MILITARY TRANSITION: THE SPOUSE EDITION!

RESOURCE & INFORMATION BINDER:



DATE:

2/17/16

- . Healthcare
- . Finances
- . Relocation
- . Employment
- . Wellness & Support
- . VA Benefits
- . Education

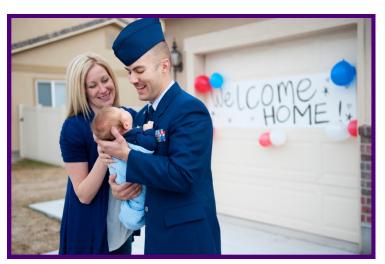


OUR MISSION PROVIDES AN INCLUSIVE FORUM TO MAXIMIZE THE COLLECTIVE IMPACT OF COMMUNITY RESOURCES TO ENHANCE MILITARY FAMILY LIFE.

Program and Staffing Support Provided By SAY San Diego: www.saysandiego.org

AGENDA

- Check-in & Child Care Drop-off
- 3 Questions for 3 New People
- Course begins at 5:30 PM
- Introductions
- Introduction to the Workshop
- Employment
- Healthcare
- Finances
- U.S. Department of Veterans Affairs Education & Benefits
- VA—Education & Benefits
- Relocation or Zero8Hundred
- Q&A and Surveys





CONTACTS

- Joe Buehrle Coordinator, San Diego Military Family Collaborative JBuehrle@saysandiego.org 858-496-0044
- Katie Gerber Community Engagement Specialist, San Diego Military Family Collaborative Kgerber@saysandiego.org 858-496-0044
- Wendy Pritt Beneficiary Services & Education Representative, UnitedHealthcare Military & Veterans Wednesday_Pritt@uhc.com 877-988-9378
- Shenoa Robinson Beneficiary Services & Education Representative, UnitedHealthcare Military & Veterans Shenoa_Robinson@uhc.com 877-988-9378
- Sarah Rohrer Personal Financial Manager, Fleet and Family Support Center Sarah.Rohrer.ctr@navy.mil 619-556-6114
- Deborah Bond Work & Family Life Consultant Relocation/Deployment, Fleet and Family Support Center Deborah.bond.ctr@mwrsw.com 619-556-9588
- Maarla Milligan-Assistant Director, U.S. Department of Labor, Veterans Employment and Training Service Milligan.Maarla.K@dol.gov 619-266-4299
- Becky Sanford—Lead Navigator, Zero8Hundred bsanford@zero8hundred.org 858-309-4414
- Beth Juachon Military Services Coordinator, U.S. Department of Veterans Affairs Beth.Juachon1@va.gov 619-929-3837
- Morgan McCorkle Personal Financial Manager, Marine Corps Community Services Morgan.Mccorkle@usmc.mil 858-577-9802
- Leah Miller Director, Navy Marine Corps Relief Society Miramar Leah.Miller@nmcrs.org 858-577-1807

HEALTH INSURANCE

Affordable Care Act: The Affordable Care Act (ACA), includes a requirement for most Americans to carry health insurance. The ACA requires individuals to have a minimum level of health insurance, known as "minimum essential coverage" (MEC), for themselves and their dependents. Individuals who fail to have MEC may be required to pay a penalty (called a "shared responsibility payment") when they file tax returns.

After separating from the military, transitioning service members lose TRICARE coverage for themselves and their dependents. These new veterans and their families will no longer have MEC and must find new health care coverage. If you are leaving military service, one of your best options is to get your health care coverage from your new employer. If you do not yet have a job lined up, or if your new employer does not offer health care insurance, you have several other options including:

Continued TRICARE:

Transitional Assistance Management Program (TAMP): 180 days of premium-free transitional health care benefits after regular TRICARE benefits end. Visit <u>http://</u> <u>www.tricare.mil/tamp</u> for eligibility and benefit information.

Continued Health Care Benefit Program (CHCBP): Continued health care for Service members separating from active duty (up to 18 months) and their families (up to 36 months). Visit <u>http://www.tricare.mil/chcbp</u> for additional information.

