



KYARNG FY21 BENEFITS BRIEF



- Education and Incentives
- Tricare Reserve Select
- Behavioral Health
- Retirement Services
- Licenses/Certifications
- Financial Benefits
- ESGR
- Employment Opportunities
- G1 – Military Family Services



State and Federal Tuition Assistance

State TA

- Qualification:
 - Soldiers and Airmen of the KYNG
 - Completed Basic Training or contracted ROTC
 - Apply by 1 APR for Fall, 1 OCT for Spring
- Benefit:
 - Pays 100% tuition only at Kentucky public colleges
 - In state schools only
 - Up to 1st first Bachelors or lifetime cap

Federal TA

- Qualification:
 - KYARNG and other components (except Air Guard)
 - Completed 1yr service after AIT (removed eff 5 AUG 18)
 - May not use Ch1606 GI Bill
 - Apply 60 days before classes start
- Benefit:
 - Up to \$250 Per Credit Hour
 - Up to 1st Masters degree
 - Capped at 16 hours per calendar year
 - Recoupment for poor grades



CH 1606 MGIB-SR

- Qualification:
 - 6 year contract after 1 JUL 85
 - High school diploma or GED
 - Completed IADT or BOLC
- Benefit:
 - \$397/mo (FY21)
 - Pays directly to the service member
 - May also use State Tuition Assistance
 - May Not be used with Federal Tuition Assistance (FTA)
- Portability- Eligibility generally ends at discharge



GI Bill Kicker

- Qualification:
 - 6 year enlistment with 50 AFQT, or
 - 3 years service and extending for kicker, or
 - ROTC/OCS/WOCS
- Payment:
 - \$200/mo for enlistments
 - \$350/mo for participants in officer programs
 - Pays on top of GI Bill while in school



CH 33 Post 9-11 GI Bill

- Qualification:
 - Soldiers who served at least 90 days of qualifying active duty
 - Tiered based on active service up to 36 months (40% - 100%)
- Benefit:
 - Tuition: Pays up to 100% tuition and fees to school
 - Books: up to \$1,000/yr to student
 - Housing: Monthly payment to student based on zip code
 - No housing paid while serving on active duty
- Portability
 - Active duty discharges before 1 JAN 2013 – 15 years to use
 - Active duty discharges 1 JAN 2013 or later – no delimiting date



Transfer of Post 9-11 GI Bill

- Qualification:
 - Spouse and/or children under 23
 - 6 years time in service (TIS)
 - Able to commit to 4 year service obligation
 - May transfer only while serving
 - May only modify existing transfers after discharge (no new transfers)
- Benefit:
 - Spouse
 - Same benefit as soldier (no housing stipend while on active duty)
 - Children
 - Eligible for housing stipend regardless of active status
 - Eligibility ends at age 26



Extension Bonus

SRIP

- Qualification:
 - Grade E3 - E7
 - Within 1 year of ETS
 - Less than 13 years 1 month time in service (TIS)
 - MTOE (deployable) unit or Medical TDA
 - Passing APFT
 - Duty MOS Qualified
 - Not excess
 - Not AGR or dual status TECH
- FY20 SRIP Payment:
 - \$20,000 for 6 years
 - 50% up front, 50% at 4th year
 - \$ 20,000 for 6 years (V2)
 - Lump Sum
 - \$4,000 for 2 years
 - Lump Sum
 - \$10,000 for 4 years
 - Lump Sum

SLRP

- Qualification:
 - Grade E1 - E7
 - Within 1 year of ETS
 - Less than 16 years time in service (TIS)
 - MTOE (deployable) unit or Medical TDA
 - Passing APFT
 - Duty MOS Qualified
 - Not excess
 - Not AGR or dual status TECH
 - Federal Education loans, no private loans
- FY20 SRIP Payment:
 - \$50,000 lifetime cap with 6 year extension
 - Pays 15% per year



Education and Incentives Questions?

