary equipment costs. You must meet all the franchisor qualifications to be eligible for the program. To take advantage of this program you must apply for VetFran funding before 15 August 1992 or within one year of your separation which ever is longer. Information about the program is available from the Veteran Transition Franchise Initiative office at the Interna-

tional Franchise Association, telephone number (202) 628-8000 or your local SBA office.

### ***Veterans Re-Employment Rights***

Veterans under certain circumstances have the right to return to their pre-service job. First, you must have left other than temporary employment to enter military service. Second, you must have served no more than 5 years. Third, you must be qualified to perform the duties of the job or, if disabled while in military service, some other job in your employer's organization of comparable seniority, status, and pay. If you meet all of these requirements, your former employer must rehire you.

If qualified, you are guaranteed restoration to the position you would have attained had you not been absent, or in another position of like seniority, status, and pay, including all benefits falling due after reemployment which would have accrued by seniority. Also, you are protected against discharge without cause for 1 year (6 months in the case of a Reservist or Guard member returning from initial active duty for training).

For assistance concerning private, state, or local government employment, contact any office of the Veterans' Employment and Training Service, U.S. Department of Labor. For assistance concerning Federal employment, contact the personnel offices of the Federal agencies, or the Federal Job Information Centers of the U.S. Office of Personnel Management.

### ***INVOLUNTARY SEPARATEES***

You and your dependents are authorized a one time employment preference for Non-Appropriated Fund positions that you are qualified for. Your civilian personnel office can give you the details.

### ***Sources for Additional Information***

- ✓ Installation Civilian Personnel Office
- ✓ Installation Family Center
- ✓ Libraries
- ✓ Small Business Administration
- ✓ Office of Personnel Management  
Federal Job Information/Testing  
Offices — see Appendix B
- ✓ State Job Services Offices  
— see Appendix C

## ***IV. Spouse Job Assistance***

### ***SPOUSES OF ALL SEPARATEES***

As a spouse you may take advantage of the outplacement services offered to transitioning service members. These services include: the TAP class sponsored by the Departments of Labor and Veterans Affairs (approximately 3 days); DORS, the automated mini-resume registry and referral system; and the Transition Bulletin Board, an electronic listing of job vacancies and other transition information. These services are discussed in the sections "Relocation and Job Assistance" and "Government and Private Sector Employment." The transition staff can provide more in depth information. These services are in addition to the various existing programs available for the spouses of military personnel. Most are coordinated from the Family Center on your installation.

The transition staff will provide individual job/career development counseling, and assist in assessing employment skills, and identifying employment opportunities. Many varied workshops and seminars are offered to help family members become more competitive in the job market, such as; enhancing job search skills, goal setting,

preparing Standard Form 171's and resumes, interviewing techniques, and occupational skills training for family members. In addition to the national job banks described above, local job banks are maintained providing information and referral on temporary, permanent, part-time, full-time, and volunteer positions in both the federal and private sector.

### ***SPOUSES OF INVOLUNTARY SEPARATEES***

One time priority for Non-Appropriated Fund hiring is authorized for dependents of personnel being involuntarily separated. Information on this program is obtained from your local civilian personnel office.

### ***Sources for Additional Information***

- ✓ Family Centers
- ✓ Civilian Personnel Office



# ***V. Compensation and Vocational Rehabilitation***

## ***ALL SEPARATEES***

There are many programs designed to provide compensation and vocational rehabilitation to the veteran. Many are aimed at assisting those with disabilities. However, even if you are not separating because of disability, you are still eligible for a wide variety of benefits and services.

***The Department of Veterans Affairs*** is responsible for ensuring that you as a veteran receive the care, support, and recognition that you have earned. Perhaps the most visible of all VA benefits are its hospitals, medical services, and disability assistance. For those filing a VA claim or being medically separated or retired, your Service provides a copy of your medical records (with your consent) to the VA within 60 days of your separation.

## ***Disability Compensation***

During your out processing you will be given the opportunity to file a VA disability claim even if your Military Department is not separating you for disability. Filing a claim is a good idea if you have had any medical problems while in service. First, it puts the VA on notice that you may have future need of their medical services. Second, it will position your service medical records at a VA office near you. It may also result in your receiving compensation.

Compensation is a program which pays monthly benefits to veterans who are disabled as the result of an injury or disease incurred in or aggravated by military service. Monetary benefits are authorized based

upon the severity of the disability(ies). If you have service-connected disabilities evaluated at 30 percent or more you will be entitled to additional allowances for dependents.

***Military Pay Recipients:*** The payment of VA compensation benefits is affected by your receipt of military retired pay. If you are receiving military retirement, you may initiate a waiver of retired pay in order to receive the full VA compensation. Without a waiver, your compensation will be adjusted or withheld depending on the amount of retired pay. VA compensation is not taxable.

***Disability Severance Pay:*** Payment of VA Compensation and Military Disability Severance Pay for the **same medical condition or disability is prohibited**. VA compensation will be withheld on a monthly basis until the total amount of military severance pay has been recouped.

A veteran, released from active military duty with an other than dishonorable discharge, may apply for VA disability compensation for a medical condition/injury that was incurred in or aggravated by military service. There is no time limit in which to file a claim for VA service-connected disability compensation. Entitlement is established retroactive to your date of separation if a claim is filed within 1 year of separation. If the claim is filed beyond the 1-year period, the effective date of eligibility for benefits is established based upon the date of claim.

To apply, fill out VA Form 21-526, "Veteran's Application for Compensation or Pension" which you may obtain while out processing or from any VA office. If available, the following supporting evidence and/or documents should be submitted with the claim:

**Service Medical Records:** If not available, VA will request the records from the Service.

**Other Medical Records:** Medical records to substantiate treatment by private doctors and/or hospitals.

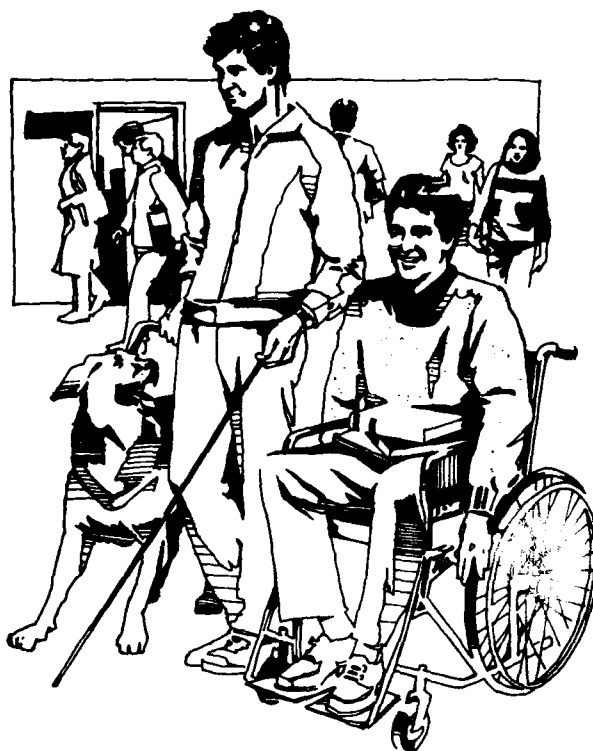
**Dependency Documents:** If available, original or certified copies of birth and marriage certificates and, if applicable, copies of divorce/death record(s) terminating all prior marriage(s) for you and your spouse.

**Military Discharge/DD Form 214:** If not available, VA will obtain verification of military service.

Filing early, even if you do not take the benefits, can be helpful when you later apply for admission to a VA hospital or for vocational rehabilitation training.

## **VA's Vocational Rehabilitation**

This program helps the service-disabled veteran become employable, find a job, and keep it. You may be eligible for this program if the VA has rated your disability at 20 percent or more and your disability interferes with you gaining or maintaining employment. The services and benefits which can be provided include: Education or training to qualify for employment; educational, vocational, and personal counseling;



tutorial assistance, reader or sign-language interpreter service, and other special help training. If needed, medical and dental treatment, prosthetic aids, special equipment and special restorative services necessary to enter and stay in training; job counseling, planning, placement, and adjustment to enable you to obtain and maintain suitable employment; and assistance necessary to achieve maximum independence in daily living. As part of a rehabilitation program, the VA pays for your tuition, fees, books, tools, and other program expenses as well as providing a monthly living allowance for up to 48 months. If you qualify, you can take part in one or a combination of the following programs:

- ✓ College or university;
- ✓ Trade, business, or technical school education;
- ✓ Apprenticeship or other on-the-job training;
- ✓ On-farm training;

- ✓ Employment services and assistance;
- ✓ Under special circumstances, training in a rehabilitation facility, a sheltered workshop, or in your own home;
- ✓ Self-employment.

For further information contact any VA Office. You may file your application for VA Vocational Rehabilitation program while you are still on active duty and may even start a modified program prior to separation or discharge.

If your disabilities are not service-connected or if your service-connected disabilities do not qualify for VA's vocational rehabilitation program, you should contact your state vocational rehabilitation agency to learn what other options are available.

### ***Veteran Counseling***

To allow service members to better evaluate the relative benefits of job and training opportunities in civilian life, counseling services are offered by the VA to all military service personnel who are discharged or released from service for other than dishonorable reasons. Any service member on active duty with the Armed Forces and is within 180 days of his or her discharge or release, or not more than 1 year has elapsed from discharge or release, may apply to any VA office to receive this counseling. Additionally, service members or veterans who are eligible for VA educational benefits may also request educational and vocational counseling through VA.

