

READY FOR TROUBLE



JCCC

It doesn't matter if you are Army, Navy or Air Force. If you haven't been recalled yet, you stand a good chance of being recalled. Your unit might not even be recalled. It might be just you and your skills. And you could be thrust into a hostile environment. Not Iraq, but a military service that is not your own. This is when it pays to be prepared. The ECRC is there to help.

By Leslie Rigoulot

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January of 2006 my husband, Capt. Rigoulot (USNR) got a letter congratulating him on his 30 years of service and informing him of his retirement date. A week later he was asked to volunteer to be recalled. The Expeditionary Combat Readiness Center (ECRC) was about to be launched with the aim of assisting individual augmentees recalled to fill non-traditional roles. That is Navy speak for making sure reservists who have been called to do Army jobs are ready to go.

With more reservists being called upon to support Joint Services, the Air Force and Navy have been looking for ways to streamline the mobilization process and to support the sailors and airmen who may be attached to Army units. This is not to be confused with Blue to Green when Navy blue and Air Force blue are being put in Army green. That is a complete change of service when opportunities for advancement exist in the Army that don't exist elsewhere. IA or IMA is a means of getting boots on the ground in a hurry without regard for what military service they belong.

"To date, more than 46,000 Sailors have deployed as IAs (Individual Augmentees) who have been transferred from their normal jobs to support joint service requirements," Rear Adm. Donald K. Bullard, Commander, Naval Expeditionary Combat Command in October 2006 at the Naval Amphibious Base in Little Creek, Va. The Air Force refers to their IAs as IMAs — Individual Mobilization Augmentees but the effect is the same. Navy and Air Force guardsmen and reservists are serving with Army units.

One thing is consistent with all National Guard and Reserves —

you'd better look out for yourself.

For example, a letter arrived from Service Group Life Insurance while my husband was deployed. The letter stated that his SGLI hadn't been paid in six months and they were cancelling the policy. Were I less experienced, had a spouse in a war zone or perhaps less cynical, I would have gladly paid the outstanding \$141. As it was, I knew that the SGLI had probably been paid; there was just a clerical error.

Just a clerical error. That doesn't hold up as an excuse when you're feeling like a single parent, or living in paycheck limbo. There are ways to get ready for the trouble that will surely come in one form or another if you are recalled. The SGLI had done what most of the military does — it didn't turn the page from reserve to active duty pay records.

Once they were informed of the active duty recall, they updated his records. Be prepared with copies, a thick skin and a cell phone.

Get ID cards for everyone. Active duty means active duty ID cards and active duty health insurance. While many reservists now live farther from their base, active duty ID cards are necessary for everyone in the family who is eligible. Update your DEERS standing as well.

TRICARE is the military health insurance for dependents. TRICARE is no more confusing than most civilian healthcare options but the nationwide program is a typical government bureaucracy. It requires patience. And an ID card. When I mentioned to my pharmacist at the Grapevine Drug Mart that my husband was being recalled to active duty, he told me about the

TRICARE prescription plan — \$6 for generics and \$22 for name brand drugs isn't bad.

I was also fortunate to know exactly when my husband was going back on active duty and made sure to refill on all my prescriptions just in case. Turns out that was a good thing because not too many doctors in my area were able to accept new TRICARE patients. Keep trying. Check out the tricare.mil website.

And the good news for reservists and guardsmen is that TRICARE is now available to them. The September expansion of TRICARE Reserve Select will allow all qualified members of the Selected Reserve to purchase health care coverage, with three tiers of premium sharing — even if they aren't recalled to active duty at the moment.

Keep records. If you haven't started already, keep copies of all your orders. Your spouse or family will need copies too. Keep a list of dates and service. As you get paid for travel, drills or active duty, check off those dates. The good news is that those extra points add up for retirement pay, but only if you make sure your service has counted them.

Find out what your civilian job offers. Most companies will at least do the minimum legal requirements of keeping your job open for you. Some offer more.

Nonetheless, in my husband's case, the Airline Pilot Association continued to take premiums for disability insurance even after he informed them of his recall. Most reservists know if their company is military friendly or not. You'd hate to have to play the Support Our Troops card, but be aware that it is in your hand.

Be prepared to fight. Not fighting in Iraq or Afghanistan, but fighting for what you and your family need and deserve. The Navy has the ECRC, which not only matches up servicemen with the needs of the Army, but also looks out for the reservists who may not be stationed with a Navy unit. Every unit has an ombudsman though. Each family should have the name and phone number of someone who can help in case of an emergency at home or in the field.

According to Major William Dowling (USA), who is attending the U.S. Army Command and General Staff College before his return to Ft. Bliss as a battalion officer, "platoons get rotated through stations for JAG, Dental, SGLL, the whole gamut and it can be boring but pay attention. In processing provides good

information. Listen to those briefings because that information can be essential."

Be frugal. Any time there is a change in duty status, there can be undesired change in financial status as well. Even with per diem and war zone tax breaks, there is still a change to be considered. Having two households always puts some amount of financial strain on a family. Planning ahead can help. Don't skimp on communications though. Having a phone or Internet connection is essential for family separations.

While the Army, Navy and Air Force are working towards a more seamless joint service, a more seamless active and Reserve, there are still sticky situations.

After the launch of ECRC, Capt. Rigoulot came home to find that his last travel claim was now lost in the ether. He got his records, got on the phone and geared up for a fight. Since he was now a reservist and not on active duty, he no longer had access to active duty web records. It still took two months for his claim to be paid — but at least he had the phone number of the ECRC. 