- **SFC Kyle Ohlmann**
Education & Incentives NCOIC
502-607-1307
kyle.a.ohlmann.mil@mail.mil

- **SSG Matthew Boone**
GI Bill Manager 502-
607-1138
matthew.p.boone2.mil@mail.mil

- **SPC Emma Boaz**
Incentives Manager
502-607-1342
emma.m.boaz.mil@mail.mil





- **Tricare Reserve Select:**
 - Usually costs much less than employer's insurance
 - Widely accepted-Majority of providers are in network

2020 Tricare Reserve Select Costs

Enrollment Premiums	Member only: \$44.17/mo Member + Family: \$228.27/mo
Deductible	E1-E4: \$52 per individual and \$104 per family E5 & above: \$156 per individual and \$313 per family
Catastrophic Cap	\$1,044

2020 Tricare Dental Costs

Enrollment Premiums	Sponsor only: \$11.60 Single: \$28.99 Family: \$75.37 Sponsor and family: \$86.97
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In Comparison...

Estimated monthly premium

\$195.33

Including a \$413.11 tax credit
Was \$608.44

Plan Details

Like This Plan

Anthem Blue Cross and Blue Shield

Anthem Bronze Pathway X HMO 6100

Bronze | HMO | Plan ID: 36239KY1140001

Deductible ⓘ
\$12,200
Family Total

Out-of-pocket maximum ⓘ
\$16,300
Family Total

Estimated total yearly costs ⓘ
Add

Copayments / Coinsurance ⓘ

Emergency room care	Generic drugs	Primary doctor	Specialist doctor
\$500 Copay after deductible/40% Coinsurance after deductible	40% Coinsurance after deductible	\$35	40% Coinsurance after deductible

Plan features

- ✗ Adult Dental
- ✓ Child Dental

Add Your Medical Providers
Add your medical providers and we'll show you which plans cover them

Add Your Prescription Drugs
Add your prescription drugs and we'll show you which plans cover them

★★★★☆ ⓘ

☐ **Compare**



In Comparison...

Estimated monthly premium

\$58.81

Including a \$413.11 tax credit
Was \$471.92

Plan Details

Like This Plan

CareSource

CareSource Marketplace Bronze

Bronze | HMO | Plan ID: 45636KY0010017

Deductible ⓘ
\$15,400
Family Total

Out-of-pocket maximum ⓘ
\$16,300
Family Total

Estimated total yearly costs ⓘ
[Add](#)

Copayments / Coinsurance ⓘ

Emergency room care	Generic drugs	Primary doctor	Specialist doctor
\$40	\$40	\$60	\$120
50% Coinsurance after deductible			

Plan features

- ✗ Adult Dental
- ✓ Child Dental

[Add Your Medical Providers](#)
Add your medical providers and we'll show you which plans cover them.

[Add Your Prescription Drugs](#)
Add your prescription drugs and we'll show you which plans cover them.

★★★★☆ ⓘ

[Compare](#)



- **Full-Time Behavioral Health Team**

Free, Confidential, Coaching on:

- Strengthening relationships
- Increasing confidence
- Reducing stress
- Better sleep
- Dealing with stress
- Handling anger
- Tackling depression & anxiety
- Post-Deployment challenges

Director of Psychological Health (Frankfort):

CPT Tim Olsen, LCSW, 502-607-1992

North Central Region Provider:

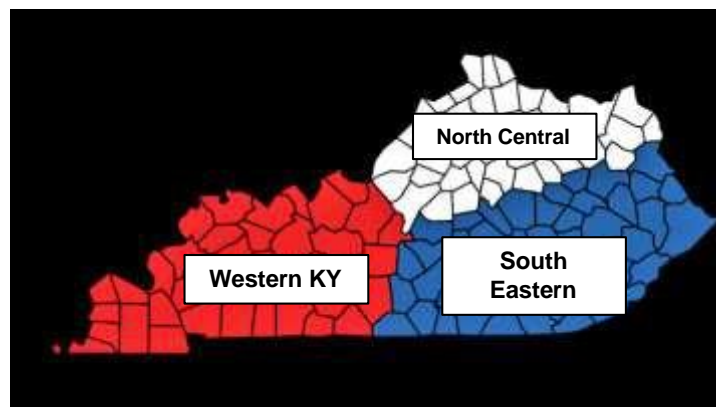
Anna Patton-Lingeman, LCSW, 859-475-8430

South Eastern Region Provider:

Kendra Eubank, LCSW, 859-420-8658

Western Region Provider:

Angela Green, LCSW. 270-903-0736





- **Military retirement transition assistance**
 - Full time personnel and M-Day retirements
 - **Blended Retirement Plan**
 - **Thrift Savings Plan**

