**IBEW LOCAL 292 VETERANS GUIDE**



**“To make available, information on the services and programs that benefit veterans during their membership in the IBEW”**

**IBEW LOCAL UNION NO. 292 VETERANS COMMITTEE**

**6700 West Broadway Avenue**

**Brooklyn Park, MN 55428**

**Phone: (612) 379-1292**

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**VETERANS COMMITTEE OFFICERS**

**President ……………………………………………………Travis Rust**

**Vice President ………………..…………………… Kirk Marthaler**

**Secretary …………………………………………….. Joe Cichomski**

**Treasurer …………………………………………… Scott Crawford**

**Service Officer …………………………………………… Jeff Jarosz**

**" I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with liberty and justice for all "**

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**Veteran Support Information**

**Veterans Crisis Line**

**- Suicide Prevention …….……………………….……….. (800) 273-8255**

**Department of Veterans Affairs (VA)**

**- Benefits and Services ….……….……………………... (800) 698-2411**

**-** [**www.va.gov**](http://www.va.gov)

**Minnesota Assistance Council for Veterans (MAC-V)**

**- Housing, Employment and Legal ...............…..** [**(833) 222-6228**](tel:8332226228)

**-** [**www.mac-v.org**](http://www.mac-v.org)

**Minnesota Department of Veterans Affairs (MDVA)**

**- Services and Benefits ………………………………… 1 (888) 546-5838**

**-** [**www.mn.gov/mdva**](http://www.mn.gov/mdva)

**Minnesota Association County Veterans Service Officers**

**- Benefits, Find a CVSO………………………………… 1 (763) 682-7326**

**-** [**www.macvso.org**](http://www.macvso.org)

**Minnesota Veterans of Foreign Wars**

**- Benefits, Charity, Membership ……………………. (651) 291-1757**

**-** [**www.mnvfw.org**](http://www.mnvfw.org)

**Minnesota American Legion**

**- Benefits, Charity, Membership ……………………. (651) 291-1800**

**-** [**www.mnlegion.org**](http://www.mnlegion.org)

**Disabled American Veterans of Minnesota**

**- Benefits, Charity, Membership ……………………. (651) 291-1800**

**-** [**www.davmn.org**](http://www.davmn.org)

**IBEW Local 292 Support**

**IBEW Local 292 Benefits Office**

**- Medical, Dental, Vision, Pension, 401K ………… (763) 493-8830**

**-** [**www.ibew292benefits.org**](http://www.ibew292benefits.org)

**TEAM**

**- Counseling and Support …………….………………… (800) 634-7710**

**-** [**www.macvso.org**](http://www.macvso.org)

**VA Facilities in Minnesota**

**VA Offices**

**Midwest VA Health Care Network …..…… (651) 405-5600**

**VA Hospitals**

**Minneapolis VA Hospital ……………………… (612) 725-2000**

**St. Cloud VA Hospital …………………………… (320) 252-1670**

**VA Clinics**

**Albert Lea …………….……………………………… (507) 379-5530**

**Alexandria .………………………………………….. (320) 759-2640**

**Bemidji .…………………………………..………….. (218) 755-6360**

**Brainerd .…………………………………………….. (218) 855-1115**

**Ely .…………….……………………………………….. (218) 365-0001**

**Fergus Falls .………………………………………... (218) 739-1400**

**Hibbing .…………………………………….………... (218) 263-1400**

**Mankato .…………………………………….……... (507) 387-2939**

**Maplewood .……………………..………………... (651) 225-5420**

**Montevideo .……………………………………….. (320) 269-2222**

**Ramsey .…………………………………………….... (612) 467-1100**

**Rochester .…………………………………………... (507) 252-0885**

**Shakopee .…………………………………………... (612) 629-7109**

**St. James .……………………………………….…... (651) 644-4022**

**Veteran Centers**

**Anoka .………………………………………………... (763) 503-2220**

**Duluth .………………………………………………... (218) 722-8654**

**St. Paul .………………………………….………….... (651) 644-4022**

**Veterans Benefits Administration - Continental District**

**St. Paul Regional Office …..