



Before You Deploy

Simple preparation before deployment can prevent big problems later.

By CPT Thomas A. Mengesha

SO you have learned that you are about to be deployed. One thing is certain; your life will never be quite the same. Soon reality will set in and you will wonder to yourself, what am I suppose to do now? How will my family be taken care of? What will happen to my job? If you are self-employed, you may wonder what will happen to my business? What should I expect while deployed?

Family Care Plan

One of the first things a service member should do prior to deployment is review and/or implement a family care plan. Your family care plan should be reviewed certainly if you are being deployed, but also at least once a year regardless of deployment status.

Regardless if you have children or not, you should have some form of a Family Care Plan in place.

When you prepare your plan, be sure to do the following:

- Assign a guardian for your family in a special Power of Attorney and make sure that the guardian understands his or her responsibilities.

- Obtain ID and commissary cards, register in DEERS, and check to make sure all ID cards have not expired.
- Sign up for group life insurance, and update all beneficiary information.
- Arrange for housing, food, transportation and emergency needs.
- Inform your spouse or any caretakers about your financial matters.
- Arrange for your guardian to have access to necessary funds.
- Arrange for child care, education and medical care.
- Prepare a will, and designate a guardian in the will.
- Arrange for necessary travel and escort to transfer family members to their guardian.
- Discuss your plans with your older children.

The overall financial picture of the family should be discussed and understood by the entire family. It is amazing how many couples do not discuss the family bills and their overall finances. One spouse may have been responsible for handling the family finances, and the other may have no idea about what gets paid and to whom. It is imperative that both spouses are aware of all bills, when they are due, as well as the overall financial well being of the family.

Selecting a Financial Institution

One of the most important decisions a service member can make prior to deployment is the selection of a financial institution. Some things to consider when selecting a financial institution include, ease of use, the ability to make wire transfers, and accessing your bank account online just to name a few things. Remember, as a deployed service member you will be traveling to remote parts of the earth. As such, you want to ensure that your financial institution can be accessed online.

It is important that you shop around for a financial institution that knows how the military functions and if possible provides benefits for service members at a reduced cost.

Of all that I have tried, I can say without reservation that USAA Federal Savings Bank (USAA) is the absolute best. They have a great online banking program that includes USAA Deposit@Home, 24/7 access to your accounts, USAA Web BillPay as well as other great services. Their website is www.usaa.com. However, the choice is yours to make.

Medical Insurance Enrollment

Medical and health insurance is very important and is one of the key benefits given to active duty service members and their families. As such, the military has an excellent medical program to take care of family members during a deployment. Tricare is the medical program for the military.

Once a service member is alerted, both the Soldier and their family members are entitled to submit claims for recent medical expenses (for reimbursement only) to TRICARE (the military's medical care system) for medical expenses incurred up to 90 days prior to the reporting date on the mobilization orders. Full family medical coverage under TRICARE starts the first day of mobilization/active duty.

Family members should obtain ID cards as soon as possible by bringing a copy of the mobilization orders (and identification/copy of marriage license) to the nearest ID card issuance facility.

ID cards are available through any military installation and most Army Reserve Centers and National Guard Armories with ID card and Defense Enrollment Eligibility Reporting System (DEERS) access. A listing of these installations is at the TRICARE DEERS information website: www.tricare.osd.mil/deers/default.cfm. It is important that family members be entered into the DEERS database as quickly as possible (which occurs upon ID card issuance), as this is how the military verifies family member eligibility for support, services and entitlements, including TRICARE.

ID cards contain all of the information necessary related to the service member (or sponsor) for medical coverage for spouses and dependents. Therefore, enrolling in DEERS as soon as possible cannot be stressed enough.

Create a virtual you

A tip that I would like to give, particularly if you have small children, is to create a DVD of you speaking or maybe even reading your child's favorite book. Doing so will give that child repeated opportunities to see you. Remember children have emotions and this is certainly a difficult time for them.

I know that both my daughter Marissa and son Troy

appreciated seeing me and hearing my voice. Even hearing their favorite story told to them on a DVD brought them great joy. Believe me, the time you take to do this simple act will pay great dividends in the future.

You should also consider making a special corner of a room dedicated to you. In that area you may want to display a large photo of the deployed service member along with some of their special items that are associated with them like their favorite hat or items of clothing.

Doing this provides a "private place" for family members to go on their own and in private to think about the service member while away.


Self-Employed Service Members

For those of you who are employed, ESGR is a great resource. However, in other cases such as people who are self-employed at the time of their deployment the situation is not as kind. Particularly if you have done nothing to prepare for the loss of your business due to a deployment.

At the time I was deployed, I was the owner and operator of a solo practice private law firm, The Mengesha Firm, P.C. located in Southfield, Michigan.

When I was deployed I lost a significant income. I was the only attorney in my law firm and there was no one to continue the firm operations during my deployment. At the time my book was being published the military did not have any programs to assist a person in my situation.

My best advice to anyone who is self-employed, in fact everyone, is to have a "rainy day" fund.

To the best extent possible, have a plan in place much like a Family Care Plan that would provide for taking care of your business while you are away. 

THE AUTHOR'S GUIDE

CPT Thomas A. Mengesha is an attorney and author of "The Service Member's Guide to Deployment," available as an online download through www.booksonboard.com for \$15.

Mengesha describes his own deployment experiences through tours in the Middle East, and offers numerous tips on how to prepare yourself and your family, what to bring, what to expect, and how to manage a return to civilian life.

He delves into tax benefits of being deployed in a combat zone and how the Savings Deposit Program for service members offers a hard-to-beat fixed 10% annual interest rate.

Mengesha recommends using the "Crisp Yard" or Central Receiving and Shipping Point for sending packages home at lower cost than other methods.

His book describes many of the programs and organizations that offer post-deployment resources and support, and gives high marks for Outward Bound Wilderness Excursions as a way to unwind after a deployment.

A service member who uses even a few of his tips will more than recoup the cost of the book, and be better prepared after reading this insightful combination of practical advice and personal experience.