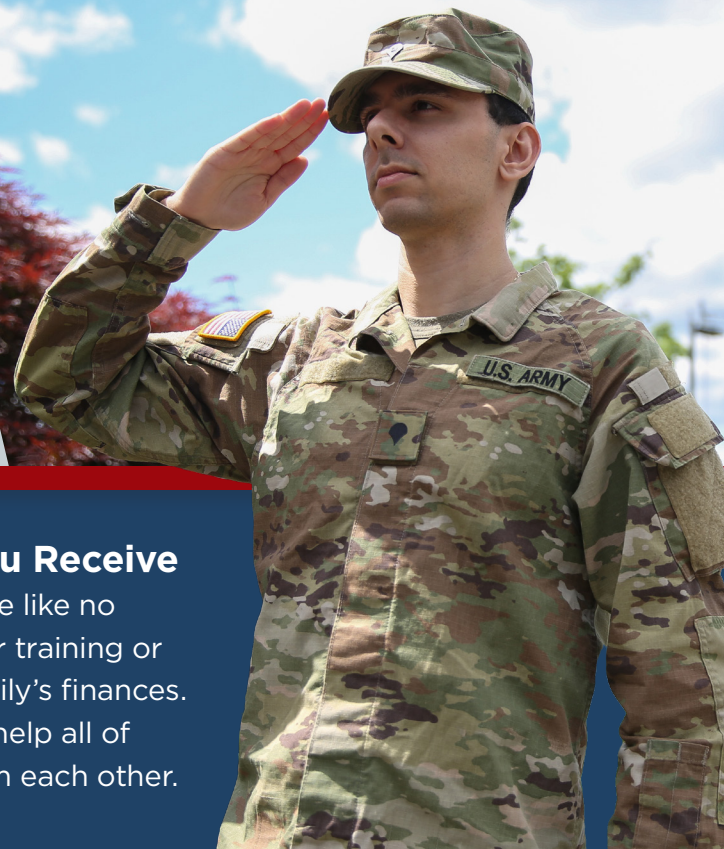


Military Deployment Entitlements and Benefits Guide



Understanding What You Earn and What You Receive

When you take on a military career, you take on a lifestyle like no other — in locations you’ve likely never been before — for training or duty. While you’re on a deployment, it can alter your family’s finances. Understanding the additional pay you’re eligible for can help all of you prepare for the change, beyond your separation from each other.

What You Can Expect to Receive During a Deployment

While you’re deployed, basic pay and allowances will be incorporated into your military compensation to account for any hardship, danger, and costs associated with your deployment. But basic pay and allowances are only part of military compensation.

When you’re on a combat or other deployment, the entitlements you receive compensate you for the hardship, danger, and expenses that could result. They come in many different forms and vary based upon the specific location, conflict, and authorizations for the area in which you’re working. Your branch finance office can provide information for each type of deployment. The sample at right shows the general categories and types of entitlements you may receive.

Sample Deployment Entitlements

TYPE OF PAY	AMOUNT
Hardship Duty	\$100
Hostile Fire/Danger	\$225
Family Separation	\$250
Per Diem (\$5/day CONUS)	\$105
TOTAL/MONTH RECEIVED	\$685-\$1,785
TAX EXEMPTION	Up to \$1,000

Common Questions

Does per diem pay apply while I’m deployed?

Although meals and housing are normally provided on a deployment, you are entitled to deployment per diem at the “incidental rate,” currently \$5/day for CONUS and \$3.50/day for OCONUS. You will receive this pay after you have returned from deployment and completed a final travel voucher (DD Form 1351-2). Be sure to file for your per diem because, after nine months, it can add up to more than \$1,000.

When will my deployment pay begin?

To verify that you’ve begun receiving your deployment entitlements, check your Leave and Earning Statement (LES), which you can download from dfas.mil. HDP, HFP/IDP, FSA, and the tax exemption should be posted on your LES the month after you deploy. If you don’t see your deployment pay there, contact your branch finance office as soon as possible to make the appropriate adjustments.

Additional Concerns

Understanding the Servicemembers Civil Relief Act (SCRA)

Many unanticipated events can happen to you on deployment. The Servicemembers Civil Relief Act* provides extra protections if legal or financial transactions adversely affect your rights during military or uniformed service so that you can devote all your energy to the defense of the Nation.

The SCRA applies to active duty:

- Army, Marine Corps, Navy, Air Force, Space Force, and Coast Guard servicemembers
- Members of the Reserve component when serving
- Members of the National Guard component mobilized under federal orders for more than 30 consecutive days
- Commissioned officers of the Public Health Service
- Commissioned officers of the National Oceanic and Atmospheric Administration

SCRA protections:

- Reduced interest rate on any pre-Active Duty service loans to a maximum of 6%
- Halts foreclosure on your home and repossession of your property in most cases
- Protects against default judgments in civil cases
- Allows termination of residential housing and automobile leases without penalty

Other benefits and protections are available. To receive them, you must notify the applicable person or organization. See your unit JAG Officer if you have questions. For more information, go to: consumerfinance.gov.

Updating Your Essential Documents, and More

Deployments are an important part of your military career that can put you in harm's way. Beyond the opportunity to earn extra pay and benefits, you should think about what could go wrong while you're away. That means, before you leave, taking time to update your beneficiaries, wills, living wills, trusts and powers of attorney on your accounts so you can serve the country confidently, knowing your family is legally and financially prepared if the worst happens.

For more information, go to milspousemoneymission.org.

*SCRA rights may be exercised by anyone holding a valid power of attorney for the servicemember. Some SCRA protections also apply to dependents.

We Can Help You Make the Most of Your Benefits

You give so much to our country and, when you become an Armed Forces Mutual Member, you ensure your **family is protected** through it all with unmatched **Member benefits**. Get the peace of mind you need with a **life insurance** policy designed exclusively for members of the military community.

Common Terms

Hardship Duty Pay (HDP)

Compensation to servicemembers for particularly arduous locations or missions. If your deployment lasts more than 30 consecutive days, you'll receive \$50, \$100, or \$150 per month, depending on the hardship of the location (\$3.50/day OCONUS; \$5/day CONUS). Pay is pro-rated if you spend less than a full month there.

Hostile Fire Pay (HFP) Provided if you are assigned to an area where you are subject to hostile fire or mine explosions. The current monthly entitlement pay for this situation is \$225.

Savings Deposit Program (SDP)

Payments are provided while you serve in a designated combat zone for at least 30 consecutive days, and you are receiving HFP. The SDP allows you to deposit up to one month's net pay each month into a special DFAS account, up to \$10,000, on which you can earn 10% interest that will accrue up to 90 days after departure from the combat zone.

Family Separation Pay, or Family Separation Allowance (FSA)

Paid if your dependents are away from your family for more than 30 days. Once you have been separated for 31 days (and file DD Form 1561), you'll receive a \$250/month FSA payment retroactively back to the first day of separation. Payment is prorated to \$8.33/day for periods of separation less than 30 days.

Tax Exemption Earnings received while serving in a combat zone are tax-free. Exclusion is unlimited for enlisted members and warrant officers but limited for officers. Spending a single qualifying day in a combat zone entitles your entire month's pay to this exclusion. At a 15% tax rate, you could save thousands each month; however, you will still pay for Social Security and Medicare (FICA) on your full pay.

Additional Deployment/Duty Pay

Soldiers deployed for more than 60 days supporting an Army operation are eligible to receive an additional \$240 per month. This is paid in addition to existing deployment or other duty pay and is the same amount regardless of rank or billet.