…………………… (800) 827-1000**

**St. Paul Regional Loan Center ….…………… (800) 827-3702**

**National Cemetery Administration – Midwest District**

**Fort Snelling National Cemetery ..………… (612) 726-1127**

**2021 Disability Rates**

**Effective December 1, 2021**

**Note: If you have a 10% to 20% disability rating, you won’t receive a higher rate even if you have a dependent spouse, child, or parent. If you have a 30% to 100% disability rating, you will receive a higher rate if you have a dependent spouse, child, or parent. The information provided in this document only shows what a single Veteran and a Veteran with a spouse would receive. Please refer to proper VA documentation for further information on rates with dependents.**

**Rating Payment Single Vet Payment with Spouse**

**10% …………………………. $152.64**

**20% …………………………. $301.74**

**30% …………………………. $467.39** **…………………………. $522.39**

**40% ..……..………...…..... $673.28 …………………………. $747.28**

**50% …………………………. $958.44 …………………………. $1050.44**

**60% …………………………. $1,214.03 …………………..…. $1,325.03**

**70% …………………………. $1,529.95 ………………………. $1,659.95**

**80% …………………………. $1,778.43 ………………………. $1,926.43**

**90% …………………………. $1,998.52 ………………………. $2,165.52**

**100% ………………….……. $3,332.06 ………………………. $3,517.84**

**Veterans enrolled in the VA Health Care System do not need to check with the VA before calling for an ambulance or going to an emergency department. During a medical emergency, the VA encourages all Veterans to seek immediate medical attention without delay. It is, however, important to promptly notify the VA within 72 hours of presenting to the emergency room. Phone #** **844-724-7842**

**The following link has all the information for community care during an emergency.** [**https://www.va.gov/COMMUNITYCARE/providers/info\_EmergencyCare.asp**](https://www.va.gov/COMMUNITYCARE/providers/info_EmergencyCare.asp)

| **The person contacting VA should be prepared to supply the information shown in the table below. If the caller is unable to supply all information, VA will engage with the appropriate parties to attempt to collect the information.** | |
| --- | --- |
| Name | National Provider Identifier (NPI) |
| Gender | Name |
| Social Security Number | Address |
| Date of Birth | Point of Contact (POC) Name |
| Veteran Address | POC Phone # |
| Date Presenting to Facility | POC Fax # |
| Date of Discharge | POC Email |
| Admitted? (Yes/No) | *Note: The POC will receive VA authorization decision information* |
| Chief Complaint/Admission DX and/or Discharge DX |
| Originating Location (address where the emergency event occurred) |
| Mode of Arrival |
| Other Health Insurance |

**Tribal Veterans Service Officers**

**Minnesota Department of Veterans Affairs (MDVA) Tribal Veterans Service Officer initiative operates in partnership with the Governmental and Tribal agencies, the Governor's Office, Minnesota State Legislators, and the Minnesota Native American Nations.**

**Bois Forte ……………………………………………………… (651) 238-0334**

**Grand Portage ………………………………………………. (218) 475-2780**

**Mille Lacs ……………………………………………………… (507) 837-2761**

**Red Lake ………………………………………………………. (218) 679-3309**

**Twin Cities Metro Area………………………..……….. (612) 970-5662**

**(651) 231-5064**

**(651) 231-5581**

**Southern Minnesota …………………………………….. (507) 456-5067**

**White Earth…………………………………………………… (612) 357-8529**

**The**

**Non-MDVA TVSOs**

**Fond du Lac ………………………………………………….. (218) 878-2670**

**Leech Lake ………………………………………………..….. (218) 335-3691**

**Minnesota, County Veteran Service Office Numbers**

[**www.macvso.org**](http://www.macvso.org)