### ***Disabled Veterans' Insurance***

If you are in good health, except for a service connected disability, term or permanent life insurance is still available to you at regular premium rates through the National

Service Life Insurance Program. For your added protection a waiver of premiums during certain periods of total disability is included in each policy. You must apply within one year of your notification of disability. Additional information is available from any VA office or by calling 1-800-669-8477.

### ***Other VA Disability Benefits***

- ✓ Allowance for automobile and adaptive equipment payments;
- ✓ Disability pensions;
- ✓ Special housing grants;
- ✓ Aid for the blind and those who have lost use of both hands;
- ✓ Prosthetic appliances, sensory, and rehabilitative aids;
- ✓ Medical care for Dependents and Survivors (CHAMPVA)
- ✓ Dependent education assistance program.

***Other Departments and agencies*** of the government also have programs to assist disabled veterans.

### ***Disabled Veterans' Outreach Program (DVOP)***

Department of Labor coordinates this program. Their DVOP specialists develop job and training opportunities for disabled veterans and coordinate the necessary employment services required to allow them to be competitive in the job market. If you are disabled, you can find this help at most state employment service offices.

## ***Office of Personnel Management (OPM)***

This agency has a program to establish eligibility and locate federal jobs for those veterans with at least a 50 percent disability rating. It is especially helpful for the veteran whose disabilities cause special job placement problems. Contact the OPM regional office listed in the section on employment opportunities for additional information.

## ***Service Disability Separation***

Arrange for your separation physical as early as possible. If problems are found that effect your ability to perform, you may be referred into the physical disability system. Depending on the severity of the disability, you may be eligible for compensation. Even if you are separated for disability you may still file a claim with the VA. You will not be able to draw compensation from both your service and VA, but you may choose the source that will pay you the most.

## ***Non-Disability Compensation and Vocational Benefits***

### ***Unemployment Benefits***

Service members separating from active duty usually qualify for unemployment compensation if they are unable to find a job. The program is administered by your state employment office and provides a weekly check for a limited period of time. You must apply for this benefit shortly after separation. The best time to do this is when you register for work. The requirements and benefits vary from state to state. Because of this, only the office where you apply will be able to tell you the amount and length of

your entitlement. To speed the process, have the following information available: Your DD Form 214, Social Security Card, and your previous civilian jobs history.

## ***Job Training Partnership Programs***

You may receive training and other help in finding a job under the federal government's Job Training Partnership Act (JTPA). Though federally funded, most of the training programs are developed by the states. Information about them can be obtained from your local employment office. In addition to classroom and/or on the job training, services may include: Counseling, vocational and aptitude testing, career assessment, remedial education, job placement, and other training related assistance. Special programs may be set up under the Economic Dislocation Workers Assistance Program at bases which are closing or being reduced.

## ***Veterans' Group Life Insurance***

The VA will give you the opportunity to participate in this program shortly after your discharge. Actually, it is a conversion of your Servicemen's Group Life Insurance which remains in effect for 120 days after your separation. Under the program you pay the premiums on the non-renewable term policy and may continue coverage for up to five years. At the end of that time you are guaranteed the right to convert your policy to a commercial insurer regardless of your health. Information concerning your Servicemen's Group Life Insurance will be mailed to you shortly after separation by the Department of Veterans Affairs. If you do not receive this information, you should write to the Office of Servicemen's Group Life Insurance (OSGLI), 213 Washington Street, Newark, New Jersey 07102-9990 or call 1-800-699-8477.

## ***Social Security***

All those separating from the military are covered by Social Security. It provides you protection in four different areas: retirement, survivors insurance, disability insurance, and Medicare medical insurance. Survivor and disability benefits are paid at any age to those who qualify; the retirement benefits may be paid as early as age 62; Medicare coverage is available at age 65, unless you are disabled then you may be eligible earlier. Information on all of these benefits is available from any local social security office or by calling 1-800-234-5772.

## ***INVOLUNTARY SEPARATEES***

### ***Separation Pay***

Provided that you have finished your first

enlistment or period of obligated service and have at least six years of service but, are not yet retirement eligible, you may be eligible for separation pay. This benefit will be computed on the basis of 10 percent of your yearly base pay when you separate, multiplied by the number of years active service you have. The finance office will compute your actual amount.

## ***Sources for Additional Information***

- ✓ Service Finance Office
- ✓ State Employment Office
- ✓ Installation Medical Facility
- ✓ Office of Personnel Management  
Regional Offices
- ✓ Social Security Office
- ✓ Veterans Affairs Regional Offices  
— see Appendix D

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# ***VI. Medical and Dental Coverage***

## ***ALL SEPARATEES***

There are a wide range of health services available to you and your family members during and after your transition from the Uniformed Services. Counseling and information on your particular entitlements are available from the patient administration division at the local military treatment facility. You should arrange for your separation physical as early as possible. If problems are found, they can be treated or you may be referred to the physical disability system if required. If you file a VA claim or are separated because of disability, your military health records (with your consent) will be transferred to the Veterans Affairs regional office nearest your separation address. Even if you are in good health, it is best to make a copy for your records as well.

## ***Department of Veterans Affairs***

***Hospitalization:*** As a veteran you are able to receive care in a VA hospital on a mandatory or space available basis. Former prisoners of war, those with service connected disabilities or receiving a VA pension, those over 65, low income veterans, and those exposed to herbicides in Vietnam are always eligible for care. Other categories receive care on a space available basis. All medical services are covered while you are hospitalized. This coverage may include transportation under certain circumstances. Contact the VA hospital nearest you for additional information.

***Outpatient Care:*** You may receive outpatient care in VA facilities for any service connected disability or for any injury re-

ceived while a patient in a VA hospital. Those whose disability rating is 50% or more will be treated for any disability they have.

**Dental Care:** You are authorized dental care in a VA facility for 90 days following discharge if an examination and treatment was not received from the military within 90 days of separation. Treatment is available at any time for service connected conditions or disabilities.

**Alcohol and Drug Abuse Treatment:** You may be treated for alcohol and drug abuse as an in or out patient at VA hospitals or in specialized facilities.

### **Dental Care**

The dental activity provides preventive dentistry care as well as making sure current problems have been corrected. Early in your transition process you should see the dental activity for a routine check-up. If problems are found early enough, work can be completed prior to separation. Of course, emergencies after the check-up will continue to be taken care of until your separation. The dental activity can also help with any questions you may have concerning dental hygiene.

### **Transitional Health Care Insurance**

When you and your family lose eligibility for care in a military facility, you may need short term health care insurance. The Department of Defense has negotiated such a conversion health insurance policy with Mutual of Omaha. It is called the Uniformed Services Voluntary Insurance Plan (U.S.-VIP). The program covers 80 percent (less a deductible) of many medical services except for pre-existing conditions. Enrollment in the plan is for 90 days and may be renewed quarterly for up to one year. To be eligible you must enroll within 30 days of

your separation. The entire program is explained during your separation counseling. While the program initially may appear to be expensive, consider that a one day stay in the hospital may well exceed the cost of the insurance for a family of four for a whole 90 day period.

## **RETIREES**

### **Care in Service Facilities**

Retirees and their family members continue to be eligible for care on a space available basis. The amount and availability of this care varies from area to area and should not be relied on as your only source of health care.



## **CHAMPUS**

You and your family remain eligible to use civilian facilities under the Civilian Health and Medical Program of the Uniformed Services. Upon reaching age 65 CHAMPUS ends and you become eligible for MEDICARE.

### ***Supplemental Health Insurance***

Even though you are covered by CHAMPUS, a supplemental insurance policy is a good idea. CHAMPUS does not cover all costs, there is a yearly deductible to be paid, and the yearly cap on your cost for non-covered expenses is extremely high. A short stay in the hospital could offset the cost of such a policy for many years. Several of the fraternal associations and many commercial insurance companies offer such policies, but you must check closely for the one that is best for you. If you are covered by health insurance with your new employer, you may use CHAMPUS as your supplemental insurance for that policy. Check with your CHAMPUS advisor concerning your particular circumstances.

## **INVOLUNTARY SEPARATEES**

### ***Transitional Health Care***

You and your family are authorized 60 days transitional health care in military treatment facilities at the same priority as dependents of active duty or the use of

CHAMPUS, if you served less than 6 years; and 120 days if you served 6 or more years.

### ***Transitional Health Care Insurance***

As for voluntary separatees, eligible involuntary separatees may purchase the Department of Defense negotiated conversion health insurance policy from Mutual of Omaha (U.S.-VIP). Involuntary separatees, however, have 30 days after their 60 or 120 days of transitional health care ends to enroll in the policy.

### ***Coverage of Pre-existing Conditions***

Pre-existing conditions, such as pregnancy or a broken leg that has not mended completely at time of separation, are not normally covered by health insurance. This is also true of U.S.-VIP. However, if you purchase U.S.-VIP for one year, which should start when your 60 or 120 days transitional health care benefit expires, the Department of Defense will cover your claims resulting from pre-existing conditions during the one year period your conversion policy is in effect.

