
From: DC METRO AREA BRANCH OF COA [mailto:COA@LIST.NIH.GOV] **On Behalf Of** Julian Canizares
Sent: Tuesday, July 13, 2010 7:48 PM
To: COA@LIST.NIH.GOV
Subject: [COA-DC-BRANCH] Smart Brief - Benefits Available to PHS Officers

DISTRICT OF COLUMBIA METROPOLITAN AREA BR



To members of the D.C. Metropolitan Area Branch,

This Smart Brief is a journal style email message intended to help keep you informed about various uniformed service benefits available to PHS officers. Please note that some offers may only apply to Armed Forces members; however, these Smart Briefs will help promote awareness and push toward including the common language of "Uniformed Services" in more legislation and benefits packages.

For the current posting, please forward any questions or comments to LCDR Robert Windom at robert.windom@foh.hhs.gov. We also welcome any hot topics or special discounts that you wish to share with your fellow officers. Thank you.

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Current Posting

1. ITT Ticket Offers
2. MWR Outdoor Recreation Services
3. Track Highlights and Progress of the FY11 National Defense Authorization Legislation
4. Legal Services Benefit
5. Soldier's and Sailor's Civil Relief Act (SSCRA)

6. Thrift Savings Plan (TSP)

Previous Posting

- 1. Presidential Memorandum Signed**
 - 2. Track Highlights and Progress of the FY11 National Defense Authorization Legislation**
 - 3. President Signs the VA Affirmation Act**
 - 4. Residential Partnership Program**
 - 5. Museums Offer Free Admission to Military Families**
 - 6. Military Offers In Chicago**
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Current Posting

1. ITT Ticket Offers

Order Tickets for Kings Dominion Military Salute Picnic from MWR ITT Kings Dominion (VA) will offer another Military Salute Picnic on October 30. Order tickets early from MWR ITT Office. The Salute includes admission to the park and an all-you-can-eat picnic. Menu is: Roasted Chicken, Hamburgers, Hot Dogs, Baked Beans, Assorted Chips and Brownies. Ticket costs are: adults (ages 3+ AND 48" and taller) - \$39; and child (Ages 3+ AND under 48" tall) - \$29.25. Ages 2 & under are FREE. Parking Passes are \$8.75. Picnic time is: food and beverages are served from 1:30 p.m. to 2:30 p.m. and dessert served until 3 p.m. To order tickets, stop by or call your local MWR office to check on availability.

Order Baseball Tickets from MWR ITT

Order tickets for the Washington Nationals, Baltimore Orioles and the Southern Maryland Blue Crabs baseball teams through MWR ITT. Ticket orders must be place two weeks before the intended game day. Orioles tickets range from \$7 to \$34.50 for non-premium games and \$20 to \$54 for premium games (vs Yankees or Red Sox). Nationals tickets range from

\$14.25 to \$32.50 for premium games and \$12 to \$30.25 for non-premium games. Southern Maryland Blue Crabs tickets range from \$4 for lawn seats to \$9.75 for field box seating. To order tickets, stop by or call your local MWR office to check on availability.

Order Tickets for STAR WARS LIVE - In Concert from MWR ITT
Star Wars fans can order discount tickets from MWR Information, Tickets and Travel Outlet for the STAR WARS LIVE - In Concert scheduled for July 17, 2010 at the Verizon Center, Washington, D.C. Concert times are 2 p.m. and 7 p.m. Ticket prices are: 100 Level: \$75.75 (gate price: \$94.70); 200 Level: \$54.00 (gate price: \$74.60); 400 Level: \$32.50 (gate price: \$54.60). The concert is a unique multi-media event featuring music from all six of John Williams' epic Star Wars scores narrated live by Anthony Daniels, voice of C-3PO. The concert features a full symphony orchestra and choir, as well as an exclusive exhibit on the concourse featuring Star Wars costumes, artifacts, props and production artwork from the Star Wars films. Some items have never been on public display. To order tickets, stop by or call your local MWR office to check on availability.