**Aitkin …………………………………………….………….….. (218) 927-7320**

**Anoka ………….………………………………….……….…… (763) 324-4500**

**Becker …………………………………………….………..…… (218) 846-7312**

**Beltrami ………………………………………….…………..… (218) 333-4178**

**Benton ……………………………………….…………..…….. (320) 968-5044**

**Big Stone …………………………………………..…….……. (320) 839-6375**

**Blue Earth ……………………………………………………... (507) 304-4246**

**Brown ………………………………………………….……..... (507) 233-6637**

**Carlton ……..…………………………………………………… (218) 499-6838**

**Carver …………..………………………………………………. (952) 442-2323**

**Cass …………………..………………………………………….. (218) 947-7534**

**Chippewa ………………..………………………………….… (320) 269-6419**

**Chisago ………………………..…………………………….…. (651) 213-5680**

**Clay …………………………………..……………………….…. (218) 299-5041**

**Clearwater ……………………………..………………….…. (218) 694-6618**

**Cook ………………………………………………………….….. (218) 387-3639**

**Cottonwood …………………………………………….……. (507) 831-5522**

**Crow Wing ……………………………………………….……. (218) 824-1058**

**Dakota ……………………………………………………….….. (952) 554-5601**

**Dodge ………….………………………………………………… (507) 635-6140**

**Douglas ……………………………………………………...…. (320) 762-3883**

**Faribault ………………….………………………………….... (507) 526-6268**

**Fillmore ………………………….……………………………… (507) 765-4937**

**Freeborn ……………………………….………………………. (507) 377-5184**

**Goodhue …………………………………….…………………. (651) 385-3256**

**Grant ……………………………………………….……………. (218) 685-8324**

**Hennepin ……………………………………………….……… (612) 348-3300**

**Houston ………………………………………………………... (507) 725-5805**

**Hubbard …………………………………………………….….. (218) 732-3561**

**Isanti …………………………………………………….………. (763) 689-3591**

**Itasca …………………………….…………………………….… (218) 327-2858**

**Jackson …………………………………………………………. (507) 847-4774**

**Kanabec …………………………………….………………….. (320) 679-6380**

**Kandiyohi ……………………………………….…………….. (320) 231-6226**

**Kittson ………………………………………………….………. (218) 843-2198**

**Koochiching ……………………………………………….…. (218) 283-1179**

**La qui Parle ……….………………………………………….. (320) 598-3445**

**Lake ……………………….…………………………………….. (218) 834-8326**

**Lake of the Woods ……….……………………………….. (218) 634-2219**

**Le Suer ……………………………….…………………………. (507) 357-8279**

**Lincoln ……………………………………….…………………. (507) 694-1033**

**Lyon ………………………………………………….………….. (507) 537-6729**

**McLeod ……………………………………………………..….. (320) 864-1268**

**Mahnomen ………………………….……………………….. (218) 935-5062**

**Marshall …………………………………….…………………. (218) 745-4303**

**Martin ………………………………………………..…………. (507) 238-3220**

**Meeker ……………………………………………………..….. (320) 693-5445**

**Mille Lacs ………………………………………………………. (320) 983-8208**

**Morrison ……………………………………………………….. (320) 632-0290**

**Mower ……………………………………..…………………… (507) 434-2712**

**Murray ……………………………………………..…………… (507) 836-1169**

**Nicollet ……………………………………………………..….. (507) 934-7870**

**Nobles …………..………………………………………..……. (507) 295-5292**

**Norman ………………..…………………………………..….. (218) 784-5494**

**Olmsted ……………………….…………………………….... (507) 328-6355**

**Otter Tail ………………………………………………………. (218) 998-8605**

**Pennington …………………………………………………... (218) 683-7034**

**Pine ………………………………………………………………. (320) 216-4250**

**Pipestone ……………………………………………………… (507) 825-1183**

**Polk ………………………………………………………………. (218) 281-3066**

**Pope ……………………………………………………………… (320) 634-7846**

**Ramsey …………………………………………………………. (651) 266-2545**

**Red Lake ……………………………………………………….. (218) 689-8587**

**Redwood ………………………………………………………. (507) 637-4034**

**Renville …………………………………………………………. (320) 523-3763**

**Rice ………………………………………..…………………….. (507) 332-6117**

**Rock …………………………………………..…………………. (507) 283-5061**

**Roseau ……………………………………………………….…. (218) 463-3308**

**Saint Louis …………………………………………………….. (218) 725-5285**

**Scott ……………………………………………………………… (952) 496-8176**

**Sherburne ……………………………………………………… (763) 765-3100**

**Sibley …………………………………………..……………….. (507) 237-4090**

**Stearns ………………………………………………………….. (320) 656-6176**

**Steele ……………………………………………………………. (507) 444-7460**

**Stevens …………………………………………………………. (320) 208-6555**

**Swift ……………………………………………………………… (320) 842-5271**

**Todd ……………………………………………………………… (320) 732-4419**

**Traverse ………………………………………………………… (320) 422-7726**

**Wabasha ………………………………………………..