Must enroll within 60 days of loss of military health care benefits Quarterly premiums:

\$1,275 (FY15) member only\$2,868 (FY15) member and familyEnrollees responsible for co-pays

The Department of Veterans Affairs Health Care Program

For eligibility and Minimum Duty Requirements information visit <u>http://www.va.gov/</u> <u>healthbenefits/apply/veterans.asp</u>.

The ACA Health Insurance Marketplace (also called an exchange) http://www.healthcare.gov

Medicaid

The ACA health insurance marketplace will prompt you to apply if your income level is low enough to qualify.

GENERAL INFORMATION

Salary- Basic Allowance for Housing (BAH) & Basic Allowance for Subsistence (BAS) are not taxed. A service member may need a higher gross income after leaving the military to maintain a comparable standard of living.

- <u>http://militarypay.defense.gov/mpcalcs/Calculators/RMC.aspx</u> can be used to see how much the tax advantage is for the service member.
- At http://www.gijobs.com/calculator you can sign up for a G.I. Jobs account. Select Pay Calculator for the Military-to-Civilian Pay Calculator. Use the calculator to estimate how much you'll need to make in a civilian job to maintain your current standard of living. The site also allows you to compare income for different cities.
- <u>http://militarypay.defense.gov/tools/</u> can be used to calculate retiree pay.
- <u>http://www.salary.com</u> and <u>www.bls.gov/ooh</u> can be used to browse salaries.

Cost of Living- <u>www.bestplaces.net/col</u> can be used to compare the cost of living for the current city of residence to the cost of living for other cities within the United States.

Credit Report- It is best to check your credit report at least annually.

- Request a free copy of your credit report at <u>www.annualcreditreport.com</u>
 - Your credit score is not free, but reasonably priced.
 - You can choose all three credit reports or only one. It is suggested to choose one every 4 months as you can see each report once every 365 days.
- Dispute any errors on your credit report to the three credit reporting agencies
 Disputes can be done online, by telephone, or via mail
- The three credit reporting agencies are:
 - Experian 888-397-3742
 - TransUnion 800-680-7289
 - Equifax 800-525-6285

Thrift Savings Plan- http://www.tsp.gov/

- TSP account can be kept if balance is more than \$200.
- If account is kept it can be added to via a Reserve paycheck or via a roll over from a traditional IRA or eligible employer traditional or Roth retirement account.
- If service member has a TSP loan, the balance must be paid off within 90 days. Any remaining balance is treated as a withdrawal (10% penalty).
- Tax Exempt Combat Pay in TSP account cannot be combined with civilian accounts. The portion that is tax exempt must be left in TSP or withdrawn (no 10% penalty).

Monthly Savings & Expenses

Category	Current \$	Projected \$	Remarks
Savings			
Investing			
Household (rent, mortgage, taxes, fees)			
Food (dining out, fast food, groceries, lunches)			
Utilities (Television, cell phone, electric, gas)			
Child Care (allowances, child support, daycare)			
Automobile (gas, oil changes, registra- tion)			
Clothing (purchases, laundry, dry clean- ing)			
Insurance (health, life, vision, dental, auto, home, renters)			
Healthcare (glasses, prescriptions, vita- mins)			
Education (books, tuition, fees, uni-			
Leisure (concerts, movies, alcohol, to- bacco, child activities)			
Gifts (holidays, birthdays, anniver- saries, work parties)			
Other Giving (charities, religious, club dues, extended family support)			
Personal Care (barber, beauty shop, fitness, toiletries)			
Pet Care (food, supplies, veterinarian services, grooming)			
Miscellaneous (ATM fees, stamps, cash withdrawals, office supplies)			
TOTAL SAVINGS & EXPENSES (A)			

Monthly Debt Payments

Creditor	Current Monthly Payment	Balance	Projected Monthly Payment	APR %
TOTAL MONTHLY DEBT PAYMENTS (B)				