### ***Sources for Additional Information***

- ✓ Department of Veterans Affairs
- ✓ Military Medical facility
- ✓ CHAMPUS advisor
- ✓ CHAMPUS Handbook

## ***VII. Education Assistance***

### ***ALL SEPARATEES***

#### ***Montgomery GI Bill and Veterans' Educational Assistance Program***

Currently there are two government sponsored programs which provide financial assistance to veterans returning to school. These are the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) and the Montgomery GI Bill (MGIB). Both are designed to assist you in developing skills which will enhance your future. You are eligible for this education assistance while you pursue approved training, if you participated in either program while on active duty.

Even though you did not contribute to either of these programs, you may still be eligible for benefits from the MGIB. Even though the Vietnam Era GI Bill is no longer in effect, if you had entitlement under that program remaining on December 31, 1989 and were on active duty from October 19, 1984 through June 30, 1988 your remaining entitlements were converted to the MGIB. Check with your Education Center or a VA Office for details.

The benefits under either of these programs must be used within 10 years of your release from active duty.

Information on the MGIB and other veterans educational benefit programs for those continuing their education is available from your Education Center, the Veterans Affairs Office or the veterans coordinator at most colleges and universities.

### ***College Information***

Information on college programs, application procedures, and scholarships is available from your Education Center before you leave the military. The counselor provides assistance in deciding what academic goals are right for you. Once your goals are established, these counselors will guide you to the correct curriculum and institution, as well as, help with the paperwork necessary for enrollment. If you are enrolled in VEAP or the MGIB, the Department of Veterans Affairs provides educational counseling after you leave the service. Other sources of college information include: The library; the Department of Education, both state and national; and the colleges and universities themselves. Remember, many adults today attend college on a part-time basis while working full-time. You know how important continuing your professional and academic education is in the military. It is equally important in the civilian community.

### ***Vocational Services***

Academic counseling and testing are not the only services available at the Education Center and VA. Information on subjects such as apprenticeship programs, credit for non-traditional learning experience, and "teaching as a new career", can also be found at these agencies. If you are not sure what you want to do, either academically or vocationally, taking a vocational interest inventory may help to clarify your career goals and interests.



## **Testing/Certification**

If you find that further testing, such as SAT, CLEP, or GRE, is needed, it is available from your Education Center, however, you must start early. Family members may take some of these tests on a space-available, self-pay basis. Additional certification programs that establish your capabilities in certain vocations and skills are also available. After separation contact the local school board or a college in your area for help with testing.

## **INVOLUNTARY SEPARATEES**

### **Montgomery GI Bill**

If you have not previously taken advan-

tage of your privilege to contribute to this program you have another chance. You are authorized to enroll in the MGIB by providing a \$1,200 contribution prior to separation. If you were enrolled in the VEAP you may convert it to the MGIB and be granted a refund as appropriate. Before you do so, however, check with VA to determine which program pays you the most. For those who enrolled in the MGIB, but will have 36 months or less active duty at the time of separation, check with your education center to determine if a "new election" is required.

## **Sources for Additional Information**

- ✓ Installation Education Center
- ✓ Local Veterans Service Office of Department of Veterans Affairs
- ✓ Installation or Local Library
- ✓ Admissions Office and Veterans Affairs Coordinator at colleges and universities
- ✓ Local High Schools
- ✓ Departments of Education at State and National level
- ✓ State Employment Office
- ✓ Local Chamber of Commerce in your new hometown
- ✓ Bureau of apprenticeship & Training Regional Offices
- see Appendix E

## ***VIII. Affiliation with the Reserves***

### ***ALL SEPARATEES***

#### ***Your Obligation***

When you entered service you accepted an eight year service obligation. If you do not have eight years of active service, some of that obligation probably remains as you return to civilian life. There are several ways that you will be able to satisfy this obligation. Your service will assign you to the appropriate reserve group described below unless you take action to volunteer for a specific category.

#### ***Individual Ready Reserve***

This is a pool of individual replacements made up of prior-service members who generally have two or more years of active duty. They do not attend monthly training, but may volunteer for attendance at service schools and for correspondence courses. In time of national emergency, this pool may volunteer or be recalled to active duty if authorized by the President.

#### ***Individual Mobilization Augmentee***

These are individual reservists assigned to mobilization positions in active units. The amount and type of training that each augmentee is required to perform is determined by the active unit. This program ensures that the augmentee will be effective immediately upon mobilization.

### ***Selected Reserve Units***

These Reserve and National Guard units are made up of volunteers and are located in almost every town in the nation. The members attend periodic training, usually one weekend per month, and annual active duty for training for two weeks.

#### ***Standby Reserve***

If you have served eight years of active duty, you will be assigned to the standby reserve. While you will not be required to participate in drills or other training, you may volunteer to join a "selected reserve unit." In the event of national emergency, Congress may authorize activation of the standby reserve.

#### ***Benefits of Joining a Selected Reserve Unit***

You have gained many valuable and unique job skills through formal and on-the-job training while in service. You may continue to use these unique skills by joining a Reserve or National Guard unit in your new home town. There are other more tangible benefits to joining a "selected reserve unit". They include:

- ✓ Continuation of military ties;
- ✓ Extra pay;
- ✓ Opportunities for promotions;



- ✓ Re-enlistment bonuses;
- ✓ Retirement with 20 years service at age 60;
- ✓ Education assistance and student loan repayment programs;
- ✓ Association with people who share your interest;
- ✓ Pride of contributing to the defense of your country;
- ✓ Personal fulfillment;
- ✓ Continued training.

If you will have a reserve obligation or are interested in joining a Reserve or National Guard Unit, see your retention or personnel office. They will provide you information concerning your obligations, the benefits of continuing your career in a reserve unit, as well as, arranging for your assignment. Like many other programs there are a limited number of positions at any given place. Review your options as

early as possible. Once you are out, contact your local Reserve or National Guard recruiter or a selected reserve unit near you.

## **INVOLUNTARY SEPARATEES**

### **Priority Placement**

Priority placement in a selected reserve unit is authorized for involuntary separatees applying within 1 year of separation. Your retention or personnel office can assist you. If you have already separated contact your local Reserve or National Guard recruiter. They will be able to provide you the same service.

### **Sources for Additional Information**

- ✓ Local Reserve Recruiter
- ✓ Retention Personnel on your Installation
- ✓ Local Reserve Unit
- ✓ Personnel Office
- ✓ Chain of Command

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# **IX. Financial Planning Assistance**

## **ALL SEPARATEES**

Unless you are sure you have a job, you probably will be living on a reduced budget for a while. The earlier you look at your needs and come to terms with them, the more time you will have to lessen the impact.

### **Financial Planning**

Your Family Center has programs to help you prepare for transition. If you are having financial problems now or think you may

have them in the future, assistance is available. Help can range from budgets and spending plans to assistance with debt liquidation. Seminars on subjects such as insurance, credit, records keeping, consumer rights and obligations, taxes, financial planning for transition, and investments are usually available. Emergency loans are available under certain circumstances for active and retired soldiers. Find out which financial planning seminars or classes are available from your Family Center.

If you do not have time to attend a seminar, here are some basic financial planning guidelines. Unless you have a job firmly lined up after you leave the service, the experience of previous separatees suggest that you plan, financially, to be unemployed for six to twelve months. It is important to use conservative figures and time frames when planning for periods of unemployment.

**1.** Make a list of all income sources and when you receive the income (weekly, monthly, quarterly, etc). Include in your list unemployment compensation, any unused vacation, severance pay, interest income, alimony or child support, spouse's income, and any other income you receive on a regular basis. Next, compute all of the sources on a monthly basis: If the income is weekly, multiply it by four, if it is quarterly, divide it by three. Remember, be conservative by estimating the lowest amount you expect to receive.



**2.** In a separate list, write down all of your expenses. List what the expense is and an average monthly cost. When figuring your average, keep in mind this is the budget while you are unemployed. If the cost is not "fixed", as your rent or mortgage is, plan on the smallest realistic amount you can get by on. Include all of your expenses: Mortgage, rent, taxes, utilities, food, clothing, insurance (life, health, auto, homeowners or

renters, etc.), cars (payments, insurance, registration, gas, maintenance and repairs), credit card bills, other loans, magazine subscriptions, TV cable, club dues, gifts, job hunting costs (stationary, printing, dry cleaning, etc.), entertainment and hobby expenses, children's spending money, alimony or child support payments, personal items, and all other expenses. When listing expenses, take time to think of everything from the car payment all the way down to toothpaste.

**3.** After listing all of your expenses rate them as high, medium, or low priority. High priority items are things you and your family can not do without, primarily food, shelter, and clothing. Medium priority items are important to you but you can exist without them. Low priority items should be weeded out of the budget process. An example is: rent or mortgage is an "H", or high priority, while piano lessons for your ten year old daughter may be an "M" or medium priority, and TV cable fits into the "L" or low range.

**4.** If you are married, with your spouse, determine who is going to be in charge of staying within the budget for each listed item.

**5.** Subtract total monthly expenses from your monthly income. If you are lucky enough to have the income be more than your expenses, put the extra money in savings for emergencies. If your expenses are more than your income, look over the low and medium priority items and work to eliminate some of them and reduce others.

**6.** If, after all possible cuts have been made, expenses are still greater than income consider ways to bring in additional money. If your spouse does not currently work, he or she may need to begin working at least part time.

**7.** As a final measure, talk to the Consumer Credit Counseling Service to find ways to

work with your creditors to delay payments or extend the time for loan repayment.