…….. (651) 565-3864**

**Wadena ……………………………………………………..…. (218) 631-7617**

**Waseca ……………..………………………………………….. (507) 835-0680**

**Washington …………..……………………..………………. (651) 430-6895**

**Watonwan ………………..………………………………….. (507) 375-1254**

**Wilkin ……………………………………………………………. (218) 643-7134**

**Winona ……………………………..………………………….. (507) 457-6458**

**Wright …………………………………..………………………. (763) 682-7325**

**Yellow Medicine County …………….…………………. (320) 313-3037**

**Your USERRA Rights as an Employee**

**Service members who are in the civilian workforce fall into one of the following employment categories:**

1. **Seeking civilian employment**
2. **Actively engaged in civilian employment**
3. **Preparing for military deployment**
4. **Away on military deployment**
5. **Returning from military deployment​**

**As employees move among these categories, different parts of USERRA may apply.**

1. **Seeking civilian employment. When seeking employment, an applicant may not be discriminated against based on past, present, or future uniformed service. Examples of discrimination include:**
   * **A jobseeker not being considered for a job because he may have a military obligation on the day his employer wants him to start work.**
   * **A candidate not being considered for a job because some of her Reserve duties conflict with the company’s normal working hours.**
   * **A jobseeker not being considered for a job because he may be required to perform extended periods of military service with the National Guard or Reserves (i.e., a deployment overseas).**

**USERRA does not automatically entitle service members to a civilian position. Employers are allowed to reject a service member’s job application as long as the decision is not influenced by the job-seeker’s military service.**

1. **Actively engaged in civilian employment. USERRA protects members of the uniformed services during employment. Employers cannot take military service into account when they fire, discipline, promote, or award benefits to employees. In addition, employees may not be retaliated against for exercising their USERRA rights, for filing a complaint under USERRA, or for assisting others in exercising their USERRA rights. For instance, if an employee believes his USERRA rights have been violated and files a complaint, the employer may not respond by firing, demoting, or otherwise retaliating against him.  
     
   Examples of discrimination include:**
   * **An employee not being promoted because she may be absent in the future due to military service.**
   * **An employee not being awarded an employer-wide raise or bonus because he was away on military duty for any or all of the applicable rating period.**
   * **An employee being disciplined because he had to perform military duty during working hours.**
2. **Preparing for military deployment. Before starting her military service, an employee must notify her employer verbally or in writing if the service conflicts with work. While it is often easier to give notice well in advance, there is no specific time limit required. ​If the period of service is more than 30 days, the employee may be required to provide copies of military orders after the period of military duty ends if she wishes to resume working, unless doing so is impossible or impracticable. The employee may also be required to provide orders after a period of military duty ends if she requested to use any type of paid leave while away on military duty.**
3. **Away on military deployment. USERRA provides a number of protections for employees who are absent from civilian work due to voluntary or involuntary uniformed service. The goal is to treat the absent employee the same as if he had never left for military duty. During these absences, the employee is deemed to be on a leave of absence or furlough, although he may use paid leave if desired. The employee must be given the same benefits that are generally provided to a non-military employee who goes on a furlough or leave of absence.**