2. MWR Outdoor Recreation Services

Fort George G. Meade (Ft. Meade) FMWR Outdoor Recreation Services

Looking to get outdoors this summer, don't forget Ft. Meade FMWR offers a variety of boating, fishing, camping, and sporting equipment for nominal rental fees to active duty, reservists, retired military personnel, DoD civilians, and their family members. Additionally, party, picnic, and banquet equipment such as canopies, moon bounces, dunk tanks and grills are available. Go to Check-It-Out and see <http://www.ftmeademwr.com/outdoor/checkitout.php>. For additional details or to check out other services offered through the Ft. Meade FMWR, you can call 301-677-3810 or visit <http://www.ftmeademwr.com/>. Keep in mind, if you are in need of some skis next winter, Ft. Meade FMWR also offers skiing and snowboarding equipment rentals.

If you are not close to Ft. Meade, don't forget to check with your local military installation's MWR for similar services.

3. Track Highlights and Progress of the FY11 National Defense Authorization Legislation

H.R.5136 : National Defense Authorization Act for Fiscal Year 2011
Latest Major Action: 6/28/2010 Received in the Senate. Read twice.
Placed on Senate Legislative Calendar under General Orders.

June 8 – The full House will continue its work this week on Mark-ups to legislation. House began debating floor amendments to its version (H.R. 5136) of the Defense Bill prior to weeklong Memorial Day recess

May 28 – Senate Armed Services Committee completed Mark-up of National Defense Authorization Act for FY11

May 28 – Vote passed full House of Representatives

May 20 – Vote passed House Armed Services Committee

For more information go to thomas.loc.gov

4. Legal Services Benefits

Legal Services Benefits and Other Protection

USPHS officers are entitled to certain legal benefits like the creation of "Simple Wills" and General or Special Powers of Attorney documents. These services are provided by the legal staff of the Judge Advocate General's (JAG) office. For more information contact your nearest base legal office.

5. Soldier's and Sailor's Civil Relief Act (SSCRA)

Soldier's and Sailor's Civil Relief Act (SSCRA) -In 1940, Congress passed the SSCRA to provide protections for uniformed service members. The PHS has been covered by the SSCRA since 22 April 1976. The Service member's Civil Relief Act (SSCRA) signed into law by President Bush on 19 December 2003 expanded and improved the SSCRA. If you are on active duty, the SSCRA guarantees that your state residency will not change just because of your military orders – even if you buy a house in the state of your new duty station, register your car there, or obtain a new state driver's license. This means that you will continue to pay state taxes ONLY to your home state, UNLESS you change state residency voluntarily. The primary means of changing state residency voluntarily are by voting in a new state or changing tax withholding to a new state.

Automobile ad valorem taxes - It is wonderful to be able to keep the benefits of home. Each year, when your tag is renewed on your car, you can use the SSCRA to protect you from paying ad valorem taxes in your

duty station state, but only if it is not your home of legal residence. 6% Interest rate protection -The SSCRA allows you to request that the interest rate you pay on a debt incurred before you joined the military be reduced to 6% annually. When your tag is renewed on your car, you can use the SSCRA to protect you from paying ad valorem taxes in your duty station state, but only if it is not your home of legal residence. 6% Interest rate protection - The SSCRA allows you to request that the interest rate you pay on a debt incurred before you joined the military be reduced to 6% annually. To be eligible for the 6% cap, you must have incurred the debt before joining the service and your ability to pay must have been materially affected by military service. "Material effect" is a vague term that is often interpreted to involve mobilization for war or an extended deployment overseas. However, since the burden is on the creditor to prove a lack of "material effect", many creditors will grant the cap as a courtesy if properly requested. It is up to the service member to request the 6% cap. You should include a copy of your military orders and may be asked to include financial information in your request. If a creditor refuses to lower the interest rate on a qualified pre-service debt, you should see a Legal Assistance Attorney (on base). This protection does not apply to government-backed college loans or to any debt acquired after joining the military.

6. Thrift Savings Plan (TSP)

Thrift Savings Plan (TSP) - The thrift savings plan is a tax-deferred savings plan, meaning it is taken from your salary before it is taxed (which lowers your taxable income), and you pay taxes when you eventually draw the money.

