

Contents

Discover more about your BAH

Troop ID

'Tis the season to stay healthy

Electronic payments required for TRICARE Reserve Select and Retired Reserve monthly premiums

TRICARE provides free weekly email service to expectant and new parents

Resolve to be ready

Military OneSource mobile app

Transition and employment corner

Family Connection is a publication of the Fleet and Family Support Program.

The Navy's Fleet and Family Support Program promotes the self-reliance and resiliency of Sailors and their families. We provide information that can help you meet the unique challenges of the military lifestyle.

If you have questions or comments, contact Timothy McGough at timothy.mcgough@navy.mil.

Visit us online at:



Scan QR Code to access via mobile device

Financial planning for the New Year

Now is a good time to make an appointment with the Personal Financial Management (PFM) Counselor at your local Fleet and Family Support Center (FFSC) and complete an Electronic Financial Planning Worksheet. This is an electronic form designed to assist you in identifying all your pay, allowances and pay deductions and let you calculate your debt. This will help you to understand your current debt-to-income ratio. With this information displayed in an easy-to-read format, you'll be able to discuss options with the PFM to establish a future spending plan that will increase your financial stability and eventually allow you to become debt-free. All FFSC Financial Counselors are highly trained, nationally certified counselors who are well-versed in all aspects of

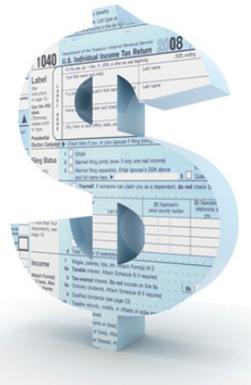


financial wellness. This no-cost service can be a valuable tool if your future goal is to buy or sell a home, purchase a car or you simply want to ensure financial stability for yourself and your family. [Call your local FFSC](#) today to schedule your one-on-one or family counseling appointment.

Volunteer Income Tax Assistance/ Electronic Filing (VITA/ELF) Program

The 2012 tax season has arrived and Navy Volunteer Income Tax Assistance/ Electronic Filing (VITA/ELF) centers around the world will be open for business soon. On-site services are available to assist service members and their families with free tax advice, tax preparation and return filing by IRS-trained volunteers. To find the nearest VITA/ELF center, visit [Navy JAG Corps](#).

For additional tax questions and/or combat zone information, call 1-800-829-1040 or go to IRS.gov.



"It has been my observation that most people get ahead during the time that others waste."

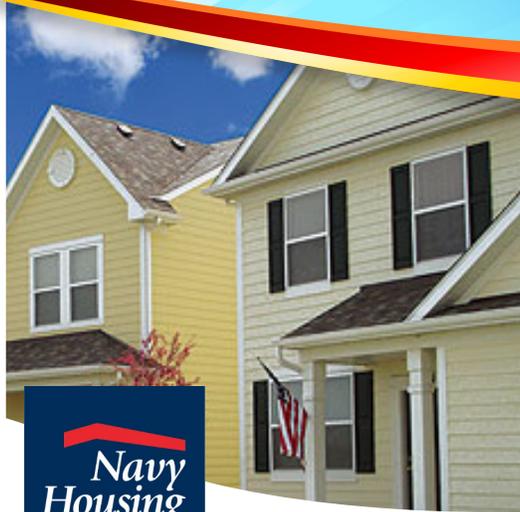
- Henry Ford



Discover more about your BAH

Navy Housing Service Centers (HSCs) offer a host of free services to service members, including home finding assistance, cost savings programs such as the Rental Partnership Program (RPP) and landlord-tenant issue resolution. Often, service members come to the HSC looking for housing in the community, but aren't sure what they can afford with their Basic Allowance for Housing (BAH). Navy HSCs are available to walk service members through what their BAH rate will buy in the local community, and help them consider local factors to ensure housing affordability across their entire tours.

BAH rates are comprised of three components: rent, utilities, and renter's insurance. Over time, as rank and dependent status changes, the amount of BAH a service member receives will fluctuate. BAH is also location-dependent, and since it is



adjusted annually, may change over the course of a tour even when there is no change of duty station. These variations and the local nature of BAH are important considerations when looking for a home.