Official Blended Retirement Website:

<https://militarypay.defense.gov/BlendedRetirement/>

Training (JKO) Joint Knowledge
Online:

<https://jko.jten.mil/courses/brs/OPT-IN/launch.html>

KYARNG Retirement Services NCO:

SSG Patricia Smith

502-607-1497

Patricia.d.smith16.mil@mail.mil

Facebook: Kentucky Guard Retirees

Calculators: Estimate your future retirement

ARMY

<https://myarmybenefits.us.army.mil/Benefit-Calculators/Retirement>

OSD

<https://militarypay.defense.gov/Calculators/>

TSP

<https://www.tsp.gov/PlanningTools/index.html>

Spouse Assistance: Financial
Education

<https://www.militaryonesource.mil/>



Kentucky Professional Licenses And Certification For Veterans

The State of Kentucky provides a variety of options for those seeking professional certifications, licensure, or other qualifications. They include, but are not limited to, the following perks and programs, created or directed by Kentucky public law:

Certification for Firefighters

Kentucky has specific procedures for “accepting military training and service toward firefighter certification” to allow veterans to use their military experience toward civilian firefighting jobs.

Kentucky Reciprocity Program for Emergency Medical Technician Certification

The Kentucky Board of Emergency Medical Services will allow “direct reciprocity” for military training and or experience for initial certification in the state as an emergency medical technician.

Commercial Driver’s License Skills Test Waiver

The Commonwealth of Kentucky grants a waiver on the skills test portion of the commercial driver’s test for military service members with “recent experience operating commercial-sized motor vehicles”.

KDVA Headquarters

1111B Louisville Rd
Frankfort, KY 40601
Phone: (502) 564-9203
Toll-free: (800) 572-6245
Fax: (502) 564-9240



Automatic Extension of Professional Certifications

Kentucky offers qualifying active duty military members “any professional license or certificate renewal without payment of fees or obtaining continuing education”.

Military Spouse Temporary Professional Licensure and Certification

Qualifying military spouses who possess current professional licenses or certifications may transfer them to Kentucky and be issued a six-month temporary license.

Kentucky Continuing Education Requirements Exemption for Licensed Engineers In The Military

The state offers a waiver for continuing education requirements for qualifying military members who are licensed engineers and are on a military deployment.

Kentucky Alternative Teacher Certification

State of Kentucky public law allows veterans to obtain “alternative teaching certification” to teach elementary, secondary, and secondary vocational school.

Kentucky License Requirements For HVAC Professionals

Kentucky permits qualifying veterans or currently serving military members to include their military experience when applying for heating, ventilation and air conditioning licenses. There is also a provision for a 60-day period after the expiration of the current license to continue working while applying for a renewal.

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1111B Louisville Rd
Frankfort, KY 40601
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Fax: (502) 564-9240



Kentucky Vehicle sales tax exemption for T32 Soldiers

Soldiers on T32 orders are able to purchase a vehicle in Kentucky without paying the state sales tax during the purchase.

Kentucky State Income Tax Exemption For Resident Military Members

The Commonwealth of Kentucky offers a military pay exemption from state income tax received by active duty or reserve components of the Armed Forces plus National Guard members.

Kentucky State Income Tax Exemption For Death on Line of Military Duty

The State of Kentucky “excludes all income from all sources for active duty and reserve members killed in the line of duty”, for the year of the service member’s death and the year prior. This Kentucky tax rule exempts “all federal and state death benefits payable to the estate or any beneficiaries” from state income tax.

Kentucky Probate Fee Exemption

Kentucky makes estate probate fees exempt for any “regular member of the Armed Forces”.

Kentucky State Income Tax Return Extension for Service in A Combat Zone

Kentucky allows service members to extend their state income tax filing while serving in a combat zone.

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1111B Louisville Rd
Frankfort, KY 40601
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Toll-free: (800) 572-6245
Fax: (502) 564-9240



Military Retirement Pay Partial Exemption From Kentucky State Income tax

Eligible military retirees may deduct up to \$41,110 of “total distributions from pensions, annuities, profit sharing, retirement, or employee savings plans.

Kentucky State Tax Credit for National Guard Members

Kentucky residents are eligible for a \$20 tax credit if the taxpayer is a National Guard member at the end of the calendar year.