Net Income Needed Estimator

	Current \$	Projected \$
TOTAL SAVINGS & EXPENSES (A)		
TOTAL MONTHLY DEBT PAYMENTS (B)		
TOTAL MONTHLY NET INCOME NEEDED (A+B)		
TOTAL YEARLY NET INCOME NEEDED		

Pre-separation Goals:

Post-separation Goals:

BUDGETING HELP

If you are interested in free and confidential financial counseling to include creating a budget, creating a debt repayment plan, obtaining a credit report, and more, please contact the following agencies:

Fleet and Family Support Center, Personal Financial Managers http://navylifesw.com/sandiego/families/ffsc/financial-management/ Centralized Scheduling (Call for an Appointment): 866-923-6478 Naval Base San Diego 619-556-7404 Naval Base Coronado 619-545-6071 Naval Base Point Loma 619-553-8306

Marine Corps Community Services, Personal Financial Managers

http://www.mccsmiramar.com/personal_financial_management.html Miramar 858-577-9802 MCRD 619-524-5728

Navy-Marine Corps Relief Society

http://www.nmcrs.org/ MCRD 619-293-3730 Miramar 858-577-1807 Naval Base San Diego 619-767-6800 Naval Base Coronado 619-545-4477

Military One Source

www.militaryonesource.mil or call 1-800-342-9647

Offers confidential financial counseling sessions to active duty, National Guard, and reserve service members (regardless of their activation status) and their family members. Financial counseling services are available in person or by telephone with an Accredited Financial Counselor. Counseling is available up to 180 days after separation.

San Diego Financial Literacy Center

http://www.sdflc.org/ 858-751-2606

EMERGENCY FINANCIAL SERVICES NATIONWIDE

Navy-Marine Corps Relief Society- http://www.nmcrs.org/

- Financial resources and assistance (loans and grants) are available to active duty or retired Sailors and Marines. Active duty Sailors and Marines need to have enough time left on their contract to repay a loan.
- Funds are provided to help with a wide range of financial needs. Common situations include food, rent/mortgage, utilities, essential home repairs, security deposits, utility deposits, car repairs, insurance deductibles, medical expenses, military pay shortage, delayed entitlements, and funeral expenses.

Operation Homefront-<u>http://www.operationhomefront.net/</u>

- Emergency financial assistance grants for eligible applicants that can show that their financial resources are insufficient to meet current expenses and that those expenses are already due or past due.
- Assistance for Wounded, III, or Injured:
 - Actively served in the United States military post-9/11, and
 - Suffered a post-9/11 wound, illness, or injury in the line of duty

USA Cares- http://www.usacares.org/

• Provides emergency assistance (utilities, food, etc.) to Post-9/11, OIF/OEF service members, veterans and their family members who are in financial crisis due to military service or circumstances beyond all personal control.

Semper Fi Fund- http://www.semperfifund.org/

- Provide immediate financial assistance and lifetime support for wounded, critically -ill and injured members of the U.S. Armed Forces and their families.
- Provides direct financial assistance for expenses that are most pressing during a long hospitalization or rehabilitation including lodging expenses, childcare, out of pocket expenses, and loss of income replacement.

Operation First Response-<u>http://www.operationfirstresponse.org/</u>

• Serve all branches of our nation's Wounded Heroes and Disabled Veterans and their families with personal and financial needs. Financial aid varies as each case is based on individual needs ranging from rent, utilities, vehicle payments, groceries, clothing, and travel expenses.

EMERGENCY FINANCIAL SERVICES IN SAN DIEGO

Support the Enlisted Project- http://www.stepsocal.org/

- Emergency financial grants to income-eligible active duty service members (Ranks E1 to E6) and their families regardless of the service member's deployment status or injuries sustained in combat.
- Emergency transition assistance grants to service members who have been honorably discharged for 18 months or less (Ranks E1-E6).
- Assistance provided for auto payments and insurance, auto repair, critical baby items, emergency child and in-home health care, emergency dental, essential household items, emergency food, rent and mortgage, emergency travel, utility payments, and vision care.