For a personalized explanation of BAH, contact or visit your local HSC. Find [Navy Housing](#) on [Facebook](#) and [Twitter](#).

Add JSS to your Mobile Network
jssmobile.org
 iPhone, iPad User...
 Download JSS at the App Store ▶

JSS Dial-in Access 24/7?
1-877-JSS-NOW1
 (577-6691)

RELOCATION ASSISTANCE PROGRAM

 Moving Made Easy

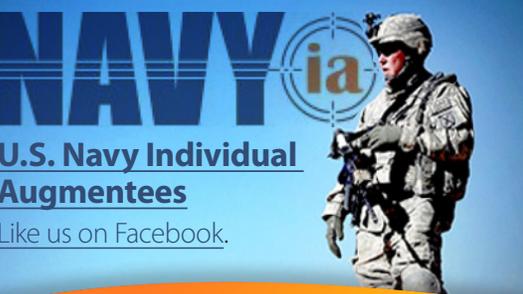
Relocation Tip

You can never be too financially ready for your move. The government ships your household goods and gives you

travel funds and even a dislocation allowance, but it may not be enough to cover all your expenses. While advance pay may seem like a great solution, remember that you must pay this advance back within 12 months, and the temporary hardship of relocating may impact your family for a long time. Moving expenses you can expect include rent, advance rent, deposits, vehicle licenses and registration, car rental, temporary lodging, and meals. Plan ahead! Your installation's [FFSC RAP](#) or [PFM Program](#) can assist you.

TROOP ID

TroopID recently launched innovative technology that authenticates military service and military family membership online. Founded by two former Army Rangers, TroopID allows individuals to verify their eligibility at TroopID.com, and once verified, they can access deals and discounts online from various national companies. As a result, businesses are more likely to offer military specials online without concern for misuse by ineligible users. Companies like TroopID answer First Lady Michelle Obama's appeal to "Do what you do best" in connecting service members, veterans and military spouses with the resources they deserve. Visit <https://www.troopid.com>.



U.S. Navy Individual Augmentees

Like us on Facebook.

Returning Warrior Workshops (RWW)

Returning Warrior Workshop Schedule & IA Family Events
 — www.ia.navy.mil. Click "Links and Resources."

IA Discussion Group Schedule

[View the Fleet-wide list of classes, support groups and events.](#)





‘Tis the season to stay healthy

Worried about getting sick this season? Here are four things you can do to avoid the doctor’s office this winter.

- Consuming beneficial bacteria may be one way to decrease the risk of getting sick. These “healthy bacteria” are also called probiotics, and can be found in a variety of foods such as yogurt, milk, tempeh, and soy products.
- A variety of vitamins are also beneficial to reducing the health risk and increasing your immune function. Some important vitamins include A, C, D, E and K. Although all of these are found in popular supplements, the consumption through whole natural foods may provide many more long-term benefits.
- Hygiene is another factor that doesn’t receive enough credit when considering someone’s health. According to the CDC, the simple use of hand sanitizer is reported to possibly reduce the risk of sickness up to 37 percent.
- REST! Ensure you are taking time off for yourself. It is important to get adequate sleep, which reports indicate is between six to nine hours for adults to function at 100 percent. Sleep deprivation can eventually result in injury or fatigue and negatively affect your daily performance! [Visit Navy fitness for more information.](#)

Electronic payments required for TRICARE Reserve Select and Retired Reserve monthly premiums



To avoid losing coverage, beneficiaries enrolled in TRICARE Reserve Select (TRS) or TRICARE Retired Reserve (TRR) who pay monthly premiums by check need to switch to an electronic form of payment before Jan. 1, 2013. Beginning Jan. 1, 2013, TRICARE will only accept monthly premium payments using recurring automatic payments by credit or debit card, or by recurring Electronic Funds Transfer (EFT) from a linked bank account. To avoid confusion, beneficiaries should verify that their bank sends EFT payments electronically. The Defense Manpower Data Center (DMDC) is notifying current TRR and TRS beneficiaries directly by email, and new beneficiaries will be informed in their welcome package information when enrolling. Electronic payments streamline account management and ensure continuous coverage for beneficiaries. Failure to pay premiums by the due date results in termination of coverage. Beneficiaries can contact their regional contractor to set up automatic payments and get more information. Contact information for each region is available online at www.TRICARE.mil/contacts. TRS and TRR are premium-based health plans. TRS is available for eligible members of the Selected Reserve of the Ready Reserve and their families; and TRR can be purchased by retired Reserve members, their families and eligible survivors of deceased retired Reserve sponsors. For more information about TRS or TRR go to www.tricare.mil.



