

OREGON ARMY NATIONAL GUARD COMPREHENSIVE BENEFIT GUIDE

FOR LEADERS, SOLDIERS AND MILITARY FAMILY MEMBERS

20 OCT 2023



UNDERSTANDING BENEFITS BEYOND A PAYCHECK

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Did you know...

The Congressional budget office recently estimated that the average Soldier receives a compensation package worth over \$900,000. This adds up to an attractive cash and non-cash benefit package for Soldiers and their families to consider when enlisting or re-enlisting from service to the Oregon Army National Guard.

Why is this important ???

There are many valuable cash and non-cash benefits available to Oregon Guardsmen from tuition to employment placement services to long-term assisted care support that often go unused. Many Oregon Guardsmen who are eligible are unaware that certain benefits even exist. Others whose eligibility is uncertain don't realize that a personnel officer in our own recruiting command or the G1 can help you obtain the benefits you have earned.

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Soldier Referral Program

- Soldiers in pay grades E1 through E3 can be promoted to the next grade — up to specialist — within 60 days of a referred applicant shipping to basic training.
- The promotions occur regardless of time in service or time in grade requirements, instead only obligating that a soldier “be in good standing and not flagged.” Troops can only receive one such promotion in their career.
- Any Oregon National Guard Soldier may qualify to receive a Readiness Management Period known as a “RMP” for a quality referral to their local recruiter.



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Army Recruiting Ribbon

- A Soldier of any rank who refers an applicant will receive the new Army Recruiting Ribbon when the candidate attends initial training.
- Soldiers can receive the ribbon up to four times during their career, and each award of the ribbon will provide 10 promotion points to enlisted Soldiers competing to make sergeant or staff sergeant.



Enlistment Enhancement Program (EEP)

The overall aim of the Enlistment Enhancement Program (EEP) is to gain assistance in enlisting Soldiers into the Oregon Army National Guard. The Enlistment Enhancement Program will provide a monetary incentive of **\$1000** to Soldiers and Retirees who can provide a lead to Recruiters (RRNCOs) that results in an Enlistment.



Learn More Here



- All current members of the Oregon Army National Guard holding the pay grade of O-5 and below, can participate in EEP (except for exempt individuals listed in the Command Policy Memo (CPM)).
- Guardsmen assigned, attached, or affiliated (full-time, part-time, temporary status or performing Active Duty for Operational Support) to the Recruiting Command for the ORARNG and their immediate family members cannot participate in this program.
- Guardsmen and Retirees will not be allowed to exceed 5 Recruits per fiscal year, unless approved by the OMD Chief Audit Executive.

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State of Oregon Tax Incentives

The Oregon Legislature made an important change to tax law for Oregon National Guard members in 2023 with House Bill 2071 (2023). Military pay while in active service of the state or on state active duty is no longer taxed by Oregon. To take advantage of this change, you can claim the military pay subtraction on Schedule OR-ASC when filing a tax return, up to the amount of eligible pay that is included in your federal taxable income.

- Wages earned during Annual Training periods, qualified state tax exempt
- Active Guard Reserve (AGR) and Active-Duty Operational Support (ADOS), state tax exempt
 - State Active Duty (SAD) 502f wages, state tax exempt
 - Wages earned from IDT status still receive 6K tax credit



More than just tuition.....

Over the years tuition assistance has been one of the most publicized benefits offered to enlistees from the Oregon Army National Guard and those benefits still exist. Members in good standing still qualify for free significant undergraduate tuition assistance, payments for trade schools and approved certificate programs exceeding totals greater than \$60,000. Service Members and their families also often qualify for private scholarships and endowments.

Many Soldiers stop at education benefits and are unaware of the diversified additional benefits beyond the classroom which directly contribute to the \$900,000 benefit package which include:

- Healthcare and Life Insurance
- Burial and Memorial Services, Wedding Officiants
- Housing
- Job Training/Employment Placement Programs
- Personal, Family Counseling Services
- Banking and Personal Insurance Services
- Financial Planning and Emergency Relief Programs
- Pension and TSP Retirement
- Tax Deductions and Exemptions
- Leisure Services (Vacation Clubs and Resorts) and Military Discounts

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Economic Benefits:

Reenlistment Extension Bonus (REB):

- Eligibility: You must be E-3 thru E-7, DMOSQ, no more than 13 years and 1 month Time In Service on contract start date. REBs are paid in a lump sum.