Once your budget is under control there are several other items you may want to check.

### ***Social Security Account Status***

Transition is a good time to ensure your social security account has been properly posted. In fact, you should check every few years or so. To do this you may call any social security office. They are listed in the telephone book under U.S. Government. You will be sent a form to fill out. Once returned, your account information will be sent to you. If there are errors, now is the time to get them corrected.

### ***Credit Report***

Some members have been surprised after separation by a bad credit report. To preclude such a surprise when you are seeking a mortgage or other loan, it is advisable to check the contents of your credit report. This can be accomplished for a small fee by contacting a credit reporting agency. The phone number can be found in the telephone book listed under "credit" or by asking your bank what credit rating company they use. After receiving your report you should take steps to correct any incorrect information and add any omitted favorable information. You may do this by pointing out the errors and providing the credit agency with your documentation.

### ***Insurance***

Insurance needs to receive careful consideration during your transition. For the first 120 days after your separation you will be covered by your Servicemen's Group Life Insurance just as if you were still in uni-

form. Following that period you must make your own arrangements.

When shopping for life insurance, the program you choose should pay funeral expenses and other bills resulting from the insured person's death, debts or loans owed by the insured person at the time of their death, and lost earnings. Lost earnings means what the person would have made over the rest of their working life had he or she not died. There are a variety of calculations to figure lost earnings. One example is:

The sole salary earner for a family of four dies at age forty-five, he makes \$30,000 a year at the time of his death. Because the household has been reduced from four to three, three-fourths or 75% of his income needs to be replaced for twenty years or until he would have turned sixty-five had he lived. The calculation is  $(75\%(30,000 \times 20)) = \$450,000$ . This method shows lost earnings, which need to be covered by insurance, as \$450,000.

### ***Veteran's Group Life Insurance***

Veterans Group Life Insurance is one of the benefits provided by the VA. The VA gives you the opportunity to participate shortly after your discharge. Actually, it is a conversion of your Servicemen's Group Life Insurance. You will pay the premiums and may continue coverage for up to five years. At that time you are guaranteed the right to convert your insurance to a commercial insurer regardless of your health. Explore the various life insurance options; by checking each you will be able to pick what is best for you. Life insurance however, is not the only type of insurance you may need.

**Health insurance** is a critical area whether you are single or have a family. The Service may continue your coverage for a period of time in one of several different ways. Serv-

ice insurance information is discussed under the section dealing with medical and dental. Should your Service coverage run out before you are covered under another employer's plan, you will need to purchase insurance. There are five basic types of health insurance coverage. The first, hospital expense insurance, pays for hospital bills either in part or in full. Look out for policies which do not pay for the first eight to ten days of a hospital stay; the average hospital stay is less than eight days. Surgical expense insurance covers surgeon fees, however often all of the fees are not covered for major surgeries. If you have medical expense insurance, it covers doctor visits, either in the hospital, in the doctor's office, or house calls. Major medical pays practically every form of hospital and outpatient care as long as the care is given by a licensed physician. Finally, disability insurance pays a percentage of your normal income if you are disabled to the point of not being able to work.

Insurance plans vary greatly as to exactly which medical procedures are covered and the percent the policy will pay. When shopping for health insurance, consider what benefits you may have as a retiree or as a veteran then purchase supplemental insurance to cover hospital and surgical expenses, accidents or long illnesses, and disabilities which prevent you from working. NOTE: If you and your spouse are planning to have a baby, make sure your insurance covers the infant from the date of birth as opposed to twelve or thirteen days after birth.

When looking at your health insurance coverage during this financial planning time, take a moment to review insurance on your automobile, personal property, loans, and real property.

### ***Fraternal associations***

Many of these associations provide access to group life, health supplemental,

and health insurance at competitive rates.

### ***Home Loans***

Veterans Affairs will guarantee part of a loan for the purchase of a home. The loan features an interest rate usually lower than conventional rates, no or lower down payment requirements, and a long repayment period.

### ***Legal Assistance***

While on active duty or after retirement, you may receive counseling and preparation of a will or power of attorney if one is required. If you have legal problems either on or off post with matters such as debtor/creditor, landlord/tenant, family law, or taxes, help is available here.

### ***Important Documents***

There are certain personal documents which you should keep in a safe and permanent file. You should never give the original copy of any of these documents to anyone else. A few of these important documents are listed below.

**DD Form 214** "Certificate of Release or Discharge from Active Duty." This is a most important document. Take the time to register this record of service with your county recorder. Keep originals in a safe, fireproof place and have photostat or certified copies for available references. The key to all Veterans Affairs programs and most other state programs is your DD Form 214. A replacement can be obtained but it takes a great amount of time which you may not have. The best advice is to keep it safe and not give the original to anyone.

**"Shot record"** You and your family members should know the location of your indi-

vidual immunizations record, also your shots need to be kept current.

**Insurance** Any insurance policies along with premium payment record.

**Military Service Papers** Documents associated with any military service.

**Veterans Affairs Papers** All Department of Veterans Affairs forms and correspondence, including certificates of eligibility for loans, VA File Number records, and other VA papers.

**Family records** Records such as marriage licenses, birth and death certificates, and divorce and adoption papers are permanent records you will need on a recurring basis.

### ***Replacement of a Lost DD Form 214***

Should you lose your DD Form 214, it can be replaced; however, it will take some time. If you separated in the last three months you may still be able to obtain a copy at the transition point where you processed. Otherwise, you must request a copy from The National Personnel Records Center. The request must be made in writing. By calling (314) 538-4261 you may obtain an application for the replacement or you can send a request including your full name, social security number, current phone number including area code, approximate dates of service, place of discharge, a return address and the reason for the request. Mail the request to:

National Personnel Records Center  
Attn: (your service i.e. Army) Records  
9700 Page Blvd.  
St. Louis, MO 63132-5000

In case of a medical emergency where the DD Form 214 or other records are

needed for immediate care, call the above telephone number and they will help to expedite the process.

## ***RETIREES***

### ***Survivor Benefit Plan (SBP)***

The Survivor Benefit Plan is designed to provide an ongoing income for your spouse and minor children should you die before them. Videos on pre-retirement planning and the Survivor Benefit Plan are available for viewing at home or, at remote locations, from your retirement services program. Listen carefully, it is hard to beat a subsidized, tax deferred, and inflation protected program such as SBP.

### ***Commissary***

You may continue to use these facilities. In addition to standard grocery and household items, commissaries now offer services comparable to commercial supermarkets at the price it costs the commissary to purchase them.

### ***Exchange***

You may continue to use these facilities. They provide merchandise and services of necessity and convenience at uniformly low prices.

## ***INVOLUNTARY SEPARATEES***

### ***Commissary and Exchange***

You and your family retain the privilege of using these facilities for two years after separation.

## Identification Cards

Overstamped dependent ID cards will be issued to you and your family members for a two year period. The cards will be marked with the dates you are eligible for other benefits such as transitional health care.

## Sources for Additional Information

- ✓ Veterans Affairs Office
  - ✓ Fraternal Associations
  - ✓ Family Support Office
  - ✓ Finance Office
  - ✓ Personnel Office
  - ✓ Staff Judge Advocate
  - ✓ VA Pam 27-82-2, *A Summary of Veterans Benefits*
- 

# X. Effects of Career Change

## ALL SEPARATEES

### Stress

We all deal with stress in normal everyday situations. However, when unemployment or transition occurs statistics prove that stress accounts for an increase of heart attacks, strokes, alcoholism, chemical abuse, family violence, suicides, and divorces.



Stress is a real state of being. It is not an attitude or a sign of not being able to handle things. Stress is a physical response. When it is uncontrolled it can lead to mental and physical exhaustion and illness. Natural stress in our lives is considered good. It allows our bodies to respond to danger. The natural stress response (called fight or flight) has three parts:

- ✓ A threat or demand: Muscles tense, adrenaline is released, your heart rate and breathing quicken, and your body takes on a physical and mental alertness preparing to respond to the threat or demand. The body responds the same whether the threat is physical, *a car is speeding toward you as you cross the street*, or mental, *you are leaving the service in thirty days*.
- ✓ End of threat or demand: The threat or demand which set the initial physical responses in motion, is resolved by your actions or another means.
- ✓ Period of relaxation that follows the end of threat or demand: Muscles relax, heart rate and breathing return to normal, and your body and mind experience the total relaxation brought about by meeting a threat or demand.

Distress is unnatural stress which comes from continued threats or dangers we have no control over. With distress or mental stress, the body is alert for long periods of time with no chance to really relax. The physical relief experienced after successfully responding to a physical threat rarely exists after resolving a mental threat. It is important to remember that the body, like any good machine, begins to wear out if it runs in high gear for too long.

In his book, Winning Life's Toughest Battles, Dr. Julius Segal outlines three broad categories of very stressful events: Events which lead to the loss of a special relationship, such as divorce; events you can not control that make you feel helpless, such as an accident; and events with lasting consequences, such as a terminal illness or the loss of your job. Transitioning from the military often has aspects of all three categories. In a sense you lose many special relationships by losing the daily interaction with your co-workers. If you are not choosing to leave the military on your own, you may feel helpless and that the situation is beyond your control. Transition, obviously, has permanent consequences. When you lose your job, either by choice or not, in many ways your entire life structure changes. Clearly, leaving the military for civilian life can be one of the most stressful events or series of events ever to occur in your life.