Homefront San Diego- http://www.homefrontsandiego.org/

- Homefront San Diego does not have a set list of services and will utilize resources to see how they can help lower enlisted military families, deployed or not. All assistance is grant based.
- Emergency food, bill payment, gas, car repairs, furniture, computers, etc.

County of San Diego (COSD)-

 The COSD Health and Human Services Agency has a number of self-sufficiency programs providing social welfare services, such as cash, food assistance, employment services and medical needs. Your family may be now eligible for CalFresh (formerly known as Food Stamps and known Federally as the Supplemental Nutrition Assistance Program (SNAP)) and CalFresh Expedited Services (CalFresh within 3 days if qualified). Other food assistance resources in the San Diego area include: <u>http://sandiegofoodbank.org/get-help/need-food-zip-code-search</u>, <u>http://211sandiego.org</u> (or call 2-1-1), or <u>http://feedingamericasd.org/needhelp/</u>.

MANAGING DEBT

If you are in need of Credit & Debt counseling call HUD's interactive voice system at 800-569-4287 or visit HUD's searchable map at <u>www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm</u>. If you are in the San Diego Area you can contact the following HUD Approved Agencies:

Clearpoint Credit Counseling Solutions (804)-222-4660 www.clearpointccs.org

Community Housing Works (San Diego & Escondido) (619)-282-6647 www.chworks.org

Money Management International (San Diego & Chula Vista) (866)-232-9080 www.moneymanagement.org

Novadebt (619)-296-4700 www.novadebt.org

Operation Hope, Inc. (Poway) (866)-270-2583 <u>www.operationhope.org</u>

San Diego Urban League (619)-266-6256 www.sdul.org

Springboard (El Cajon) (855)-736-7784 www.credit.org

Veterans Group Life Insurance (VGLI): VGLI is available to all service members leaving active duty. Service Member Group Life Insurance (SGLI) may be converted to VGLI up to the same amount of SGLI that the service member has in force at the time of separation or retirement.

If you apply within 240 days after discharge, you do not need to submit evidence of good health and acceptance is guaranteed. Premiums are based upon Veterans age and increase every five years. Premiums become very expensive; you may find it more affordable to get quotes from multiple life insurance companies.

Current premiums are effective as of July 1, 2014 (an example of premiums for \$400,000 of coverage is below). For more VGLI information visit <u>http://benefits.va.gov/insurance/vgli.asp</u>.

Under 30	30+	35+	40+	45+	50+	55+	60+	65+	70+	75+
\$32	\$40	\$52	\$68	\$88	\$144	\$268	\$432	\$600	\$920	\$1840

Monthly Premiums for \$400,000 Maximum Coverage under VGLI

Survivor Benefits Plan (SBP): SBP pays your eligible beneficiaries under the plan an inflation-adjusted monthly income equal to 55 percent of the retiree's elected amount of coverage (from \$300 to full retiree pay). Premiums are automatically deducted from your gross retirement pay prior to the deduction of federal income tax, thereby decreasing your total taxable income.

Eligible beneficiary options are: Spouse only, spouse and children, former spouse, children only, natural interest person (NIP), no beneficiary, or decline. If you submit an invalid election at retirement, or none at all, one will be started automatically. The cost of such coverage will be based on your gross retired pay and will be equal to the cost of spouse only election. Election is made on the DD 2656 form. Invalid elections may also delay your retiree pay. Declining coverage, or electing any level of coverage lesser than full spouse coverage, must include spouse's notarized signature. Your decision is binding!

Premium for spouse only coverage is 6.5 percent of the elected level of coverage. Additional cost for adding eligible children depends on the age of the retiree, spouse, and the youngest child. To calculate your premium amount, visit <u>http://actuary.defense.gov/</u> <u>LinkClick.aspx?fileticket=H0DVclMASV0%3d&tabid=1733&portalid=15</u> for a downloadable excel spreadsheet.

Any retiree who has paid 360 months of premiums and has reached the age of 70 is no longer required to make monthly payments.