Kentucky State Military Family Assistance Trust Fund

Since 2006, the State of Kentucky offers trust fund assistance for qualifying military personnel and dependents for expenses that may be applicable at the end of a deployment. This program is managed by the Kentucky Department of Veterans Affairs.

Kentucky Military Spouse Unemployment Benefits

Qualifying military spouses in Kentucky have the right to receive Kentucky unemployment benefits for leaving work to accompany the military member when she or he is reassigned to a new location

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Frankfort, KY 40601

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Kentucky Veteran License Plate Benefits

On top of **discounted plate and registration fees**, Kentucky offers a variety of perks and benefits for qualifying military members and veterans who need to renew or obtain license plates and meet DMV requirements.

No Annual Proof Required For Renewal Of Veterans And Retired Military License Plates

Kentucky has eliminated a requirement that discharged and retired applicants for military license plates show proof of eligibility at renewal time.

Drivers License Exceptions For 17-Year-Old Military Enlistees

Kentucky state law exempts 17-year old enlistees from the requirement to obtain an intermediate drivers license.

Kentucky Drivers License Renewal For Expired Licenses

Kentucky allows currently serving military members to renew a drivers license by mail, and “exempts military from an expired license” within 90 days of return to the Commonwealth when serving out-of-state duty according to the Kentucky Commission on Military Affairs official site.

Vehicle License Renewal Extension For Deployed Military Members

Kentucky state law exempts deployed service members from citations for “driving a vehicle with expired registration” within 30 days of return (proof of deployment required). Qualifying military members are also exempted from late renewal penalties and property taxes. Renewal in such cases is prorated.

Automatic Extension of Licenses, Permits, and Certifications

Kentucky law provides an automatic extension of licenses, permits, or certifications which may expire while deployed overseas, plus free renewal for same within 90 days after coming home.

POC: KY Transportation Cabinet (502) 564-1257



FY21 Benefits Brief

Employer Support of the Guard & Reserve (ESGR)

Phil Miller Phillip.k.miller@gmail.com

502-607-1227

859-227-4777

www.esgr.mil/KY



Employer Support of the Guard and Reserve (ESGR) provides education, consultation, and if necessary, mediation for employers of National Guard and Reserve employees.

ESGR's goal is to support America's employers who share their employees with the nation to ensure our national security.



Ombudsman Services

- Perform Mediation between employers and service members
- 6 Ombudsman in KY
- Average 3 Cases per Month
- Work with Department of Labor to resolve employment issues



Employment Services

- Provide resume writing assistance
- Interview training
- Job search
- Partners with Kentucky Career Center – More avenues for employment opportunities



Employment Opportunities:

<http://www.fedshirevets.gov/>
<http://www.esgr.org/>
<http://www.dol.gov/vets/>

ARMY AGR VACANCY ANNOUNCEMENTS

<https://states.gkoportal.ng.mil/states/KY/HRO/HROAR/AGRFTNGD%20Vacancy%20Announcements/Forms/AllItems.aspx>

TECHNICIAN JOB ANNOUNCEMENT WEBSITE

www.usajobs.gov

JOB SEARCH IN LOCAL AREAS

<http://www.kentuckyjobnetwork.com/jobs.asp?pagenode=43>

KY PERSONNEL CABINET JOBS

<http://personnel.ky.gov>

PERSONNEL CABINET'S SPECIAL NON MERIT JOB POSTINGS WEB PAGE:

<https://careers.ky.gov/Pages/join-the-teamspecialnonmerit.aspx>

STATE SPECIFIC OPENINGS

<http://www.kentuckyjobnetwork.com/jobs.asp?pagenode=43>

Email SFC Eric Merrell for a
"Who's Hiring" Weekly Report



TIPS & TRICKS FOR ACING THE APPLICATION REQUIREMENTS:

<https://kentuckyguard.dodlive.mil/files/2019/06/Resume-Writing-Tips-2019.pdf>

The Green River Local Workforce Development Board has been awarded a National Dislocated Worker Grant in excess of \$500,000. This grant is designed to assist the community in hiring temporary workers for humanitarian need and provide up to \$5000 for those laid off to attend short-term training programs.

ResCare Workforce Services, who is working with the Local Workforce Development Board to administer the grant, has partnered with three local community colleges.