It is important to look for signs showing you may be in stress overload. Symptoms to watch for include being tired all of the time, suffering from headaches, having trouble sleeping or sleeping too much, having stomach problems, getting colds or other illnesses more often than normal, smoking or drinking more than usual, feeling nervous, being irritable or more angry than you want to be, wanting to be away from other people, being unable to eat or eating a lot more than usual. If you are suffering from some of these symptoms, it is likely they are stress related.

## ***The "Grieving" Process***

A great deal of research has shown most people go through a major life change in stages. The stages, which are present in a wide variety of major life traumas, are: **denial** - this is not really happening or this is not happening to me, **anger** - directed either at yourself or at others, **depression** - often accompanied by helplessness, **acceptance** - or the turning point when you begin to accept the situation as it is, **resolution** - or when you begin to take the steps necessary to return to a normal state. Often people may progress out of a stage then drop back into it. If uncontrolled, the bouncing back and forth between stages can continue for a long time. Look for these stages in yourself and work to quickly reach the acceptance and resolution stages.

## ***Your Identity***

Changing careers is a stressful undertaking for everyone. It can be even more so for those leaving the Uniformed Services. A doctor goes to school for eight years and wears the title for the rest of his or her life. You may have worked for thirty years for your rank or grade but when you leave the Armed Services, you leave your rank and therefore a large portion of your identity behind. You have worked hard to become Captain, Petty Officer, or whatever Jones. When asked what you do you have replied "I'm in the Army (Air Force, Navy or Marines)". Now you must start over as Bob or Alice and re-establish your identity. Some people will find their new identity easily, others may feel like it will never be found. Transition is traumatic and stressful but it offers a whole range of opportunities. If you approach it as a challenge and an opportunity to grow you will have already taken a giant step in the process.

## ***Coping with Stress***

Transition from the service to civilian life drastically increases stress levels. Stress can quickly turn into abusive behavior. If you or your family are having a problem with physical or mental abuse please find help immediately. Various agencies provide counseling for personal issues, marital issues, family counseling, abuse counseling, parent/child conflicts, alcohol and drug abuse, and family crisis assistance. Help can be found through the Family Center, chaplain's office, mental health facility, VA, and numerous community support groups.

No matter where you seek help in dealing with you transition, remember these keys to surviving stress and trauma:

- 1. Communication** - Talk to someone about your concerns and fears. Even just one person can provide the essential lifeline for survival. During periods of change it is not unusual to feel removed from your friends. Fight to overcome the "removed" feeling and find people you trust to listen and care about what ever is causing you stress.
- 2. Maintain an order and routine in your life** - Establishing a routine even for just the smallest activities in your life is critical to surviving trauma and stress.
- 3. Avoid learned helplessness** - Watch out for the tendency to give up on finding a solution to your problem. Do not let your experiences, no matter how bad they are, be an excuse for giving up.
- 4. Take control** - Any area of your life which you can control, do so. The act of asserting control has been shown to actually change body chemistry in a way which helps fight off disease and depression.
- 5. Recognize purpose in your life** - No

matter what hardships you are facing, loss of income, moving, finding a new job, obtaining insurance, or other complications, remember your life does have purpose and meaning. Getting involved in some form of activity (community activities, team sports, religious organizations, clubs, or any of your interests) will help you see a broader picture than just your current life changes. This broader picture will help reaffirm purpose in your life.

**6. Hopeful attitude** - Retain a hopeful attitude at all costs. Studies show people who possess a hopeful attitude when facing stress and trauma survive substantially better than those who do not.

**7. Help others** - Helping other people when you are facing your own trials and tribulations may sound ridiculous but taking on some type of caring mission makes your own problems much more bearable.

Keeping these factors in mind as you negotiate your transition will offer structure and guidance to smooth your transition as well as help you stay healthy and maintain a positive outlook.

Previous transitioners have found several tactics extremely important in dealing with stress. First, it is your transition, no one can do it for you. Get through the grieving process as quickly as possible. Do not procrastinate. Put your situation in perspective and get on with your life. After all, you are not the first person to go through transition and you will not be the last. Second, you have a great product, YOU, so sell it. Now is not the time to be modest about your accomplishments. No one will come looking for you unless they know you are available. Once you let them know you will find a great many people will help you. Third, you must work hard at this project however, take time for yourself. If you spend every waking hour pursuing a job, you and those around you will soon burn

out. Work at this like any other task. Decide what must be done first, then do it. If you normally worked ten hours a day in the military, then work on this project the same until you have the job you want. Finally, and probably the most important piece of advice, do not lose your sense of humor.



## ***Your Family***

Your family has a large stake in your transition. They are experiencing the same feelings, worries, and uncertainties as you. If you have not yet, get your family involved in this process. Do not keep all your plans to yourself, let them in on them and give them a say in what you intend to do. This is their life too.

## ***Sources for Additional Information***

- ✓ Family Centers
- ✓ Chaplain/church
- ✓ Medical facility
- ✓ State Employment Office
- ✓ Local Social Services Office
- ✓ Greenberg, J. *Comprehensive Stress Management*. Wm. C. Brown Publishers, 1990
- ✓ Segal, J. *Winning Life's Toughest Battles*. New York, NY: McGraw Hill, 1989

## **Appendix A — Military Fraternal/Service Organizations**

### **1. National Service Organizations**

#### **Headquarters**

|                                          |                       |              |
|------------------------------------------|-----------------------|--------------|
| American Legion .....                    | Washington, D.C. .... | 202-861-2700 |
| American Red Cross .....                 | Washington, D.C. .... | 202-737-8300 |
| Blinded Veterans Association .....       | Washington, D.C. .... | 202-371-8880 |
| Disabled American Veterans .....         | Washington, D.C. .... | 202-554-3501 |
| Marine Corps League .....                | Arlington, VA .....   | 703-207-9588 |
| Military Order of the Purple Heart ..... | Springfield, VA. .... | 703-642-5360 |
| Paralyzed Veterans of America, Inc. .... | Washington, D.C. .... | 202-872-1300 |
| United Spanish War Veterans .....        | Washington, D.C. .... | 202-347-1898 |
| Veterans of Foreign Wars of the US ..... | Kansas City, MO ..... | 816-756-3390 |
| Veterans of World War I of the USA ..... | Washington, D.C. .... | 202-842-0599 |
| Vietnam Veterans of America .....        | Washington, D.C. .... | 202-332-2700 |

### **2. Other National Service Organizations recognized by the VA**

|                                          |                          |              |
|------------------------------------------|--------------------------|--------------|
| Air Force Sergeants Association .....    | Marlow Heights, MD ..... | 301-899-3500 |
| American Veterans Committee .....        | Washington, D.C. ....    | 202-667-0090 |
| Army and Navy Union, USA .....           | Lakemore, OH .....       | 216-733-3113 |
| Army and Air Force Mutual Aid Assn. .... | Arlington, VA .....      | 703-522-3060 |
| Fleet Reserve Association .....          | Washington, D.C. ....    | 202-785-2768 |
| Jewish War Veterans of the U.S. ....     | Washington, D.C. ....    | 202-265-6280 |
| National Jewish Welfare Board .....      | New York, NY .....       | 212-532-4949 |
| National Tribune .....                   | Washington, D.C. ....    | 202-829-3225 |
| Navy Mutual Aid Association .....        | Washington, D.C. ....    | 202-694-1638 |

### **3. Other Military Service Related Organizations**

|                                                             |                       |              |
|-------------------------------------------------------------|-----------------------|--------------|
| Air Force Association (AFA) .....                           | Arlington, VA .....   | 703-247-5800 |
| Association of the United States Army (AUSA) .....          | Arlington, VA .....   | 703-841-4300 |
| Armed Forces Communication and Electronics Assn. ....       | Fairfax, VA .....     | 703-631-6100 |
| Marine Executive Association (MEA) .....                    | McLean, VA .....      | 703-734-7974 |
| National Military Family Association (NMFA) .....           | Alexandria, VA .....  | 703-823-6632 |
| Navy League of the United States .....                      | Arlington, VA .....   | 703-528-1775 |
| Non Commissioned Officers Association (NCOA) .....          | Alexandria, VA .....  | 703-549-0331 |
| The Retired Officers Association .....                      | Alexandria, VA .....  | 703-549-2311 |
| West Point Alumni Association .....                         | New York, NY .....    | 914-938-4600 |
| National Association for Uniformed Services .....           | Springfield, VA ..... | 703-750-1342 |
| U.S. Army Warrant Officers Association .....                | Herndon, VA .....     | 703-742-7727 |
| Enlisted Association of the National Guard of the U.S ..... | Alexandria, VA .....  | 703-519-3846 |

### **4. State Organizations Recognized by VA**

|                                               |                       |              |
|-----------------------------------------------|-----------------------|--------------|
| Alabama-Department of Veterans Affairs .....  | Montgomery, AL .....  | 205-242-5077 |
| Alaska-Division of Veterans Affairs .....     | Juneau, AK .....      | 907-249-1241 |
| American Samoa-Veterans Affairs Office .....  | Pago Pago, AS .....   | 684-633-4116 |
| Arizona-Veterans Service Commission .....     | Phoenix, AZ .....     | 602-255-4713 |
| Arkansas-Department of Veterans Affairs ..... | Little Rock, AR ..... | 501-370-3820 |



## **Appendix B — Office of Personnel Management Federal Job Information/Testing Offices**

Contact the Federal Job Information/Testing Office which is nearest the location where you would like to work for information on the job opportunities in that area and the forms needed to apply.