TRICARE provides free weekly email service to expectant and new parents

Deployed parents and parents separated from their children while recovering from a combat-related injury can now receive the emails anywhere, allowing them to be part of their family’s journey while separated. The email service delivers tailored messages each week to the inbox of expectant and new parents, with specific information customized to the due date of their baby, or birth date of their child up to age one. This weekly email keeps parents up to date on important issues during pregnancy as well as health and developmental information regarding their babies and young children.

The service also distributes important announcements and program information through customized e-campaigns, the *Nursing Journal*, online surveys and *The Parent Review Report*. The report provides high-quality, research-based articles on a wide range of topics including newborn/infant care, postpartum and maternal health, prematurity, pregnancy loss, autism and many others. Extended family members and others who may be providing care for a military child while a parent is deployed or recovering from a combat-related injury may also enroll on behalf of the child. To enroll visit www.dodparenting.org.



Resolve to be ready

Now that the New Year has arrived, make one of your resolutions to plan for emergencies. Make 2013 the year you "Resolve to be Ready." It is one resolution that is as easy as 1-2-3.

- 1. Be informed.** Learn about the different types of natural disasters/emergencies that can happen in your area and educate yourself on how to respond.
- 2. Make a family emergency plan.** Your family may not be together when an emergency occurs, so it is important to plan in advance. Think about and discuss how you will contact one another, where you will meet and what you will do in different situations. Make contact cards for every family member to keep with them and include information about NFAAS in your plan.
- 3. Build an emergency supply kit.** After an event occurs you may not have access to supplies. You and your family may need to survive on your own for a few days. It is important to have food, water and other supplies in sufficient quantity stored ahead of time.

The Navy's Fleet and Family Support Program and Ready Navy encourage you to Resolve to be Ready in 2013. Go to www.Ready.Navy.mil and www.Ready.gov to learn more about emergency preparedness.

Navy Family Accountability and Assessment System (NFAAS)



NFAAS allows Navy personnel to manage the recovery process for personnel affected by a widespread catastrophic event. It is also helpful in providing commands with information to support IA family members while

their sponsors are deployed overseas. [Watch the video](#) and [log on to NFAAS](#).

Scan QR code to access NFAAS mobile website 24/7.



Military OneSource mobile app

With the mobile Military OneSource, you never have to be without the great information and resources you have come to expect. From guidance on accessing non-medical counseling services to using the installation locator to find local programs and services, the mobile Military OneSource is always there when you need it! Here are some of the other great features you can access from your mobile device:



- Articles and resources for all military life topics including Moving and Spouse Education and Career Opportunities
- Monthly highlights of latest news and information affecting our military community
- Lists of articles supporting the monthly focus, such as Month of the Military Child
- Social media hub to include access to available podcasts and the ability to register for upcoming webinars

Transition and employment corner

New Year / fresh resume

Now is the perfect time to write or rewrite your resume. And you don't have to work on it alone because military families have plenty of help. Trained employment counselors at Navy Fleet and Family Support Centers (FFSCs) will work closely with you. They even have sample resumes for you to use. They won't write your resume, but these counselors will help you assess your skills and experience, choose the right "buzzwords" to target particular jobs and make sure your resume is polished. [Find the FFSC](#) nearest you to get started with an employment counselor today.

Have you checked "Military OneSource" lately? Provided by the Department of Defense (DOD) to service members and families, the website looks at many concerns including spouse employment and [resume writing](#). You can get ideas on assessing work skills such as book-keeping or sales, volunteer work or knowing a foreign language. Consider your intangible skills common to military families such as adapting quickly to new situations and being a well disciplined, fast learner.

Military Spouse Education and Career Opportunities (SECO) consultants are also available through [Military OneSource](#) (1-800-342-9647). These consultants can help you prepare or revise your resume and connect you with employment resources.

It's a new year and a great time to have a fresh look at that resume!