For more information, visit <u>http://www.dfas.mil/retiredmilitary/provide/sbp.html</u>.

RELOCATION

Cost of Living Comparison: <u>http://www.bestplaces.net</u>

Move.mil: To process your final move application visit <u>http://www.move.mil</u>. You may start your profile early, but you will need your separation orders to finalize application.

Move Assistance: Helpful information and instructions for your move can be found at

http://www.navsup.navy.mil/navsup/ourteam/navsupgls/prod_serv/household

http://www.facebook.com/NavyHHG

http://www.youtube.com/NavyHHG

http://www.pinterest.com/NavyHHG

Personal Property Office: For questions regarding your move or help with your application call 855-HHG- MOVE (855-444-6683) or e-mail <u>Householdgoods@navy.mil</u>.

Military Installations: To locate the nearest military installation visit <u>www.militaryinstallations.dod.mil</u>.

Home Buying: Consider taking a home buying workshop with Fleet and Family Support Center or Marine Corps Community Services.

Lodging information:

DOD lodging http://www.dodlodging.net/

Air Force Lodging 888-AF-LODGE (888-235-6343) http://dodlodging.net/

Army Lodging 866-363-5771 <u>www.armymwr.com/travel/lodging/default.aspx</u>

Navy Lodging 800-NAVY-INN (800-628-9466) www.navy-lodge.com

Kids and relocation:

Military Youth on the Move <u>http://apps.militaryonesource.mil/MOS/f?</u> p=MYOM:HOME2:0

Public and Private School Ratings http://www.greatschools.org/

RELOCATION

Final Move

Type of Move	Authorized To/From Locations	Time Frame	Storage
Retirement	To Home of Selection (HOS) from last duty station, previ- ous duty station, previous designated location, or non- temporary storage.	Move must be used within one year (365 days) from termination.	Non-temporary storage for 1 year. Storage in transit of 90 days is au- thorized at desti- nation.
Separation or Relief from Active Duty (Voluntary Separa- tion) under honora- ble discharge.	To Home of Record (HOR), Place of Entry (PLEAD), non- temporary storage from last duty station, previous duty station, previously designat- ed location, or non- temporary storage. If ship- ping to another location, re- sponsible for paying any ex- cess costs before shipment is booked.	Move must be used within 180 days from the official separa- tion date.	Non-temporary storage for six months. Storage in transit of 90 days is authorized at destination.
Discharge with sev- erance or separation pay, or involuntary release (honorably) from active duty with readjustment or sep- aration pay (such as ERB, higher tenure, or Seaway) after 8 years of service.	To Home of Selection (HOS) from last duty station, previ- ous duty station, previous designated location, or non- temporary storage.	Move must be used within one year (365 days) from termination.	Non-temporary storage for 1 year. Storage in transit of 90 days is au- thorized at desti- nation.

Per Diem

\$129/day for Active Duty

\$96.75/day for spouse and children 12 years old and older

\$64.50/day for children under 12 years old

Per diem is based on a 350 mile travel day . It is a flat dollar amount and is expected to cover meals and lodging while in transit.

*Above rates do not apply when flying to final destination. Contact PSD or visit <u>http://www.defensetravel.dod.mil/</u> for those specific rates amounts.

EMPLOYMENT

Marine Corps Community Services (MCCS)

http://www.mccsmiramar.com/career_resource_center.html

Fleet and Family Support Center (FFSC)

http://navylifesw.com/sandiego/families/ffsc/career-services/ or call 1-866-923-6478

Military OneSource

http://www.militaryonesource.mil/ or call 1-800-342-9647

O*NET OnLine

https://www.onetonline.org/

Interest Profiler

http://www.mynextmove.org/explore/ip

Department of Labor Veterans' Employment and Training Service (VETS):

http://www.dol.gov/vets/

Employment Development Department-California Unemployment information:

http://www.edd.ca.gov/Unemployment/

California State Job Bank:

https://www.caljobs.ca.gov/vosnet/Default.aspx

National Resource Directory:

https://m.nrd.gov/

Marine for Life:

http://www.marineforlife.org/

REBOOT Workshop:

http://nvtsi.org/

America's Career InfoNet:

http://acinet.org/

American Job Center Service Locator:

http://www.servicelocator.org

South Metro Career Center 4389 Imperial Avenue San Diego, CA, 92113 Metro Career Center 3910 University Avenue, Suite 300 San Diego, CA, 92105

