

Anchors Aweigh Understanding Benefits and Privileges

The Navy provides many great benefits for the family members of Sailors — make sure you take advantage of them! They can save you money and make this Navy life just a little bit easier and more fun!

Takeaways

- There are many Benefits and Privileges to being a Navy spouse.
- Become familiar with these and use them!
- Start by getting your ID Card. It is your Navy Passport.

WAVE TOPS

- ID CARD
- TRICARE
- COMMISSARY AND EXCHANGE
- FLEET AND FAMILY SUPPORT CENTER
- MWR
- NAVY LEGAL SERVICE OFFICE
- CHAPLAIN CORPS
- TRAVEL AND LEISURE

ID Card

Your passport to the benefits and privileges you have as a Navy spouse is your Dependent ID card. This ID card enables you to have base access, commissary, and exchange privileges, as well as access to other programs provided by the Navy or the Department of Defense because you are married to a US Service Member. Your ID card also doubles as your health insurance card, and you will need it whenever you see your doctor or fill a prescription.

In order to obtain your ID card after marriage, your spouse will be required to fill out certain paperwork and provide proof of marriage. Visit www.dmdc.osd.mil to learn what documents you will need and to make an appointment to get your Dependent ID Card.

While at the ID office your service member will have you enroll in the Defense Enrollment Eligibility Reporting System (DEERS.) Family members are identified in DEERS by their service member's Social Security number - you will soon know theirs better than you know your own! When you are asked for "your sponsor's last four" — they mean the last four digits of your spouse's social security number.

TRICARE

TRICARE is the federal health benefit program for military and dependents (family members.) While it's often considered health insurance, it is run differently than private sector insurance programs. There are different options under TRICARE for how you obtain medical care. You and your service member should discuss which is best for your family depending on where you live and your healthcare needs. The United States is divided up into two TRICARE Regions - you will need to make sure you are enrolled in the correct region to avoid any issues with coverage. To find out more about TRICARE, regions, eligibility, plans, coverage, etc. visit www.tricare.mil.

TRICARE Dental

The TRICARE Dental program is currently administered and underwritten by United Concordia, although that does change from time to time so you may want to verify that you have current information and that your chosen provider is covered. A quick check on the Tricare website is all that's needed. Unlike medical coverage, your Sailor must enroll you and any children for coverage. Once enrolled, an allotment is automatically taken from your Sailor's paycheck. Dental coverage does not begin until the allotment shows on the service member's LES. For more information on coverage, copays, and participating providers, visit www.tricare.mil/dental.

TRICARE Pharmacy Benefits

Regardless of which TRICARE program you enroll in, TRICARE offers convenient and low cost ways to have prescriptions filled. These include:

Military Pharmacy - no out of pocket cost

Home Delivery - Express Scripts will deliver directly to your home prescriptions with a low copay

Network Pharmacy - fast and convenient with a copay

Non-Network Pharmacy - the most expensive

To have prescriptions filled at the Military, Network or Non-Network pharmacies, you will need your prescription and a valid uniformed services ID care (your dependent ID card.)

More information on TRICARE Pharmacy Benefits is available at www.tricare.mil/pharmacy

Commissary and Exchange

Commissaries are grocery stores operated by DeCA (Defense Commissary Agency) either on the base or nearby. To verify shopping eligibility your ID will be scanned at checkout. The core benefit to shopping at the commissary is an estimated 30% savings over traditional grocery stores. No tax is charged for purchases, however a five% surcharge is collected before coupons. The surcharge is used to cover facilities costs. Only authorized patrons may make purchases at the commissary. Guests are permitted entrance, but it is illegal to shop for groceries for non-military members. Exceptions would be for those who you are entertaining in your home. For more information visit www.commissaries.com

Tipping Baggers! Baggers at the commissary do not receive a salary and work solely for tips. There is no rule or set amount on how much to tip baggers - this is left up to the individual - but tipping is customary and the baggers expect it.

The Navy Exchange (NEX) is a “department” store operated by the military. Mini marts, gas stations, etc. are also operated by the Navy Exchange system. Like the commissary, the Exchange is located either on or near the base and is for the exclusive use of military service members and their families. You will be required to show your ID to make purchases at the NEX. Some Exchanges require you to show your ID upon entering, others only at the checkout. Like the Commissary, no tax is charged at the exchange. The NEX also has a price matching policy - check with customer service or their website www.mynavyexchange.com

The other service branches also have equivalent stores to the Navy Exchange, and with your ID card you are eligible to shop at any of those locations.

Fleet and Family Support Center

Fleet and Family Support Centers (FFSC) provide a wide range of services at no charge to Navy families. Their main areas of focus are:

Deployment Readiness
Career Support and Retention
Crisis Response

In all three of these areas, FFSC offers information, referrals, individual and clinical counseling as well as educational classes and workshops.

FFSC oversees the Ombudsman Training program, supports the Exceptional Family Member Program, provides employment assistance for spouses, and has new parent support programs. Many FFSCs provide additional resources, therefore visiting your local office is a great way to discover what is available in your area. To learn more about what FFSC provides and how to find your local office visit www.cnic.navy.mil and click on the link for ‘Supporting the Family’ or access the FFSC information on the Navy Spouse app, MyNavy Family.

MILITARY ONESOURCE is like a virtual Fleet and Family Support Center offering the same (and often times more) services as the FFSC. They are available both online or by phone 24 hours a day. Visit Military OneSource at www.militaryonesource.mil or call 1-800-342-9647. You can access free tax return preparation, counseling, and a myriad of other complimentary and confidential services through MOS. It's definitely worth some time to peruse their website!

Morale, Welfare and Recreation

Morale, Welfare and Recreation Offices (MWR) are a great place to find fun things to do in your area. They provide discounted tickets to local amusement parks, concerts, movies or other special events through the ITT (Information, Tickets, and Travel) office on base. They also manage the recreation facilities located at each installation. Depending on your location that may include a base gym, swimming pool, bowling alley, movie theater, golf course, etc. They may also offer boats and equipment rental for outdoor activities. Check with your local MWR office to see what is available and download your area specific MWR App from the Navy App Locker.

Navy Legal Service Office

The Navy Legal Services Office can provide a variety of legal services and advice at no charge. Typically, assistance with Powers of Attorney, wills, and notary services are readily accessible. For more information on Navy Legal Services visit <http://www.jag.navy.mil>

Chaplain Corps

Chaplain is the military term for your minister, rabbi, priest or other uniformed religious leader. Chaplains provide pastoral counseling and conduct programs for spiritual growth and development. They are also a resource for confidential counseling within the military system. A duty chaplain can always be reached by calling the Navy 311 hotline at 1-855-NAVY 311.

Travel and Leisure

There are several ways to add a little adventure to your leisure time in the Navy. Navy Lodge offers low priced hotels, motels, cabins and other places to stay across the country. Check out their options the next time you are planning a trip. <https://www.navy-lodge.com>

American Forces Travel is another benefit offered to service members that features reduced price hotels, flights, cruises, and car rentals. It was designed for the Department of Defense with Priceline, and is just like using a commercial website. Visit at <https://www.americanforcetravel.com/>

Private Sector Discounts

Many private sector companies offer special discounts to military service members and their families. These discounts are not always advertised or made obvious, so be sure to ask at your local retailers if they offer a military discount. You may be happily surprised to learn that you can save money in many establishments.

Top Tips

- Get your ID card!
- Shop at the Commissary and Exchange
- Discover what's around you by visiting MWR and downloading your local MWR app
- Take advantage of unique Navy/military opportunities for travel and recreation