Current 2023 REBs are as follows:

2-year enlistment:	\$5,000
4-year enlistment:	\$12,000
6-year enlistment:	\$20,000

<https://www.nationalguard.com/eligibility/prior-service/re-enlistment-extension-bonus>

Drill and Annual Training Income:

- If your drill check covers some of your bills each month, do you have a plan to pay those if you ETS? The average drill pay for an E5 obtaining a VA Home loan can give you up to \$39,000 more buying power for a house, at 4% on a 30-year loan.

<https://militarypay.defense.gov/Pay/Basic-Pay/Reserve-Drill-Pay/>

Tax Deductions and Exemptions:

- The first \$6000 of your military IDT income made in Oregon is deductible from your state income tax. All T32 Active-Duty income to include ADOS, AGR and Annual Training income is exempt from state income taxes. BAH and BAS are non-taxable for both state and federal income tax purposes. Income earned while overseas may be non-taxable. Check current tax guidelines for more information.

<https://www.oregon.gov/dor/programs/individuals/Pages/military.aspx#:~:text=Oregon%20doesn't%20tax%20your,Oregon%20business%20or%20rental%20property.>

<https://www.irs.gov/individuals/military>

Retirement Benefits:

- After 20 good years of service or more you can retire. You begin receiving your retirement check at age 60, or earlier if you have deployed. To estimate your retirement check, get your Retirement Points Account Management (RPAM) statement from your Readiness NCO. If you elect the Survivor Benefit Plan, your surviving spouse can receive 55% of your retirement check after you pass away.

www.hrc.army.mil/site/reserve/soldierservices/retirement/retirementcalc.aspx

Oregon National Guard Emergency Relief Fund

- Provides funds to relieve financial distress of Oregon National Guard members and their dependents. See ORARNGR 930-4 for more information.

https://armyeitaas.sharepoint-mil.us/sites/NGOR_G1

Oregon Veterans' Emergency Financial Assistance Program (OVEFAP)

- The OVEAP provides emergency financial assistance to Veterans and their Family. Assistance is granted one time only and award amounts vary. Applicants must demonstrate they can continue to pay for basic living expenses after the emergency is resolved. All payments will be sent directly to creditors.

<https://www.oregon.gov/odva/Benefits/Pages/Emergency-Assistance.aspx>

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Insurance Benefits:

Tricare Health and Dental Insurance

- Serving National Guard members are eligible for low-cost medical and dental insurance. Current Tricare Reserve Select medical insurance monthly premiums are \$48.47 for an individual Soldier and \$239.69 for the Soldier and family. Tricare Dental Program monthly premiums are \$11.94 for the individual Soldier, \$29.84 for one family member, and \$89.53 the Soldier and family.

<https://tricare.mil/TRS>

Service Members Group Life Insurance (SGLI)

- SGLI (for the Soldier only) monthly premiums are \$4 - \$25. FSGLI (for spouse and dependent children) monthly premiums are \$0.45 - \$45 depending on the spouse's age. You may also be eligible for VGLI after departing the military.

<https://www.va.gov/life-insurance/options-eligibility/sgli/>

<https://www.benefits.va.gov/insurance/>

<https://www.va.gov/life-insurance/options-eligibility/vgli/>

State Sponsored Life Insurance (SSLI)

- Additional National Guard-only term group life Insurance is available to currently serving National Guard members and their dependents through EANGOR (Enlisted Association of the National Guard of Oregon) and ORNGA (Oregon National Guard Association).

<https://www.ssli.org/>

Auto and Home Insurance

- Serving military, veterans, and their eligible family members.

<https://www.usaa.com>

<https://www.afi.org/>

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Employment Benefits:

Full-Time employment opportunities:

- Active Guard and Reserve (AGR) receive full-time Active Duty pay, Basic Allowance for Housing (BAH), Basic Allowance for Subsistence (BAS) and an annual clothing allowance. Most positions are administrative, supply, training or recruiting. The BAH, BAS and clothing allowance are non-taxable. Federal civilian employees (Fed Tech) are paid on a General Schedule (GS) pay scale. Most positions are dependent upon maintaining your military status.

www.usajobs.gov

<https://www.oregon.gov/omd/employeeresources/Pages/State-Job-Opportunities.aspx>

HireHeroesUSA

- Through personalized service and support, we help veterans and military spouses get hired, and we help companies hire and retain them.