### **ALABAMA**

Huntsville:  
Building 600, Suite 341  
3322 Memorial Pkwy., South,  
35801-5311  
(205) 544-5802

### **ALASKA**

Anchorage:  
222 W. 7th Ave.  
Box 22, 99513  
(907) 271-5821

### **ARIZONA**

Phoenix:  
Century Plaza Building  
Room 1415  
32252 N. Central Ave., 85012  
(602) 640-5800

### **ARKANSAS**

(see Oklahoma listing)

### **CALIFORNIA**

Los Angeles:  
Linder Bldg., 3d Floor  
845 S. Figueroa, 90017  
(213) 894-3360  
Sacramento:  
4695 Watt Ave, North Entrance  
(916) 551-1464  
San Diego:  
Federal Bldg., Room 4-S-9  
880 Front St., 92188  
(619) 557-6165  
San Francisco:  
P.O. Box 7405, 94120  
(located at 211 Main St., 2d Floor,  
Room 235) (415) 974-9725

### **COLORADO**

Denver:  
P.O. Box 25167, 80225  
(303) 969-7050  
(located at 12345 W. Alameda Pkwy.,  
Lakewood)  
For job information (24 hrs. a day)  
in the following States, dial:  
Montana: (303) 969-7052  
Utah: (303) 969-7053  
Wyoming: (303) 969-7054  
For forms and local supplements  
dial (303) 969-7055

### **CONNECTICUT**

Hartford:  
Federal Bldg., Room 613  
450 Main St., 06103  
(203) 240-3263

### **DELAWARE**

(see Philadelphia listing)

### **DISTRICT of COLUMBIA**

Metro Area:  
1900 E. St., NW, Room 1416  
Washington D.C. 20415  
(202) 606-2700

### **FLORIDA**

Orlando:  
Commodore Bldg., Suite 150  
3444 McCrory Pl., 32803-3701  
(407) 648-6148

### **GEORGIA**

Atlanta:  
Richard B. Russell Federal Bldg.  
Room 960  
75 Spring St., SW, 30303  
(404) 331-4315

### **HAWAII**

Honolulu (and other Hawaiian Islands  
and Overseas):  
Federal Bldg., Room 5316  
300 Ala Moana Blvd., 96850  
(808) 541-2791  
(808) 541-2784 - Overseas Jobs

### **IDAHO**

(See Washington listing)

### **ILLINOIS**

Chicago:  
175 W. Jackson Blvd., Room 530  
60604  
(312) 353-6192

### **INDIANA**

Indianapolis:  
Minton-Capehart Federal Bldg.,  
575 N. Pennsylvania St., 46204  
(317) 226-7161

### **IOWA**

(See Missouri listing)  
(816) 426-7757

### **KANSAS**

Wichita:  
One-Twenty Bldg., Room 101  
120 S. Market St., 67202  
(316) 269-6794  
In Johnson, Leavenworth, and  
Wyandotte Counties, dial (816) 426-  
5702

### **KENTUCKY**

(See Ohio listing)

### **LOUISIANA**

New Orleans:  
1515 Poydras St., Suite 608  
70112, (504) 589-2764

### **MAINE**

(see New Hampshire listing)

### **MARYLAND**

Baltimore:  
Garmatz Federal Bldg.,  
101 W. Lombard St., 21201  
(301) 962-3822

### **MASSACHUSETTS**

Boston:  
Thos. P. O'Neill Federal Bldg.,  
10 Causeway St., 02222-1031  
(617) 565-5900

### **MICHIGAN**

Detroit:  
477 Michigan Ave., Room 565  
48226, (313) 226-6950

### **MINNESOTA**

Twin Cities:  
Federal Bldg., Ft. Snelling, 55111  
(612) 725-3430

### **MISSISSIPPI**

(See Huntsville, AL listing)

Office of Personnel Management Federal Job Information/Testing Offices (continued)

**MISSOURI**

Kansas City:  
Federal Bldg., Room 134  
601 E. 12th St., 64106  
(816) 426-5702  
St. Louis:  
Old Post Office Bldg., Room 400  
815 Olive St., 63101  
(314) 539-2285

**MONTANA**

(See Colorado listing)

**NEBRASKA**

(See Kansas listing)

**NEVADA**

(See Sacramento listing)

**NEW HAMPSHIRE**

Portsmouth:  
Thomas J. McIntyre Federal Bldg.,  
Room 104  
80 Daniel St., 03801-3879  
(603) 431-7115

**NEW JERSEY**

Newark:  
Peter W. Rodino Jr., Federal Bldg.,  
970 Broad St., 07102  
(201) 645-3673  
In Camden, dial (215) 597-7440

**NEW MEXICO**

Albuquerque:  
Federal Bldg., 421 Gold Ave., SW  
87102  
(505) 766-5583

**NEW YORK**

New York City:  
Jacob K. Javits Federal Bldg.,  
26 Federal Plaza, 10278  
(212) 264-0422  
Syracuse:  
James M. Hanley Federal Bldg.,  
100 S. Clinton St., 13260  
(315) 423-5660

**NORTH CAROLINA**

Raleigh:  
P.O. Box 25069  
4565 Falls of the Neuse Rd.  
Suite 445, 27611  
(919) 856-4361

**NORTH DAKOTA**

(See Minnesota listing)

**OHIO**

Dayton:  
Federal Building, Room 506  
200 W. 2d St., 45402  
(513) 225-2720

**OKLAHOMA**

Oklahoma City:  
(Mail or phone only)  
200 N.W. Fifth St., 2d Floor  
73102  
(405) 231-4614

**OREGON**

Portland:  
Federal Bldg., Room 376  
1220 S.W. Third Ave., 97204  
(503) 221-3141

**PENNSYLVANIA**

Harrisburg:  
Federal Bldg., Room 168  
P.O. Box 761, 17108  
(717) 782-4494  
Philadelphia:  
Wm. J. Green Jr., Federal Bldg.  
600 Arch St., 19106  
(215) 597-7440  
Pittsburgh:  
Federal Bldg.  
1000 Liberty Ave., Room 119,  
15222  
(412) 644-2755

**PUERTO RICO**

San Juan:  
Frederico Degetau Federal Bldg.,  
Carlos E. Chardon St.  
Hato Rey, 00918  
(809) 766-5242

**RHODE ISLAND**

(see Connecticut listing)

**SOUTH CAROLINA**

(See Raleigh, NC listing)

**SOUTH CAROLINA**

(See Minnesota listing)

**TENNESSEE**

Memphis:  
200 Jefferson Ave.  
Suite 1312, 38103-2335  
(901) 521-3956

**TEXAS**

Dallas:  
(mail or phone only)  
Room 6812, 1100 Commerce St., 75242  
(214) 767-8035  
Houston:  
(Phone recording only)  
(713) 226-2375  
San Antonio:  
(Mail or phone only)  
8610 Broadway  
Room 305, 78217  
(512) 229-6611 or 6600

**UTAH**

(See Colorado listing)

**VERMONT**

(See New Hampshire listing)

**VIRGINIA**

Norfolk:  
Federal Bldg., Room 500  
220 Granby St., 23510-1886  
(808) 441-3355

**WASHINGTON**

Seattle:  
Federal Bldg.  
915 Second Ave., 98174  
(206) 442-4365

**WEST VIRGINIA**

Phone only:  
(513) 225-2866

**WISCONSIN**

Residents in Counties of Grant, Iowa,  
Lafayette, Dane, Green, Rock, Jefferson,  
Walworth, Waukesha, Racine, Kenosha,  
and Milwaukee should dial (312) 353-6189  
for job information.  
All other Wisconsin residents should refer  
to the Minnesota listing

**WYOMING**

(See Colorado listing)

## Appendix C — State Job Services Offices

Contact the Job Service Office for the location of the local office nearest you where information and guidance can be provided to assist you in your job search.