ResCare is currently in the process of recruiting students in the following counties: Daviess, Hancock, Henderson, McLean, Ohio, Union and Webster. **Veterans are a priority.**

POC is Matthew Bartlett
Phone: 270-687-7297
Email: matthew.bartlett@rescare.com

KY National Guard Employment Services

Chaplain (LTC) Angie White
502-607-1127
Angela.r.white12.mil@mail.mil

SFC Eric Merrell
502-607-1531
Eric.a.merrell.mil@mail.mil

G1 Military and Family Readiness

KYARNG FAMILY ASSISTANCE

The Family Assistance Center (FAC) is a "One Stop Shop" for resources and referrals to help Soldiers and Family members resolve the issues they encounter throughout the military lifecycle. These centers were established to serve the needs of Service members, Veterans, retirees and their Families.

FAMILY ASSISTANCE SERVICES

- ❖ Employment Services
- ❖ Financial Assistance
- ❖ Red Cross Emergency Assistance
- ❖ ID Cards and DEERS enrollment
- ❖ Tricare
- ❖ Financial Readiness
- ❖ Crisis Intervention and Referral
- ❖ Monthly outreach to Deployed families
- ❖ Legal Services

COMMUNITY RELATIONS

EMPLOYER SUPPORTS THE GUARD (ESGR)

Promotes employer support for Guard and Reserve service members by recognizing outstanding support, increasing awareness of applicable laws and assisting in the resolution of conflicts between employers and service members. www.esgr.mil
ESGR Events: May - Annual Awards Luncheon, June - BossLift

TRANSITION ASSISTANCE ADVISOR (TAA)

TAA provides support for returning veterans to assist with benefits, education assistance, employment and any other issues they may encounter when returning from deployment.

SOLDIER AND FAMILY READINESS (SFR)

Works in support of the Commander to assist with execution of the Command's Soldier/Family readiness program
Serve as the conduit for command information pertaining to Soldier/Family readiness throughout the command
Provide hands-on assistance, training and information to subordinate unit Commanders and unit Soldier/Family readiness volunteers.

Help with Unit Charter

SOLDIER AND FAMILY READINESS (SFR)

- ❖ Facilitate communication between command and Families
- ❖ Distribute information and resources via Family distribution list
- ❖ Identify Family issues/concerns and relay to the Command and SFRS
- ❖ Phone tree responsibilities
- ❖ Newsletters and contributions
- ❖ Assisted & trained by SFR Staff
- ❖ Receive ongoing support from SFR Staff
- ❖ Call 1-800-372-7601 to reach the Family Program or any SFRS

CHILD AND YOUTH SERVICES

Promotes and sustains the quality of life of ARNG dependents ages 6-18 years (K-12). Guides and mentors members of the Kentucky Teen Council (KTC)

Child and Youth Activities:

- ❖ Community-Based Child Care
- ❖ Youth Development
- ❖ Month of the Military Child
- ❖ Youth Symposium
- ❖ KYNG Youth Camp
- ❖ KTC Trng/Teambuilding
- ❖ Operation Military Cheer

YELLOW RIBBON REINTEGRATION PROGRAM

Pre, During and Post events for NOS deployed units

G1 Military and Family Readiness

RESILIENCY, RISK REDUCTION, AND SUICIDE PREVENTION (R3SP)

RESILIENCY PROGRAM

This U.S. Army program provides members of the "Total Army" with scientifically-validated, psychological resources and skills needed to cope with adversity, accomplish missions, and thrive in life. The effect is greater individual resilience and performance, leading to improved readiness.

ADJUST FIRE WELLNESS COURSE (AWC) This is a holistic approach to assisting Soldiers who may be in need of advanced resilience and prevention skills training. This course will focus on resilience skills geared towards helping a Soldier set goals and increase motivation. This course will also focus on suicide prevention training, healthy eating, Army Physical Fitness Training, reduction of drug and alcohol abuse, healthy habits and coping skills.