**Uniformed service absences include:**

* + **Active duty**
  + **Active duty for training**
  + **Active duty for special work**
  + **Weekend or weekday drill**
  + **Funeral honors**
  + **Fitness for duty or other required examination**

1. **Returning from military deployment. USERRA entitles most returning service members to reemployment after a period of service. Provided a service member meets the criteria set forth above, he or she must simply request reemployment or report back to work in a timely manner. The timeframe depends on how long the service member has been absent:**
   * **For absences of 1-30 days, the service member is allowed time to travel home, plus 8 hours of rest, and must then report to work on the next working day.​**
   * **For absences of 31-180 days, the service member has 14 days to contact the employer and request reemployment.**
   * **For absences of more than 180 days, the service member has 90 days to contact the employer and request reemployment.**
   * **Extra time is allowed if the service member is recovering from an injury suffered during military service.​​**

**Once a request for reemployment is made, the service member must be reemployed promptly (if federally employed, he must be reemployed no later than 30 days after his request). If a service member does not make a timely request for reemployment, she is still entitled to prompt reemployment, but may be subject to discipline by her employer in the same manner as other employees with unauthorized absences.**

**An employee may perform up to five years total of military service and still be fully entitled to reemployment with the same employer. This is a cumulative total and starts over every time the employee switches employers. For example, if a member of the National Guard has separate deployments lasting six months, one year, and three years with one employer (for a total of 4 ½ years with that employer), and then changes jobs and is deployed for an additional two years, she is entitled to reemployment each time she returns. In addition, there are many exceptions to this five-year limit that exempt certain types of service from counting toward the five-year total. These exceptions are found im 38 U.S.C. Sec. 4312(c).  
  
In addition to exceeding the five-year limit, there are a few other instances in which service members are not entitled to reemployment:**

* + **If they receive an unfavorable discharge from the military, such as a discharge for bad conduct.**
  + **If their original job (before deployment) was temporary, with no reasonable expectation that it would continue indefinitely or for a significant period. For example, a service member who spends a day painting fences for a home-improvement contractor would not be entitled to reemployment.**
  + **If a change in the employer’s circumstances makes reemployment impossible or unreasonable. For instance, if a service member returns from service to find that her former employer is going bankrupt and has laid off 90 percent of its employees, she may not be entitled to a job there. (However, if she worked for the federal government, she may be entitled to a job in another agency with assistance from the Office of Personnel Management.)**
  + **If an injury suffered by the employee would create an “undue hardship” on the employer, meaning that accommodating the employee would be unreasonable or impossible for the employer. (If she worked for the federal government, she may be entitled to a job in another agency with assistance from the Office of Personnel Management.)**

**Once a service member is reemployed, USERRA provides guidelines on what position she is entitled to. Generally, the employee must be given the position she would have held had she remained continuously employed. (This is often referred to as the “escalator principle.”) This may result in a promotion or other advancement. If an employer thinks that a service member is not qualified to perform this job, the employer must provide training or other experience to boost the employee’s skills to the required level. If the employee cannot be trained through reasonable efforts, she is still entitled to her former position.  
  
In some cases, where the employee was absent for more than 90 days due to military service, the employer may choose to reassign the employee, but it must be to a job of similar seniority, status, and pay as the employee’s former position.  
  