EMPLOYMENT

Spouse Education and Career Opportunities (SECO): SECO can help you search for information on portable careers, get you started on your education, finalize that perfect resume, or assist you with your career planning.

<u>http://www.militaryonesource.mil/seco</u>

Military Spouse Employment Partnership (MSEP):

<u>http://www.msepjobs.com</u>

Blue Star Families: Military spouses volunteer at a very high rate. Volunteering isn't just a great way to support the community, it's also a great way to learn and hone important job skills. What if you could take your volunteer experience and the skills you gained and turn them into career skills on a resume? Well, now you can. Blue Star Families has created a Military Spouse Resume Toolkit to help you get started.

<u>http://bluestarfam.org/resources/military-spouse-resume-toolkit</u>

MilSpouse eMentor Program: The nation's first virtual career-building network and mentoring program for military spouses.

<u>http://www.ementorprogram.org</u>

Morale Welfare and Recreation Careers

<u>http://www.navymwr.org/jobs/</u>

USA Jobs: free web-based job board enabling federal job seekers access to thousands of job opportunities across hundreds of federal agencies and organizations.

• https://www.usajobs.gov/

Hiring our Heroes: Assists veterans, transitioning service members, and military spouses find meaningful employment opportunities.

• <u>http://www.hiringourheroes.org/</u>

Government Agencies: All City, County, State, and Federal government agencies are committed to honoring veterans and their service and aim to assist veterans with their transition to civilian life by applying skills acquired in service to positions and career paths available within the agencies. For more information about the County of San Diego's Veterans Preference Policy (job application points for military service) visit <u>http://</u>www.sandiegocounty.gov/content/sdc/hr/VeteransResources.html.

WELLNESS RESOURCES

GENERAL WELLNESS RESOURCES

Fleet & Family Support Center

http://navylifesw.com/sandiego/families/ffsc or 866-923-6478

Provides individual, child, couple, and family counseling that is private and confidential. Counseling is available for active duty, retirees, and dependents.

Marine Corps Community Services

http://www.usmc-mccs.org/

Provides individual, couples, family, child, and teen counseling that is private and confidential. Counseling is available for active duty Marines/Sailors and Family members.

Tricare

http://www.tricare.mil/mentalhealth/

Tricare covers mental health care that is medically necessary.

Military One Source

www.militaryonesource.mil or call 1-800-342-9647

Offers confidential non-medical counseling sessions to active duty, National Guard, and reserve service members (regardless of their activation status) and their family members. Counseling services are available by telephone, online, video, or in person with a Military and Family Life Counselor (MFLC) in the local community. Service member and family members are eligible for 12 sessions up to 180 days after separation and sessions may continue with a provider in a new location if there is a change of location.

Military and Family Life Counselors (MFLC)

Short-term, non-medical counseling for service members and their families. Counseling for individuals, couples, families, children and groups. Contact your local military and family support center to locate an MFLC.

211

http://www.211.org/ or call 2-1-1

A free and confidential service that helps people across North America find the local resources they need. 211 is available 24 hours a day, seven days a week. Resources for crisis, emergency, disaster assistance, food, health, housing, utilities, jobs, veterans, etc.

National Association of American Veterans

http://www.naavets.org/service/

Provides free counseling services and workshops, with focus on the areas of marriage and family relationships, real estate and personal finances, education and training, Veteran Benefits, Chaplain services, housing assistance, and medical care information.

