



Ask the Experts Deployment Entitlements

What benefits can I expect on a deployment?

Basic pay and allowances are only part of military compensation. When on a combat or other deployment, service members receive entitlements to partially compensate for the hardship, danger, and costs that could result. It is essential that you understand these factors to ensure that you receive everything to which you are entitled.

Entitlements during a deployment come in many different forms and vary based upon the specific location, conflict, and authorizations for that particular area. Your finance office can provide specific information for each deployment, but the following are the general categories and types of entitlements.

Hardship Duty Pay (HDP)

compensates service members for locations or missions that are particularly arduous. Pay is \$50, \$100, or \$150 per month, depending on the hardship of a particular location. It is pro-rated if you are there for less than a full month.

Hostile Fire Pay (HFP) is provided if you are assigned to an area where you are subject to hostile fire or mine explosions.

The current monthly entitlement pay is \$225.

Example: Afghanistan Deployment Pay	
Hardship Duty Pay	\$100
Hostile Fire/Danger Pay	\$225
Family Separation	\$250
Per Diem (\$3.50/day)	\$105
Tax Exemption	Up to \$1,000
Total (Per Month)	\$685-\$1,785

Imminent Danger Pay (IDP) is an entitlement when assigned to a designated IDP area. You will receive \$7.50 for each day you are in an HDP area up to a maximum monthly rate of \$225.

Servicemembers cannot receive both IDP and HFP in the same month.

The Savings Deposit Program (SDP) Military servicemembers serving in a designated combat zone (for at least 30 consecutive days) are receiving Hostile Fire Pay are eligible for the SDP. SDP allows you to deposit up to one month's net pay each month up to a total of \$10,000 into a special account at DFAS. You will earn 10% interest and continue to accrue interest up to 90 days after redeployment. It is a great way to save money.

Family Separation Pay, or Family Separation Allowance (FSA) is paid to service members with dependents who are away from their family for over 30 days. After you have been separated for 31 days (and file DD Form 1561), FSA will be paid retroactively back to the first day of separation at the rate of \$250 per month.

Tax Exemption Earnings received in a combat zone are tax free, and this exclusion from taxable income is unlimited for enlisted members and warrant officers and is limited for officers. If you spend a single qualifying day in the combat zone, your pay for the entire month is excluded from taxable income. With a 15% tax rate, that could save you thousands each month. You will still pay for Social Security and Medicare (FICA) on your full pay.

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Does per diem pay apply while I'm deployed?

Although meals and housing are normally provided on a deployment, you are still entitled to deployment per diem. You receive it at only the "incidental rate," which is \$3.50 per day. This is normally paid after you return and complete a final travel voucher (DD Form 1351-2). After nine months, this can be over \$1,000, so ensure that you take the time to file for your per diem.

How soon can I expect my deployment pay to start?

In order to start getting your deployment entitlements in a timely manner, it's important to check your Leave and Earning Statement (LES).

HDP, HFP/IDP, FSA, and the tax exemption should be posted on your LES the month after you deploy. Download your LES from www.dfas.mil to verify your entitlements. If not, contact your finance office quickly to make the appropriate adjustments.

Bottom Line: Know your entitlements and have a plan for the additional funds so that you can best contribute to your family's financial well-being. The experts at AAFMAA are here to help you navigate these processes and ensure your family is cared for while you're on deployment.

Questions? Contact AAFMAA at (800) 522-5221 or MemberBenefits@aafmaa.com to discuss your particular situation and how we can help.

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