Returning service members are also entitled to receive benefits and seniority as ​though they had remained continuously employed. For instance, if an employee works at a company for two years and then completes one year of military service before returning, her employer must treat her as though she had worked continuously for three years when calculating the following benefits:**

* **Paid leave (although no leave is accrued while the employee is absent)**
* **Salary**
* **Credit toward completing probationary periods**
* **Eligibility for promotions**
* **Anything else that is tied to the employee’s longevity at the workplace**

**In addition, returning service members have added job security. If they were absent for 31-180 days, they are protected against being terminated without cause for six months. If they were absent for more than 180 days, they are protected against being terminated without cause for one year. However, all returning service members can be terminated for cause at any time. USERRA does not protect service members if, for instance, they improperly miss work for reasons not related to their military service.​**

**Your USERRA Rights as an Employer**

**​USERRA includes guidelines for the employers of service members, such as the following:**

* **Employers cannot discriminate, but they are generally not required to give preferential treatment to service members.**
* **When an employee who works for the federal government is due to miss work, the employer may contact his/her military commander to explain the difficulties caused by the employee’s military service. ​ The employer may request changes to make the employee’s service less burdensome. However, the military is not required to agree to these changes.**
* **If a returning service member does not request reemployment in a timely manner, the employee may be disciplined. This discipline must be consistent with the way the employer normally disciplines other workers who are absent without leave or authorization for a similar period of time. Employers may not have to reemploy service members if:**
  1. **Changes in the employer’s circumstances make reemployment impossible or unreasonable (e.g., the employer is going out of business);**
  2. **The original employment was temporary, with no reasonable expectation that it would continue indefinitely or for a significant period (e.g., a housing contractor hiring a carpenter just for one specific job);**
  3. **The service member sustained an injury that would create an “undue hardship” on the employer if he were reemployed. Employers must make reasonable efforts to accommodate injured service members, but if such accommodations are impossible, unreasonable, or use a prohibitive amount of resources, reemployment may not be required (federal employers must refer such cases to the Office of Personnel Management to provide placement assistance);**
  4. **The service member received an unfavorable discharge (this is rare);**
  5. **The service member exceeded the five-year limit as defined in §38 U.S.C. Sec. 4312(c). NOTE: There are many exceptions​ to the general five-year rule, where certain types of service will not count toward the five-year total. The exceptions are listed in subsections 1 through 4 of §38 U.S.C. Sec. 4312(c).**

**Impor​tant Notice for Employers:**

**The Veterans Benefits Improvement Act of 2004, Public Law 108-454 (Dec. 10, 2004) requires employers to provide notice of the rights, benefits, and obligations of employees and employers under USERRA. To assist employers in complying with this requirement, the U.S. Department of Labor developed a USERRA informational poster to be posted at workplaces.**

**This booklet is not intended to fulfill the requirements of the Veterans Benefits Improvement Act of 2004, Public Law 108-454 (Dec. 10, 2004)**

**DEPLOYMENT CHECKLIST**

**For service members and their partners, spouses, and loved ones: use the following checklists before deployment to ensure you have completed paperwork needed during or after you/your service member deploys. There are separate checklists for legal matters, family matters, personal property, financial matters, as well as a family care plan:**

**IBEW Local 292 Checklist**

**Call the benefits office at: 763-493-8830 to inform them that you are being activated. Give them your e-mail address in case they have questions for you while you are gone and need to get hold of you. Inform them of the dates on your orders.**

**Call the JATC if you are an apprentice at: 763-497-0072 and provide them with a set of your orders if required and also your e-mail address in case the instructors and your fellow Apprentices want to get hold of you or send you “CARE” packages**

**Inform your employer that you are being activated and provide them with a copy of your orders if required.**

**Call the Local 292 office at: 612-379-1292 and inform them that you are being activated and provide them your e-mail address**

**Legal Matters Checklist**

**Take your spouse and older children to the military ID card center to get an active-duty dependent ID card. Bring a copy of your orders with. This will update your family in DEERS to enable them to get Tri-Care military health insurance. Failure to do this will leave your family without health insurance**