The TSP provides a tax deferral benefit, while also providing additional retirement savings, adding to the 'nest egg' a person builds over their career. Also, you can borrow from your TSP account under certain conditions. To find out more about how to sign up and to get more information, go to the TSP website, at <http://www.tsp.gov>. TSP - What's New

Benefits Committee Note

The Benefits Committee is dedicated to researching offers, incentives, and legislative topics with the purpose of increasing awareness of benefits and services available to USPHS Commissioned Corps Officers, retirees, and

family members. We strongly feel that sharing this valuable information will lead to increased morale and improved quality of life for our PHS community. We hope that you have enjoyed these Smart Brief publications and we want to continue sharing topics of interest and opening dialogue with you. Please note that Smart Briefs are sent out once a month; look for future editions around the 2nd Monday of each month. For your convenience, a link has been created on the DC COA website that will allow you to access past Smart Brief editions. [DC COA Smart Briefs](#)

Thank you for your support,

**LCDR Julian Canizares, Chair, DC COA Benefits Committee
CDR Lou Ann Rector
CDR Melissa Meredith
LCDR Robert Windom
LCDR Eduardo Lim
LT Kimberly Love
LTJG Tracy Tilghman**

6% CAP ON LOAN INTEREST

Possible for

ACTIVATED RESERVISTS

&

NEW SERVICE MEMBERS

If you are paying more than 6% interest on debts incurred before entry on active duty, you may qualify to have your interest rate reduced to 6%. To qualify, two conditions must be present:

1. The debt or obligation (excluding Student Loans) must have been incurred prior to the service member coming on active duty; and
2. The service member must show that his or her ability to pay such debt or obligation has been materially affected by reason of military service (i.e., reduced income as a result of military service).

If both of the above conditions are present, you qualify for the protection of the Servicemembers' Civil Relief Act (SCRA). This newly updated federal statute requires the creditor to reduce your interest rate to 6% for the period of your military service unless the creditor can prove in court that your ability to pay the higher interest rate is not "materially affected" by your military service. This protection begins on the date of entering active duty service and generally terminates within 30 to 90 days and in certain cases for up to six months after release from active duty.

The interest over 6% must be forgiven, not just deferred and your monthly payments must be reduced by the reduction in the interest rate.

If you are unsure of whether you qualify for the SSCRA interest rate cap at 6%, call your Consolidated Legal Assistance Office in Building 66 at 451-1903 to get information about seeing an attorney. If you are confident that you do qualify for the rate cap, see reverse side of this paper for a sample letter to your creditor requesting reduction of your interest rate.

(OVER)

SAMPLE LETTER

DATE

NAME OF CREDITOR
ADDRESS
CITY, STATE, ZIP

RE: YOUR NAME AS IT APPEARS ON YOUR STATEMENT, ACCOUNT NO.

Dear Sir on Madam:

This letter is to advise you that I have been ordered to active duty service with the United States Armed Forces. As a result of my military service, I have lost my civilian employment income. I incurred the above referenced debt prior to entry on active duty. My entry into military service has substantially affected my ability to make the payments that I agreed to make while a civilian.

I entered active duty on _____(date), and am presently on active duty assigned to _____(unit). The Servicemembers' Civil Relief Act of 2003, 50 U.S.C. Appendix, Section 527, sets a six percent (6%) per annum ceiling on interest charges (including service charges, renewal charges and fees) during the period of a servicemember's military service for obligations made prior to the date of entry onto active duty when the active duty materially affects the ability to pay.

Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, I am requesting an adjustment of this account to reflect the statutory six percent (6%) rate. This rate became effective upon my entry to active duty on _____(date). Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn. The interest over 6% must be forgiven, not just deferred and my monthly payments must be reduced by the reduction in the interest rate.

Please contact me at _____(phone or address) with a revised payment schedule. Thank you for your understanding and support in this matter.

Sincerely,

John Doe
PFC, USMC

***** ENCLOSE A COPY OF YOUR CURRENT LEAVE AND EARNINGS STATEMENT (LES) AND A COPY OF YOUR ORDERS THAT (1) ACTIVATED YOU AS A RESERVIST OR (2) BROUGHT YOU FROM CIVILIAN LIFE TO BOOT CAMP***