

**RESERVE AID
REFERENCE MANUAL**



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Introduction: Approximately forty percent of American troops serving in Iraq and Afghanistan are from Reserve units. For many, the financial sacrifices are great. Current law requires only an unpaid leave of absence for those called to active duty. While Reserve Service Members retain long-term job security; many make significantly less than they would in their civilian lives. Accordingly, nearly 41% of Reserve Service Members are impacted by a pay discrepancy between their military and civilian salaries. These financial sacrifices are compounded for the 56% of Reserve Service Members that are married. Fully 55% of married Reserve Service Members report a loss of income as a result of being called to active duty. Reserve Aid is a 501(c)(3) nonprofit organization committed to providing financial support mainly to Reserve Service Members (and their families) called to active duty in all five branches of the Armed Forces. Reserve Aid will also aid active duty, wounded, and retired service men and women and their families including survivors (spouses and orphans). To honor meritorious military service, Reserve Aid makes unrestricted, need based grants to military families who have a Reserve Service Member on full-time deployment to a combat zone or homeland security position. Our goal is to alleviate the emotional and financial burdens placed on the men and women called to serve our country by supporting their families at home.

General Operations and Purpose: Based on verified requests from service men and women in the U.S. Armed Forces Reserves, Reserve Aid makes grants to improve the education, health and wellness of the Service member and their spouses and children. Grants can be made directly to individual Service Members and their families, but it is preferred that the grant goes directly to the entity which the service member is using, i.e. doctor, dentist, credit card company etc. In addition **a portion of** the funds that Reserve Aid raises may be distributed through the Air Force Aid, Army Emergency Relief, Coast Guard Mutual Assistance and Navy-Marine Corps Relief Societies. These assistance programs, conducted within the command structures of the Armed Forces, are dedicated to the sole mission of helping service members and their dependants within their respective branches of the service.

This Reference Manual, defines the policies applicable when Reserve Aid determines that it is appropriate to make a direct grant to a Reserve or Active service member or their immediate families. This manual is designed to provide administrative guidance and a framework to assist service members and their chain of command in determining whether a service member qualifies for assistance from Reserve Aid.

Reserve Aid is a private non-profit, tax-exempt organization. It is not a Department of Defense organization, or an instrumentality of the US Government and its funds are not available for use by other government agencies. Its purpose is to collect and hold funds for use by service members and their eligible family members to meet only a valid financial emergency need.

ASSISTANCE

In order to determine if the service member is qualified to receive assistance from Reserve Aid, he/she should review the qualifications and Categories of Assistance set forth in this document. If the service member determines that they qualify, they should advise the senior enlisted member of their Chain of Command, i.e. 1st Sgt or Sgt. Maj., that they are applying for assistance through Reserve Aid. They should complete the application, attach all the required supporting documents and either fax or mail their application to Reserve Aid.

Right to Privacy: An applicant's interview with the Reserve Aid Executive Director or points of contacts (POC's) does not share the same privileged legal status as an interview with a lawyer. However, an applicant has the right to expect that personal information will remain private. Reserve Aid will not discuss this information outside the office, nor divulge such matters to anyone, except on a need-to-know basis. Protecting applicant's privacy does not prevent Reserve Aid from verifying information. Applicants may feel that questions asked of them are private, embarrassing, or intrusive but Reserve Aid does have an obligation to verify that a financial need exists prior to disbursing funds. If the applicant refuses to answer questions or allow substantiation of the request, assistance may not be provided. Other than in response to a court order, subpoena, or formal official investigation by proper civilian or military authorities, Reserve Aid will not release case records without the express written permission of the service member whose records are the subject of an information request.

Meritorious Service: Among the key considerations in the Reserve Aid grant making process is to provide grants to members of the United States Armed Forces who distinguished themselves with meritorious achievement or service to the United States.

Need: The basis for Reserve Aid financial assistance is only to meet a genuine financial emergency need. Reserve Aid sometimes must help the applicant distinguish wants from needs. Funds are not to be provided to maintain a standard of living beyond the applicant's financial means.

Loan vs. Grant Considerations: Reserve Aid will not provide loan assistance.

Request for loans should be made to the appropriate service member's relief agency. For example, 94% of the aid from The Army Emergency Relief is provided in the form of interest free loans with repayment of these loans helping to fund future assistance.