* **Create a Power of Attorney (POA). Contact your base legal office for information on types of POAs and advice on which one you should use.**
* **Create and/or update your will.**
* **Consider establishing a joint bank account with your spouse so that bills can be easily paid.**
* **Review your current life insurance coverage.**
* **Confirm your Service members Group Life Insurance (SGLI) beneficiaries are correct and update if necessary.**
* **If you are currently renting your home and need to cancel your lease, notify your property management company of your deployment. Understand your rights under the Service Members Civil Relief Act, here:**[**www.jag.navy.mil**](http://www.jag.navy.mil/)**.**

**Legal Documents**

**Keep copies of the following documents (if applicable) together in a secure place:**

* **Wills (for both service member and spouse)**
* **Power of Attorney (POA)**
* **Insurance policies (including life, health, home, and vehicle)**
* **Tax records**
* **Court orders (e.g., child support and custody documents or divorce paperwork)**
* **Social Security cards**
* **Birth certificates**
* **Marriage license**
* **Passport**
* **Visas and citizenship/naturalization paperwork**
* **Vehicle titles, registrations, and inspections**
* **Copy of your most recent LES Family Matters Checklist**
* **Update your Emergency Data Form with your family's most current contact information.**
* **Ensure ID cards are current and will not expire during deployment.**
* **Confirm all family members have all necessary TRICARE and Metlife (dental) information.**
* **Look into international calling plans.**
* **Set up a Skype account at**[**www.skype.com**](http://www.skype.com/)**.**
* **Create a list of important phone numbers and email addresses for both the service member and family. Personal Property Checklist (if applicable)**
* **Notify your homeowners insurance if your home will be vacant during deployment.**
* **Notify your renters insurance if you are storing your belongings in a storage facility.**
* **Make sure you have the appropriate household goods/personal property insurance.**
* **Know the location of your car title.**
* **Have an up-to-date vehicle registration and proof of registration.**
* **Know when your vehicle will need its next inspection.**
* **Make sure the vehicle is in good working order.**
* **If you own firearms, make sure they are registered with the appropriate authority and that your spouse/family member is trained to operate them.**

**Financial Matters Checklist**

* **Notify your credit card companies that you will be deployed.**
* **Make sure your family will have money available to them on a continuous basis.**
* **If you have a safe deposit box, make sure a family member has a key.**
* **Create a record of accounts with account information and bill due dates—store in a secure place.**
* **Set up automatic payments for bills (if desired) and make sure the credit cards you are using will not expire during deployment.**
* **Create a list of any computer or banking passwords—store in a secure place.**
* **Make sure you know where to go if you need financial assistance (e.g., Family Service Center, Command Ombudsman, Personnel Support Detachment (PSD), or Navy Marine Corps Relief Society).**
* **Understand the status of your finances (including debts, income, etc.).**

**Family Care Plan Checklist**

**Use the following checklist to develop your family care plan if you are a single parent or in the event that both parents and caregivers for minor children will deploy:**

* **Assign a guardian for your family in a special Power of Attorney (POA) and confirm the guardian understands his or her responsibilities.**
* **Obtain ID and commissary cards. To ensure military health coverage for you and your children, register all dependent family members in Defense Enrollment Eligibility Reporting System (DEERS), and check to make sure all ID cards have not expired.**
* **Make sure Service members Group Life Insurance (SGLI) is correct.**
* **Arrange for housing, food, transportation, and emergency needs.**
* **Inform caretakers of your financial matters.**
* **Arrange for guardian to have access to necessary funds.**
* **Arrange for childcare, education, and medical care.**
* **Arrange necessary travel and escort to transfer family members to the new guardian.**
* **Discuss these plans with your children.**
* **If you have a membership in the American Legion or VFW be sure to let them know that you are being activated as they have Officers who will make sure your family is taken care of and send “CARE” packages to you and your unit**
* **Have a list of trusted people that your family can call for house repairs and emergency repair issues**
* **Make sure to let your religious leaders know that you have been activated and give them your e-mail address so your fellow parishioners can help with your family, pray for your wellbeing, and maybe send a package or two.**