|                      |                        |                |
|----------------------|------------------------|----------------|
| ALABAMA .....        | Montgomery .....       | (205) 261-5364 |
| ALASKA .....         | Juneau .....           | (907) 465-2712 |
| ARIZONA .....        | Phoenix .....          | (602) 255-4711 |
| ARKANSAS .....       | Little Rock .....      | (501) 682-5227 |
| CALIFORNIA .....     | Sacramento .....       | (916) 322-7318 |
| COLORADO .....       | Denver .....           | (303) 866-6180 |
| CONNECTICUT .....    | Wethersfield .....     | (203) 566-8818 |
| DELAWARE .....       | Newark .....           | (302) 368-6911 |
| FLORIDA .....        | Tallahassee .....      | (904) 488-7228 |
| GEORGIA .....        | Atlanta .....          | (404) 656-6380 |
| HAWAII .....         | Honolulu .....         | (808) 548-6468 |
| IDAHO .....          | Boise .....            | (208) 334-6399 |
| ILLINOIS .....       | Chicago .....          | (312) 793-8138 |
| INDIANA .....        | Indianapolis .....     | (317) 232-3270 |
| IOWA .....           | Des Moines .....       | (515) 281-4895 |
| KANSAS .....         | Topeka .....           | (913) 296-5075 |
| KENTUCKY .....       | Frankfort .....        | (502) 564-7015 |
| LOUISIANA .....      | Baton Rouge .....      | (504) 342-3016 |
| MAINE .....          | Augusta .....          | (207) 289-3431 |
| MARYLAND .....       | Baltimore .....        | (301) 333-5353 |
| MASSACHUSETTS .....  | Boston .....           | (617) 727-6606 |
| MICHIGAN .....       | Detroit .....          | (313) 876-5308 |
| MINNESOTA .....      | St. Paul .....         | (612) 296-3627 |
| MISSISSIPPI .....    | Jackson .....          | (601) 961-7500 |
| MISSOURI .....       | Jefferson City .....   | (314) 751-3791 |
| MONTANA .....        | Helena .....           | (406) 444-3461 |
| NEBRASKA .....       | Lincoln .....          | (402) 475-8451 |
| NEVADA .....         | Carson City .....      | (702) 885-4630 |
| NEW HAMPSHIRE .....  | Concord .....          | (603) 228-4051 |
| NEW JERSEY .....     | Trenton .....          | (609) 292-2400 |
| NEW MEXICO .....     | Albuquerque .....      | (505) 841-8437 |
| NEW YORK .....       | Albany .....           | (518) 457-2612 |
| NORTH CAROLINA ..... | Raleigh .....          | (919) 733-7522 |
| NORTH DAKOTA .....   | Bismarck .....         | (701) 224-2843 |
| OHIO .....           | Columbus .....         | (614) 644-6640 |
| OKLAHOMA .....       | Oklahoma City .....    | (405) 557-7191 |
| OREGON .....         | Salem .....            | (503) 378-6753 |
| PENNSYLVANIA .....   | Harrisburg .....       | (717) 787-3354 |
| PUERTO RICO .....    | Hato Rey .....         | (809) 754-5327 |
| RHODE ISLAND .....   | Providence .....       | (401) 227-3722 |
| SOUTH CAROLINA ..... | Columbia .....         | (803) 737-2625 |
| SOUTH DAKOTA .....   | Aberdeen .....         | (605) 622-2301 |
| TENNESSEE .....      | Nashville .....        | (615) 741-4171 |
| TEXAS .....          | Austin .....           | (512) 463-2209 |
| UTAH .....           | Salt Lake City .....   | (801) 533-2202 |
| VERMONT .....        | Montpelier .....       | (802) 229-0311 |
| VIRGINIA .....       | Richmond .....         | (804) 786-7097 |
| VIRGIN ISLANDS ..... | Charlotte Amalie ..... | (809) 776-3700 |
| WASHINGTON .....     | Olympia .....          | (206) 438-4000 |
| WEST VIRGINIA .....  | Charleston .....       | (304) 348-9180 |
| WISCONSIN .....      | Madison .....          | (608) 266-8561 |
| WYOMING .....        | Casper .....           | (307) 235-3611 |



## **Appendix D — Veterans Affairs Regional Offices**

VA regional offices are listed below by state.

A nationwide toll-free number (1-800-669-8477) for insurance inquiries and requests for service is also available to policy holders and beneficiaries who are covered by a VA administered life insurance policy. Calls may be made to this number from 8:00 AM to 5:30 PM (Eastern Standard Time).

Beneficiaries residing or traveling overseas requiring information or assistance relative to VA benefits, should contact the nearest American Embassy or Consulate. In Canada, claimants should contact the local office of the Canadian Department of Veterans Affairs.

(Note: In most areas it is necessary to dial "1" before dialing an 800 number.)

### **Alabama**

474 S. Court St.  
Montgomery 36104  
telephone: local 262-7781 or  
800-827-2046

### **Alaska**

35 E. 8th Ave.  
Anchorage 99501  
telephone: local 279-6116 or  
800-478-2500

### **Arizona**

3225 N. Central Ave.  
Phoenix 85012  
telephone: local 263-5411 or  
800-827-2031

### **Arkansas**

PO Box 1280  
North Little Rock 72115  
telephone: local 370-3800 or  
800-827-2033

### **California**

Federal Building 11000 Wilshire Blvd.  
West Los Angeles 90024  
telephone: local  
Central LA 479-4011 or 800-827-2013

2022 Camino Del Rio North  
San Diego 92108  
telephone: local 297-8220 or  
800-532-3811

211 Main St.  
San Francisco 94105  
telephone: 800-827-0641

### **Colorado**

44 Union Blvd.  
PO Box 25126, Denver 80225  
telephone: local 980-1300 or  
800-827-2043

### **Connecticut**

450 Main St., Hartford 06103  
telephone: local 278-3230 or  
800-827-0510

### **Delaware**

1601 Kirkwood Highway, Wilmington  
19805  
telephone: local 998-0191 or  
800-827-4838

### **District of Columbia**

941 N. Capitol St. NE  
Washington 20421  
telephone: 202-872-1151

### **Florida**

144 1st Ave. S.  
St Petersburg 33701  
telephone: local 898-2121 or  
800-827-2204

### **Georgia**

730 Peachtree St. NE, Atlanta 30365  
telephone: local 881-1776 or  
800-827-2039

### **Guam**

VA Office, US Naval  
Regional Medical Center  
PO Box 7613  
FPO SF 96630  
telephone: 671-344-9200

### **Hawaii**

PO Box 50188  
Honolulu 96850  
telephone: local 541-1000 or  
800-827-6549

### **Idaho**

550 W. Fort St., Box 044  
Boise 83724  
telephone: local 334-1010 or  
800-659-8387

### **Illinois**

536 S. Clark St.  
PO Box 8136  
Chicago 60680  
telephone: local 663-5510 or  
800-827-0466

### **Indiana**

575 N. Pennsylvania St.  
Indianapolis 46204  
telephone: local 226-5566 or  
800-827-0634

### **Iowa**

210 Walnut St.  
Des Moines 50309  
telephone: local 284-0219 or  
800-827-7683

**Department of Veterans Affairs Regional Offices (continued)**

**Kansas**

901 George Washington Blvd.  
Wichita 67211  
telephone: local 264-9123 or  
800-827-0445

**Kentucky**

600 Martin Luther King, Jr. Place  
Louisville 40202  
telephone: local 584-2231 or  
800-827-2050

**Louisiana**

701 Loyola Ave., New Orleans 70113  
telephone: local 561-0121 or  
800-827-0819

**Maine**

Route 17 East, Togus 04330  
telephone: local 623-8000 or  
800-827-0794

**Maryland**

31 Hopkins Plaza  
Baltimore 21201  
telephone: local 685-5454 or  
800-827-6496

941 N. Capitol St. NE  
Washington, D.C. 20421  
telephone: 202-872-1151

**Massachusetts**

John F. Kennedy  
Federal Bldg.  
Boston 02203  
telephone: local 227-4600 or  
800-827-0520

380 Westminster Mall  
Providence, RI 02903  
telephone: 800-322-0230

**Michigan**

477 Michigan Ave.  
Detroit 48226  
telephone: local 964-5110 or  
800-827-1996

**Minnesota**

Federal Bldg.  
Ft. Snelling  
St. Paul 55111  
telephone: local 726-1454 or  
800-827-0646

**Mississippi**

100 W. Capitol St.  
Jackson 39216  
telephone: local 965-4873 or  
800-827-2028

**Missouri**

1520 Market St.  
St. Louis 63103  
telephone: local 342-1171 or  
800-827-0819

**Montana**

Fort Harrison 59636  
telephone: local 447-7975 or  
800-827-0508

**Nebraska**

100 Centennial Mall North  
Lincoln 68508  
telephone: local 437-5001 or  
800-827-6544

**Nevada**

1201 Terminal Way  
Reno 89520  
telephone: local 329-9244 or  
800-827-8014

**New Hampshire**

275 Chestnut St.  
Manchester 03101  
telephone: local 666-7785 or  
800-827-0858

**New Jersey**

20 Washington Place  
Newark 07102  
telephone: local 645-2150 or  
800-242-5867

**New Mexico**

500 Gold Ave., SW  
Albuquerque 87102  
telephone: local 766-3361 or  
800-827-8019

**New York**

111 W. Huron St., Buffalo 14202  
telephone: local 846-5191 or  
800-827-0619

252 Seventh Ave. at 24th St.  
New York City 10001  
telephone: local 620-6901 or  
800-827-8954

**North Carolina**

251 N. Main St.  
Winston-Salem 27155  
telephone: local 748-1800 or  
800-642-0841

**North Dakota**

655 First Ave., North  
Fargo 58102  
telephone: local 293-3656 or  
800-342-4790

Department of Veterans Affairs Regional Offices (*continued*)

**Ohio**

1240 E. 9th St.  
Cleveland 44199  
telephone: local 621-5050 or  
800-827-8272

**Oklahoma**

125 S. Main St.  
Muskogee 74401  
telephone: local 687-2500 or  
800-827-2206

**Oregon**

1220 S.W. 3rd Ave.  
Portland 97204  
telephone: local 221-2431 or  
800-827-0495

**Pennsylvania**

5000 Wissahickon Ave.  
Philadelphia 19101  
telephone: local 438-5225 or  
800-869-8387

1000 Liberty Ave.  
Pittsburgh 15222  
telephone: local 281-4233 or  
800-827-0839

**Philippines**

1131 Roxas Blvd.  
Manila 96528  
telephone: 521-7116

**Puerto Rico**

U.S. Courthouse & Fed Bldg.  
Carlos E. Chardon St.  
Hato Rey  
San Juan 00936  
telephone: local 766-5141 or  
800-462-4135