Reserve Aid financial assistance should be fair and equitable for all service members. A grant should not be provided simply because a member has a monthly deficit and cannot repay a loan. It may be that the member has been irresponsible or simply living beyond his/her means. Reserve Aid funds will not be used to reward this type of behavior. It would be unfair to provide a grant because a service member has acquired so much debt that a loan could not be repaid, while at the same time asking a service member who has been living within a budget and doing without, to repay a loan. Grants are more appropriate to unique circumstances such as death of an immediate family member, or special medical problems that constitute a bona fide emergency and not payment for routine expenses that suddenly become a problem. A loan from one of the relief agencies would be more appropriate in those cases. A grant given for expenses, which will be

reimbursed by other sources such as insurance companies or the government, should be refunded as soon as possible to Reserve Aid.

Powers of Attorney: Reserve Aid will recognize a valid power of attorney (POA), which authorizes an individual, normally the spouse, to apply for and accept money and to execute such documents necessary to execute the intent of the grants. A valid POA may be either a General or a Special POA. If the POA is over a year old, then the service member should be contacted to obtain approval for the requested assistance.

Commander/ Senior Enlisted Referral: The Reserve Aid program has a positive influence on service members' morale by giving commanders an extra asset in helping them accomplish their basic command responsibility for morale and welfare of their service members and families. Reserve Aid should rely upon input and advice from the service member's Commander or Senior Enlisted as he/she will be much closer to the financial details of the case. The Commander or Senior Enlisted can help distinguish between service members WANTS and NEEDS, and can help Reserve Aid provide assistance in a fair and equitable manner. A rear detachment Commander must be in the grade of E-7 or above in service member's request for assistance.

Eligibility:

Reservists and National Guard members, who have been mobilized for active duty in support of the Global War on Terror from 2007 to 2009 and have served more than 30 consecutive days on active duty, and their dependents.

Service members of the Reserve Components, who have served since 2007 and have been retired from military service because of physical disability, and their eligible family members.

Widows (ers) and orphans of service members who died while serving in support of the Global War on Terror.

CATEGORIES OF ASSISTANCE

1) Medical, and Hospital Expenses

Reserve Aid offers limited assistance for health care since all categories of eligible applicants have access to Military Treatment Facilities or are authorized care under CHAMPUS/TRICARE or MEDICARE. Additional supplemental insurance programs are available to enhance medical protection. Service members should be encouraged to carry supplemental insurance as large medical bills can have a disastrous effect on a family's finances. Reserve Aid does not help finance medical care for chronic illness or pay for catastrophic medical expenses. Limited assistance is available to help solve short-term problems such as paying the patients share of covered expenses or assisting with the purchase of special equipment not covered by insurance.

Normally Reserve Aid does not assist with routine medical bills. These bills are considered like any other unpaid bill or money owed. Most requests for assistance are for the patients share after CHAMPUS/TRICARE payment has been made. Reserve Aid may assist with prosthetic devices, such as orthopedic shoes, hearing aids, and spectacles. Assistance may be provided when emergency treatment is needed and partial payment or a down payment is required for treatment to be received. Reserve Aid does not provide assistance with financing major transplants and does not normally assist with experimental or preventive procedures not covered by CHAMPUS/TRICARE. Reserve Aid funds will not be provided for elective medical treatment. Reserve Aid does not assist with yearly TRICARE enrollment fees, unless a documented hardship exists. Reserve Aid funds will also not be used for abortions and no exceptions may be authorized. Reserve Aid may assist with purchasing certain required medical equipment not covered by CHAMPUS/TRICARE such as wheel chairs, respirators, and lift modifications for transport vans if a documented requirement is provided from a doctor.

2) Funeral Expenses

Reserve Aid wants to be sensitive to assistance requests for funeral expenses submitted by active duty service members who have lost an immediate member of their family, i.e., spouse, child, or dependent parent (ID Card Holder). The approach and assistance offered varies, depending on the eligibility status of the applicant and the unique circumstances. The challenge is to be responsive to the needs of the service member without extending assistance beyond basic, reasonable cost. Reserve Aid will provide reasonable funds for a modest but dignified funeral based upon current national average cost for funerals. When the service member decides to have the funeral at a location other than the place of death, the total cost of the funeral may not be known. A local funeral home may be able to work with the other mortuary to determine the total cost. If this is not possible, assistance should be provided for the local cost and travel expense, and service member instructed to seek assistance for the remaining expenses through the American Red Cross office in the community where the funeral will take place, or at a nearby relief society prior to the funeral.

Funeral Expenses for Non-Dependent Family Members of Active Duty

A grant should not be given for funeral expense of non-dependent family members of active duty members since they are not eligible for Reserve Aid assistance.