WELLNESS RESOURCES

Military Resource Line (Crisis Line)

http://www.veteranscrisisline.net/ActiveDuty.aspx_or call 1-800-273-TALK

Confidential help for service members, National Guard, reservists, and veterans in crisis via phone, text, or online chat. Available 24 hours, 7 days a week, 365 days a year. Crisis may include stress, chronic pain, anxiety, depression, sleeplessness, anger, PTSD, difficulties in relationships, difficulties in transition back to employment or education, and challenges faced during civilian life.

After Deployment

http://afterdeployment.dcoe.mil/

Online wellness resources for the military community.

CAREGIVER SUPPORT

NMCRS Combat Casualty Assistance Visiting Nurse Program

http://www.nmcrs.org/vn

Free, in-home visits by compassionate and experienced Registered Nurses to provide health and resource information to Sailors and marines, their families and caregivers who are dealing with injuries, conditions, and other issues related to combat service.

Southern Caregiver Resource Center—Operation Family Caregiver

http://caregivercenter.org/ or http://www.operationfamilycaregiver.org/

Operation Family Caregiver is a personalized, evidence based, problem solving program for caregivers of post-9/11 conflicts as well as service members with Traumatic Brain Injury (TBI) and/or other physical disabilities. This program is designed to help families cope with their caregiving situation, increase well-being, take better care of themselves and connect with helpful resources.

DOMESTIC VIOLENCE RESOURCES

Center for Community Solutions

http://www.ccssd.org/get-help/shelter-transitional-services/ or call 1-888-358-4657

No-cost 30-day emergency shelter program for domestic violence (female and male) victims and their children. Transitional housing units available for up to **12** months.

Family Justice Center

http://www.sandiego.gov/sandiegofamilyjusticecenter/ or call 866-933-4673

Comprehensive assistance for victims of family violence and their children. Consolidated and coordinated legal, social, and health services to women, men, children and families.

San Diego Domestic Violence hotline: 888-DV-LINKS

National Domestic Violence Hotline: 800-799-7233

SAN DIEGO BUCKET LIST

North County

- □ Lego Land: 40% off for military
- □ Safari Park: Active Duty Free; Dependents 10% discount
- □ Birch Aquarium: Active Duty \$2 off each ticket
- □ Boomers (Vista Location): \$12 discount Monday- Saturday, Sundays \$14 discount
- □ San Diego Botanic Garden: Now through Dec. 31 2/3 off membership

Central

- □ San Diego Zoo: Active Duty Free; Dependents 10% discount
- □ USS Midway: Active Duty & Veterans Free Admission
- □ American Comedy Company: 15% off Food/Drink
- Belmont Park
- □ Hornblower Cruises:
 - 75% off 1-hour cruise or 60% off 2-hour cruise
 - 40% off 3-hour nightly dinner cruise
 - In October: Kids under 12 cruise free for the 1-hour or 2-hour Sea Lion Adventure
- □ New Children's Museum: Military with ID-50% off, Free on 2nd Sunday of the month
- □ Balboa Park Museums
 - The Old Globe: \$20 tickets for Military Families and Veteran Families with coupon code Reuben H. Fleet Science Center: 10% off admission for Military families with ID, under 3 Free San Diego Air and Space Museum: Active Duty Free, Retired Military \$3 off, Dependents \$2, Under 3 Free
 - San Diego Natural History Museum: Military with ID \$5 off, Under 7 Free San Diego Model Railroad Museum: Military with ID \$4 off, Under 14 Free
 - Veterans Museum and Memorial Center: Active Duty/Dependents Free, Veterans \$1 off, Under 12 Free
 - San Diego Hall of Champions: Military with ID \$3 off, Under 3 Free
 - Marston House: \$1 off admission Active Duty Only, Under 6 Free
 - Mingei International Museum: Military/Dependents/Retired with ID \$3 off, Under 6 Free Museum of Photographic Arts: Active Duty/Dependents Free, Retired/Dependents \$1 off,
 - Under 12 Free
 - San Diego Museum of Man: Active Duty \$2.50, Under 3 Free The San Diego Museum of Art: Military with ID \$3 off, Under 3 Free

East County & South Bay

- □ Aquatica Water Park: Free for military families up to 4 tickets once per year
- □ Sky Zone: 10% discount
- □ East Lake Tavern & Bowl: Free bowling shoes
- To purchase discounted tickets or view more deals, visit your local ITT or MWR:

http://navylifesw.com/sandiego/recreation/tickets/

VA BENEFITS & Education

VA benefits can be difficult to navigate. There are VA representatives on each base and each VA facility. Base locations may provide quicker response time.