U.S. Virgin Islands  
telephone: 800-474-2976

**Rhode Island**

380 Westminster Mall  
Providence 02903  
telephone: local 273-4910 or  
800-827-0389

**South Carolina**

1801 Assembly St.  
Columbia 29201  
telephone: local 765-5861 or  
800-827-2035

**South Dakota**

2501 W. 22nd St.  
Sioux Falls 57117  
telephone: local 336-3496 or  
800-952-3550

**Tennessee**

110 9th Ave., S.  
Nashville 37203  
telephone: local 736-5251 or  
800-827-2026

**Texas**

2515 Murworth Dr.  
Houston 77054  
telephone: local 664-4664 or  
800-827-2021

1400 N. Valley Mills Dr.  
Waco 76799  
telephone: local 772-3060 or  
800-792-3271

**Utah**

125 S. State St.  
Salt Lake City 84147  
telephone: local 524-5960 or  
800-827-8016

**Vermont**

White River Junction  
telephone: local 296-5177 or  
800-827-6558

**Virginia**

941 N. Capitol St., NE  
Washington D.C. 20421  
telephone: 202-872-1151

210 Franklin Rd., SW  
Roanoke 24011  
telephone: local 982-6440 or  
800-827-2018

**Washington**

915 2nd Ave.  
Seattle 98174  
telephone: local 624-7200 or  
800-827-0638

**West Virginia**

640 Fourth Ave.  
Huntington 25701  
telephone: local 529-5720 or  
800-827-2052

1000 Liberty Ave.  
Pittsburgh, PA 15222  
telephone: 800-827-0839

**Wisconsin**

5000 W. National Ave.  
Bldg. 6  
Milwaukee 53295  
telephone: local 383-8680 or  
800-827-0464

**Wyoming**

2360 E. Pershing Blvd.  
Cheyenne 82001  
telephone: local 778-7396 or  
800-442-2761



## **Appendix E — Bureau of Apprenticeship & Training Regional Offices**

### **REGION I**

JFK Federal Building  
Room 510  
Boston, MA 02203  
Telephone: 617/565-2288

CONNECTICUT  
MAINE  
MASSACHUSETTS

NEW HAMPSHIRE  
RHODE ISLAND  
VERMONT

### **REGION II**

210 Varick Street  
Room 602  
New York, NY 10036  
Telephone: 212/337-2313

NEW JERSEY  
NEW YORK

PUERTO RICO  
VIRGIN ISLANDS

### **REGION III**

Gateway Building  
Room 13240  
3535 Market Street  
Philadelphia, PA 19104  
Telephone: 215/596-6417

DELAWARE  
MARYLAND  
PENNSYLVANIA

VIRGINIA  
WEST VIRGINIA

### **REGION IV**

1371 Peachtree Street, NE  
Room 418  
Atlanta, GA 30367  
Telephone: 404/347-4405

ALABAMA  
FLORIDA  
GEORGIA  
KENTUCKY

MISSISSIPPI  
NORTH CAROLINA  
SOUTH CAROLINA  
TENNESSEE

### **REGION V**

Federal Building  
Room 758  
230 South Dearborn Street  
Chicago, IL 60604  
Telephone: 312/353-7205

ILLINOIS  
INDIANA  
MICHIGAN

MINNESOTA  
OHIO  
WISCONSIN

### **REGION VI**

Federal Building  
Room 502  
525 Griffin Street  
Dallas, TX 75202  
Telephone: 214/767-4993

ARKANSAS  
LOUISIANA  
NEW MEXICO

OKLAHOMA  
TEXAS

Department of Veterans Affairs Regional Offices (continued)

**REGION VII**

Federal Office Building  
Room 1100  
911 Walnut Street  
Kansas City, MO 64106  
Telephone: 816/426-3856

**STATE SERVED**

IOWA  
KANSAS

MISSOURI  
NEBRASKA

**REGION VIII**

U.S. Customs House  
Room 476  
721 -19th Street  
Denver, CO 80202  
Telephone: 303/844-4791

COLORADO  
MONTANA  
NORTH DAKOTA

SOUTH DAKOTA  
UTAH  
WYOMING

**REGION IX**

Room 715  
71 Stevenson Street  
San Francisco, CA 94105  
Telephone: 415/495-8900

ARIZONA  
CALIFORNIA

HAWAII  
NEVADA

**REGION X**

Federal Office Building  
Room 8018  
WASHINGTON  
909 First Avenue  
Seattle, WA 98174  
Telephone: 206/442-5286

ALASKA  
IDAHO

OREGON

## Appendix F — Veterans Benefits Timetable

| Timetable                                                           | Benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Where to Apply                  |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| 10 years from release from active duty or required Selected Reserve | <p><b>EDUCATION:</b> You may be eligible for education assistance while you pursue approved training if you participated in either the Post-Vietnam Era Veterans' Educational Assistance Program (VEAP) (Chapter 32); or the Montgomery GI Bill (Chapter 30) while on active duty; or,</p> <p>If you had entitlement under the Vietnam Era GI Bill (Chapter 34) remaining on December 31, 1989 and were on active duty from October 19, 1984 through June 30, 1988; or were on active duty from October 19, 1984 through June 30, 1987 and subsequently entered into the Selected Reserve under a 4-year enlistment.</p> | Any VA Office                   |
| 10 years                                                            | For members of the Montgomery GI Bill-Selected Reserve (Chapter 106), benefits will end on the date of separation from the Selected Reserve or 10 years from the date eligibility began, whichever happens first.                                                                                                                                                                                                                                                                                                                                                                                                        | Any VA Office                   |
| 12 Years (Generally from date of notice of VA disability rating)    | <p><b>VOCATIONAL REHABILITATION:</b> You must have a disability or disabilities which VA has rated at least 20 percent compensable, you must have an employment handicap, and you must be within your period of eligibility for the program. As part of a rehabilitation program, the VA will pay your tuition, fees, books, tools, and other program expenses as well as provide you a monthly living allowance.</p>                                                                                                                                                                                                    | Any VA Office                   |
| No Time Limit                                                       | <p><b>GI LOANS:</b> The VA will guarantee your loan for the purchase of a home, farm with a residence, manufactured home, or condominium.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Any VA Office                   |
| No Time Limit                                                       | <p><b>DISABILITY COMPENSATION:</b> The VA pays compensation for disabilities incurred in or aggravated by military service. Entitlement is established from date of separation if claim is filed within one year.</p>                                                                                                                                                                                                                                                                                                                                                                                                    | Any VA Office                   |
| No Time Limit                                                       | <p><b>MEDICAL CARE:</b> The VA provides a wide range of medical care benefits, including help for alcoholism and other drug dependency to veterans with a service-connected disability and to non-service-connected veterans who meet certain criteria. Readjustment counseling benefits are also available at VA Vet Centers for eligible Vietnam Era Veterans.</p>                                                                                                                                                                                                                                                     | Any VA Office or Medical Center |

Department of Veterans Affairs Regional Offices (continued)

| Timetable                                            | Benefits                                                                                                                                                                                                                                                                                                 | Where to Apply                                                                                    |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| 90 Days                                              | <b>DENTAL TREATMENT:</b> The VA provides necessary care for veterans who were not provided dental examination and treatment within 90 days of discharge or separation from service. The time limit does not apply to veterans with dental disabilities resulting from combat wounds or service injuries. | Any VA Office or Medical Center                                                                   |
| 1 Year (from date of notice of VA disability rating) | <b>GI INSURANCE:</b> Low cost life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies.                                                                                     | Any VA Office                                                                                     |
| 120 Days or up to 1 year if totally disabled         | <b>SGLI:</b> Servicemen's Group Life Insurance may be converted to VGLI (Veterans Group Life Insurance), a 5-year nonrenewable term policy. At the end of the 5-year term, VGLI may be converted to an individual policy with any participating company. The VA will forward more information.           | Office of Servicemen's Group Life Insurance,<br>213 Washington Street<br>Newark, NJ<br>07102-9990 |
| No Time Limit                                        | <b>EMPLOYMENT ASSISTANCE:</b> Assistance is available in finding employment in private industry, in Federal Service, and in local government.                                                                                                                                                            | Local or State Employment Services.,U.S. Office of Personnel Mgmt.                                |
| Limited Time                                         | <b>UNEMPLOYMENT COMPENSATION:</b> The amount of benefits and payment period vary among states. Apply soon after separation.                                                                                                                                                                              | State Employment Service                                                                          |
| 90 Days                                              | <b>REEMPLOYMENT:</b> Apply to your former employer for reemployment.                                                                                                                                                                                                                                     | Employer                                                                                          |

### REMINDERS

|               |                                                                                                                                                                                                                                                                                                                            |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| No time limit | Visit your local VA office or U.S. Veterans Assistance Center for more information on all veterans benefits. Consult your local telephone directory under United States Government, Department of Veterans Affairs for the number to call to reach a VA representative in all 50 states, Washington, D.C. and Puerto Rico. |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Information concerning your Servicemen's Group Life Insurance will be mailed to you shortly after separation by the Department of Veterans Affairs. If you do not receive this information, you should write to the Office of Servicemen's Group Life Insurance (OSGLI), 213 Washington Street, Newark, New Jersey 07102-9990.**