Funeral Expenses For Retirees/Widows

Reserve Aid policy is that retired service members, their dependents, or widows should anticipate funeral expenses.

3) Emergency Travel Expenses

Reserve Aid provides funding for unforeseen required travel that is the result of emergencies or other unique circumstances. When authorizing assistance for travel, assistance normally will be provided for only those persons necessary to resolve the situation. Service members who are granted emergency leave due to death of an immediate family member or serious illness, which may result in death, generally will be attempting to depart the command as soon as possible, often the same day as notification is received. In time sensitive situations like this a budget is not required to be completed prior to travel. Assistance should be provided as a grant with the understanding that a complete budget review will be done when the service member returns to his/her duty station. It is Reserve Aid's desire that assistance be provided to meet unforeseen required travel and related maintenance expenses such as transportation, lodging or food" to meet these emergencies. Usually this results in assistance for travel, food, and lodging because of a death or serious illness in the service members, or spouses, family. It is Reserve Aid's intent to provide assistance for short periods (7-10 days) to resolve or meet the requirements of this emergency i.e. attend a funeral and return to duty station. It is not the intent to provide financial assistance for extended periods after the emergency has been resolved. Example: Service member returns home for a funeral and afterwards remains in a leave status for up to 30 days. Reserve Aid assistance during this extended period for food, lodging, etc. should not be provided unless there are mitigating circumstances that warrant an extended stay.

Emergency/Non-Emergency Leave

There are numerous emergency situations where assistance for travel expense may be requested. There are many instances where, in the service members' opinion, an emergency exists but the situation does not meet the Service criteria for granting emergency leave. A Commander recognizes a situation exists where the service member's presence is necessary but the situation does not warrant authorizing emergency leave. This could be a situation involving a grandparent (not in loco parentis) aunt, uncle, cousin, niece, or nephew. When it is determined that the service member's presence is the best solution to the problem, and the Commander concurs, Reserve Aid may assist with travel. Reserve Aid must ensure that a legitimate need exists for the service member's presence and assistance is not being provided simply to cover ordinary leave. When an immediate family member dies, both the service member and spouse may wish to travel to the funeral. Reserve Aid assistance for travel may be provided for person who has the emergency and spouse if necessary for emotional support.

Other situations for which Reserve Aid assistance may be requested would include extraordinary costs involved in a PCS, convalescent leave, return of dependents to service members household after short term absence to resolve problems at an emergency site, transporting dependents to a medical treatment facility, or to attend a court ordered appearance.

4) Rent/Utilities/Food

Establishing a household in a new area can be expensive. To offset this expense, various government entitlements are available such as Basic Allowance for Housing (BAH) and dislocation allowance. However, there are times when service members are not able to draw these allowances in time to use them. Therefore, financial assistance may be given for initial rent and deposit, utility deposits, phone, and other costs associated with obtaining housing. Large unexpected bills such as medical or funeral expenses will sometimes place a service member in the uncomfortable position of being unable to pay their rent or mortgage. Reserve Aid may provide assistance in this situation. Again, a grant given for expenses, which will be reimbursed by other sources such as insurance companies or the government, should be refunded as soon as possible to Reserve Aid. However, if Reserve Aid believes the service member is unable to make the payment due to mismanagement or neglect the requested assistance may be denied and service member told to negotiate payment with rental agency or mortgage company unless service member is in receipt of eviction/foreclosure notice. This does not imply that Reserve Aid approval is automatic simply because service member has an eviction/foreclosure notice. Assistance for gas, electric, water, sewage, trash, or other utilities are within Reserve Aid policy. Individuals having difficulty paying utility bills should receive advice on how to lower cost such as enrollment in local utility company budget plans, if available. Assistance to maintain basic phone service is authorized. Assistance for cell phones is also authorized since many service members only have cell phones versus traditional landline phones.

Reserve Aid may provide assistance for food for short periods, usually not past receipt of the next paycheck. Assistance may be a check to the commissary or food store, or food in kind from a food locker or local food programs.

5) Clothing

Although service members receive an annual allowance for uniform replacement, there are times when they need to purchase additional uniforms i.e., loss or damaged in a natural disaster. Also, as an example, wounded soldiers recuperating in healthcare facilities may need civilian clothing. Reserve Aid may assist with the purchase of necessary civilian clothing. Generally these requests are to replace items lost in natural disasters, or due to household goods not arriving and clothing is required because of a change in weather. Assistance should only be provided for basic essentials.