RESILIENCY SERVICES:

- ❖ Ready and Resilient Campaign (R2C)
- ❖ Guard Resilience Training Program
- ❖ Master Resilience Trainer Course (MRT)
- ❖ Comprehensive Soldier and Family Fitness (CSF2)
- ❖ Adjust Fire Wellness Course (AWC)
- ❖ Resilience, Risk Reduction & Suicide Prevention Task Force

Contact Resilience Coordinator 2LT Abshire at 502-607-1555

SUBSTANCE ABUSE PREVENTION PROGRAM AND DRUG TESTING PROGRAM

"There is nothing more important than the welfare and readiness of our Soldiers and units. Leaders and the chain of command will provide quality, relevant training and education to improve and sustain positive organizational climates that emphasizes Army Values and treating everyone with dignity and respect. This leader centric approach not only builds combat readiness and lethality at the Soldier and small unit level, but allows commanders to tailor training commensurate with their assessment of unit risk in each area, will drive better results, and will reinforce the importance and seriousness of these issues."

Resources to facilitate substance abuse prevention and rehabilitation are through the Alcohol and Drug Control Office (ADCO). The ADCO is also responsible for tracking and reporting rehabilitation of SM's and providing information to commanders.

Contact ADCO: Mr Jon Dow at 502-607-1074.

SUICIDE PREVENTION TRAINING

Sustain the health and well being of our Soldiers. The National Guard's Strategic approach to preventing suicide and high-risk behavior helps build cohesive units. Each life lost to suicide is one life too many!

ASIST/ACE-SI

2 DAY interactive workshop in suicide first-aid. ASIST/ACE-SI teaches participants to recognize when someone may be at risk of suicide and work with them to create a plan that will support their immediate safety.

EQUINE ASSISTED SVS

with MRT Skills at KY Horse Park – Therapeutic Riding CTR

Contact SPP MGR: Ms. Crabtree at 502-607-1272

G1 Military and Family Readiness

CASUALTY OPERATIONS

Casualty Affairs provides care of the Men and Women of the KYNG and their Families in the event of the serious injury or death of a Service Member regardless of duty status to include Retirees. This includes the immediate need of the Family and the sustained support of Survivors. Our success is defined by the speed and continuity of care provided to the Service Members and Families.

SERVICE MEMBER'S GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION

- ❖ Provides payment to Service members who suffer certain losses due to traumatic injuries that occur in service
- ❖ Provides rapid financial assistance to those suffering serious traumatic injuries
- ❖ Automatic with SGLI coverage – premium is \$1/month

VETERAN'S GROUP LIFE INSURANCE (VGLI)

- ❖ Allows separating service members to continue their life insurance coverage after separation from service
- ❖ Great transition insurance

For more information:

The VA web site provides valuable information that will assist you with answering questions concerning insurance programs and benefits. Go to: www.insurance.va.gov or contact the SGLI Office Toll-Free at 1-800-419-1473 for questions

SERVICE MEMBER'S GROUP LIFE INSURANCE

- ❖ Low cost term life insurance
- ❖ \$400,000 maximum coverage
- ❖ Automatic coverage upon enlistment
- ❖ Remains in effect for 120 days following separation

SERVICE MEMBER'S GROUP LIFE INSURANCE

- ❖ Insures spouses at a maximum of \$100,000
- ❖ Insures dependent children with free coverage of \$10,000 for Service members who have SGLI
- ❖ Service member is automatic beneficiary
- ❖ Automatic coverage for spouse and dependent children

SURVIVOR OUTREACH SERVICES (SOS)

Supports surviving family members with long term casualty assistance. Supports Retiree Briefs. KYNG SOS contractors work with SOS coordinators from the Active Component and will support multiple events across the state throughout the year: Annual events: Survivors Day on the Ohio Riverboat Ride (June), Survivors Day at the Races (Nov).

MILITARY FUNERAL HONORS

MFH Team renders military honors to eligible Service Members throughout the state. The MFH Team also conducts MFH Training to unit personnel.



FY21 Benefits Brief

Family Services



TRICARE East Region

Humana Military

1-800-444-5445

HumanaMilitary.com

www.tricare-east.com

TRICARE Reserve Select

www.tricare.mil/trs

TRICARE Dental Program

www.tricare.mil/tdp

United Concordia

1-844-653-4061

www.uccitdp.com



Military OneSource is your 24/7 connection to information, answers and support to help you reach your goals, overcome challenges and thrive. As a member of our military family, you are eligible to use this Department of Defense-funded program anytime, anywhere.

Turn to Military OneSource for tax services, spouse employment help, webinars and online training, relocation and deployment tools, and much more. Learn about some of the ways we serve you.

1-800-342-9647

<https://www.militaryonesource.mil/>