VA Benefits information can be found at <u>http://benefits.va.gov/BENEFITS/applying.asp.</u> This is a helpful website that categorizes the numerous ways to apply for VA benefits depending on the type of benefit you are seeking. It also provides necessary forms.

The main VA website provides location information at <u>http://www.va.gov/</u> landing2_locations.htm.

Please note that the direct involvement of your service member may be required when dealing with VA Benefits.

If you need to visit the San Diego VA Regional Benefit Office, their address is: 8810 Rio San Diego Drive, San Diego, CA, 92108.

For information on vocational rehabilitation and employment please visit <u>http://www.benefits.va.gov/VOCREHAB/</u>.

Service Member Group Life Insurance (SGLI) may be converted to Veterans Group Life Insurance (VGLI). For more information visit <u>http://benefits.va.gov/insurance/vgli.asp</u>.

GI Bills:

Research schools that accept the 9/11 and/or Montgomery GI Bill by visiting <u>http://</u><u>www.benefits.va.gov/gibill/</u>. Remember to do your part in conducting a background check on schools. There are some for-profit schools that target Veterans and their families: <u>http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/</u>.

Yellow Ribbon Program:

http://www.benefits.va.gov/gibill/yellow_ribbon.asp

Cal Vet Education Programs (including the California State College Fee Waiver Program):

https://www.calvet.ca.gov/veteran-services-benefits/education

Military OneSource College Education information:

http://www.militaryonesource.mil/k-12-and-college-education

Scholarships:

http://www.collegescholarships.org/

http://www.nmcrs.org/pages/education-loans-and-scholarships

Free Application for Federal Student Aid (FAFSA):

https://fafsa.ed.gov/

ADDITIONAL SAN DIEGO RESOURCES

Zero8hundred

http://www.zero8hundred.org/

Zero8hundred supports transitioning San Diego military families six months prior to leaving the military through 12 months post-service. Zero8hundred includes a comprehensive easy-to-use internet portal that provides information on services and resources specific to the San Diego region. Zero8hundred also provides access to experienced peer navigators who work closely with transitioning service members. Transitioning service members and spouses planning to remain in San Diego that attend the Transition Goals, Plans Success (TGPS) courses within Navy Region Southwest will have the option of signing up for periodic interaction with peer navigators. Navigators will provide ongoing support to families by proactively checking in with them at 1,3,6,9, and 12 months after separation, and as needed during the process, to ensure military families receive needed support to transition to civilian life.

County of San Diego Veterans Services Office

http://sdcounty.ca.gov/content/sdc/hhsa/programs/ais/veterans_services.html

The County of San Diego's Veterans Services Office assists veterans and their dependents and survivors to obtain benefits from the Federal, State and local agencies administering programs for veterans.

San Diego Access and Crisis Line

1-888-724-7240

The San Diego Access and Crisis Line serves as a free, confidential, 24/7 suicide prevention/intervention hotline. Trained professionals provide mental health crisis intervention, as well as information and referrals to mental health and drug & alcohol services in San Diego County. CHAT services are also available Monday through Friday 4pm to 10pm.

Courage to Call

http://www.211sandiego.org/courage-to-call or call 2-1-1

Courage to Call is a confidential, veteran-staffed 24/7 helpline dedicated to assisting active duty military personnel, veterans, reservists and guard members, including those who served in Operation Iraqi Freedom and Operation Enduring Freedom, through information, guidance, and referrals. This dedication extends to military families and loved ones. Peer Support and Peer Navigation is provided.