<https://www.hireheroesusa.org/>

Helmet to Hardhats (H2H)

- Helmet to Hardhats is a national, nonprofit program that connects transitioning active-duty military service members, veterans, National Guard and Reservists with skilled training and quality career opportunities in the construction industry.

<https://helmetstohardhats.org/>

National Guard Employment Network (NGEN)

- Through NGEN, Guard Members, Veterans, Spouses, and even Dependents, can connect with specialized support based on each individual's career readiness needs.

<https://ngemploymentnetwork.com/>

Employer Support of the Guard and Reserve

- Promotes cooperation and understanding between Reserve Component service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment.

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

Work for Warriors

- Our mission is to increase educational and career opportunities for all current and retired military service members and families that reside in Oregon. This is accomplished by developing proactive, positive relationships with Oregon educational institutions, VA Counselors, employment services, and employers through all available channels, to obtain stable careers for the Service Member and their eligible Family Members.

<https://www.oregon.gov/omd/smfs/Pages/WorkforWarriors.aspx>

Transition Assistance Program

- The program focuses on the mandated Veterans Opportunity to Work (VOW) Act of 2011 to help service members and families make a smooth transition from military to civilian life and completion of the DD-2648/eForm.

<https://www.dodtap.mil/dodtap/app/home>

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Employment Benefits:

Free Small Business Counseling and Mentorship

- The Region X Veterans Business Outreach Center (VBOC) at Business Impact NW empowers active duty service members, National Guard and Reserve Component members, members of the Coast Guard, transitioning service members, Veterans of all eras, as well as military spouses who are thinking about starting, purchasing or growing a small business. We offer training opportunities, one-on-one coaching, referrals to resource partners, and networking events in our Region, encompassing the states of Alaska, Idaho, Oregon, & Washington.

<https://businessimpactnw.org/veterans-business-outreach-center/>

Oregon Veterans Employment Preference

- Veterans' preference in public employment. Preference points are awarded to eligible veterans seeking employment with all state agencies.

<https://www.oregon.gov/boli/workers/Pages/veterans-preference.aspx>

Federal Veterans Employment Preference

- Veterans who served on active duty in the U.S. Armed Forces during certain specified time periods or in military campaigns are entitled to preference over non-Veterans in hiring into the Federal civil service and in retention during reduction in force.

<https://www.opm.gov/policy-data-oversight/veterans-services/vet-guide-for-hr-professionals/#2>

Oregon Direct Professional Licensing for Military Experience

- Veterans in certain career fields will not need to go back to school for training that they have already received in the military, saving time and money. Certain professions specified in the bill may have special requirements that must be met in addition to military education or experience.

<https://www.oregon.gov/highered/institutions-programs/private/Documents/Oregon-Occupational-Licensing-Boards.pdf>

Credentialing Opportunities On-Line (COOL)

- COOL helps Army service members find information on certifications and licenses related to their military occupation and civilian careers.

<https://www.cool.osd.mil/army/index.html>

Veteran Readiness and Employment Services

- Provides benefits and services that enable service members and Veterans to prepare for, obtain and maintain suitable employment.

<https://www.va.gov/careers-employment/vocational-rehabilitation/>

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Housing Benefits:

VA Home Loans

- VA housing assistance can help Veterans, service members, and their surviving spouses to buy a home or refinance a loan. We also offer benefits and services to help you build, improve, or keep your current home.

<https://www.va.gov/housing-assistance/>

ODVA Home Loans

- Oregon is one of only five states that offers a veteran home loan program. This Oregon benefit is separate and distinct from the federal VA Home Loan Guaranty.

<https://www.oregon.gov/odva/home-loans/pages/default.aspx>

College Beyond Tuition:

Tutor for Military Families

- Free online tutoring and homework help, 24/7, for U.S. military and their families.

<https://military.tutor.com/home>

Oregon School Resident Status

- Oregon National Guard members and their spouses and dependent children are considered Oregon residents for tuition purposes.

https://admissions.oregonstate.edu/residency-frequently-asked-questions-faq#OSU_determine

College Credit for Military Training

- You can receive college credit for certain types of education and training you received in the military, saving you money and time as you pursue your education goals.

<https://www.dantes.doded.mil/EducationPrograms/get-credit/creditmilitary.html>

Defense Activity for Non-Traditional Education Support (DANTES)

- DANTES provides no-cost education and career-planning programs for the U.S. Armed Forces military member. Our Defense programs can help a military member at every stage of their military career, from entry into the service to the final stage of civilian transition to their next career.