6) Essential Privately Owned Vehicle (POV)

Motor vehicles are expensive to own operate, insure, and maintain. Reserve Aid will not finance the purchase of motor vehicles. However, Reserve Aid recognizes that these expenses can have a serious impact on service members' budget. Assistance for vehicle

payment or repair is contingent on the service member having a valid driver's license, producing vehicle registration in the name of the service member or his/her spouse, and verification that insurance coverage is current. Reserve Aid may provide loans for essential repairs to allow a vehicle to operate safely. Assistance is provided to repair an essential vehicle to enable the service member or family member to commute to work or go to medical appointments, etc. Request for car repairs from single service members should not be turned down just because they are single and live on post. These expenses may include reasonable towing charges. Reserve Aid recognizes that failure to have sufficient funds to perform routine POV maintenance such as oil changes, tune-ups, replacement of brakes or tires can contribute to significantly greater expenses at a later date. Assistance for POV maintenance will contribute to the overall general safety of service members and family members while extending the serviceable life of the vehicle. Replacement items will be standard equipment for the vehicle. There will be no high tech upgrades such as custom tires etc. Service members should have a written estimate of proposed repairs from an established repair facility prior to authorizing any assistance. Once a service member has provided estimates from a qualified repair shop, the service member determines which repair facility to use. It is illegal to make the selection of any specific repair facility a condition to receive Reserve Aid financial assistance. A check should not be written until the repair is completed and the final cost verified. If a service member is qualified to repair his/her own vehicle, or chooses to seek help from a qualified friend, Reserve Aid may provide assistance for the necessary parts after the service member produces a list of parts and prices from a parts dealer. Reserve Aid does not provide financial assistance for the service member's or friend's time and work.

Reserve Aid does not assist with cosmetic repairs to restore cars to their original condition. Assistance is provided to put vehicles in safe, running condition. Incidental body work and paint jobs are not emergencies. Reserve Aid does not assist with rental cars while a vehicle is being repaired. Assistance may be provided to repair a second vehicle if it is essential to the family for a spouse's employment, medical appointments, or because the family lives in separate geographic areas. At times the cost of the repairs may exceed the value of the car and it may not appear to be a good decision to support repairing the vehicle. However, this may be the only financial option available to the service member and assistance may be provided. Reserve Aid does not normally provide assistance for insurance premiums or assist with deductibles. However, under emergency situations a onetime assist may be provided.

7) Fire or other Disasters

Reserve Aid assistance may be provided to help with immediate needs when a service member, or eligible family member, is affected by a disaster. The disaster may affect only a few individuals such as a house/apartment fire; or an entire community, such as a flood, tornado, or hurricane. Reserve Aid cannot act as an insurance company, but can provide assistance for basic items such as clothing, beds, linens, eating table and chairs, temporary lodging etc. Assistance is not authorized for blanket group relief; it must be given only to individuals on a case-by-case basis. Each service member's financial circumstances are different and each service member must be assisted only on his/her

needs. Assistance should not be given for items covered by insurance or government reimbursement.

8) Other Categories

Dental: Most active duty service members have their dental care provided at no cost on military installations. However, there may be some recommended procedures that the military is not able to perform and the service member will be referred to a civilian dentist. Reserve Aid will consider request for assistance in these cases for what CHAMPUS/TRICARE will not cover. All service members are encouraged to enroll family members in the government dental insurance plan. This plan does not fully cover costly treatment and other assistance may be needed. Assistance may be considered for emergency care when up front costs are required for treatment to begin. Payment arrangements can then be made with the dentist for the remainder of the treatment.

Legal Expenses: Reserve Aid does not normally assist with legal fees for civilian court, fines, judgments, liens, bail, divorces, child custody cases, domestic disputes, and income taxes. Assistance is not authorized to replace funds for overdrawn bank account or to cover bad checks.

Home Repairs: The proper maintenance of a personal residence is an individual responsibility. However, emergency situations might arise which would cause Reserve Aid to consider repairs essential to the well being of a family. This may involve emergency furnace or plumbing problems or a request for air conditioning repairs where extreme temperatures could cause significant medical problems and a payment plan cannot be worked out with the repair company or funds are unavailable from commercial sources. Special consideration should also be given if such a request is received from a spouse when a service member is deployed.

Education Assistance: Education assistance to help service members and their families with the cost of vocational training. Our Assistance is in the form of cash grant paid directly to the school.