<https://www.dantes.doded.mil/>

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College Beyond Tuition:

Credentialing and Certificates

Army Credentialing Opportunities On-Line (COOL) is a website that provides information to Soldiers of all ranks about credentials related to their jobs including certifications, licenses, and apprenticeships. Provides background information about civilian certifications, licensure, examinations, and apprenticeships to include credential requirements and preparation resources.

Army Credentialing Assistance (CA) Program is a voluntary, off-duty program that is authorized to provide payment for credentialing expenses for classroom, hands-on, online/blended training, study guides, materials, textbooks, fees, exams, and/or recertification of credentials.

Certificates can include Information Technology, Cyber Security, Personal Trainer, Dietitian, Commercial Drivers Licenses and Project Management Credentials.

For more information and a list of preapproved certificate programs visit: Army COOL at <https://www.cool.osd.mil/army>

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Recreational Benefits:

Free Air Mobility Command (AMC) Space Available Flights

Current National Guard members may fly free to, from, in, and between Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, American Samoa and the Continental United States. "Grey Area" Retirees (20 years or more retired Guard but not yet receiving retired pay) may fly free to, from, in, and between Alaska, Hawaii, Puerto Rico, the Virgin Islands, Guam, American Samoa and the Continental United States. Retirees and their dependent family members may fly free anywhere AMC has flights operating, overseas and in the United States.

www.amc.af.mil/amctravel/index.asp

American Forces Travel

The only official MWR travel site. Book great military discounts on hotels, flights, cars, packages, cruises, and more.

<https://www.americanforcetravel.com/>

Armed Forces Vacation Club

Armed Forces Vacation Club is a "R&R" program that offers military and other Department of Defense-affiliated personnel the opportunity to enjoy low cost vacations at popular destinations around the world.

<https://www.afvclub.com/>

Military Recreational Lodging

<https://www.poppin smoke.com/>

<https://hawaii.armymwr.com/programs/pillar-army-recreation-center-parc>

<https://hawaii.armymwr.com/programs/kilauea-military-camp-kmc-mountain-cottages-resort>

Armed Forces Recreation Center Resorts (Hawaii, Korea, Germany, Florida)

<https://www.armymwr.com/travel/armed-forces-hotels-resorts>

Free Lifetime National Park Passes

Each lifetime pass covers entrance fees for a driver and all passengers in a personal vehicle (or passholder and up to three adults at sites that charge per person) at national parks and national wildlife refuges, as well as standard amenity fees at national forests and grasslands, and at lands managed by the Bureau of Land Management, Bureau of Reclamation and U.S. Army Corps of Engineers.

<https://www.nps.gov/orgs/1207/11-8-2022-lifetime-pass.htm>

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Recreational Benefits:

Oregon Department of Fish and Wildlife Discounts and Special Hunts

From license discounts to additional controlled hunt tags, ODFW wants to make sure our uniformed service members are given the opportunity to participate in the outdoor recreation Oregon has to offer.

<https://myodfw.com/articles/benefits-uniformed-service-members>

Oregon Coast Lodging and RV Spaces

Low-cost cottages, huts and RV spaces for serving military and retirees at Camp Rilea, Oregon.

<https://www.oregon.gov/omd/bsevice/Pages/Reserve-Lodging-and-RV-Spaces.aspx>

Navy Recreational Lodging

Navy Lodges are located around the world at most Naval Bases. Whatever your travel needs, you will find our locations convenient and affordable. They also have lodging and camping in the Pacific Northwest.

<https://www.navy-lodge.com/>

<https://www.navylifepnw.com/>

Coast Guard Recreational Lodging

MWR lodging offers cottages, RV parks, campgrounds, and guesthouses throughout the States and Puerto Rico to military service members, family members, and other eligible patrons.

<https://www.coastguardmwr.org/>

Air Force Recreational Lodging

Value, convenience, great accommodations, service, and very affordable rates are the foundation of the Air Force Inns lodging program.

<https://af.dodlodging.net/>

Disney and Sports Events Discount Tickets

Different bases have different offerings. Disney's Military Salute is a significant discount on Disney park tickets.

<https://jblm.armymwr.com/programs/leisure-travel-services>

Free Event Tickets

Veteran Tickets Foundation's Tickets for Troops Program is dedicated to giving back to those who gave us so much. We team up with major sports teams, leagues, promoters, organizations, venues and every day event ticket holders to provide free tickets to currently serving and veterans of all branches of the US military.

<https://www.vettix.org/>

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