

Pre-Deployment Considerations



Deploying is a big step. You will be gone from home, for months, serving somewhere completely foreign. In addition to being prepared on the work front, you also need to be prepared on the home front. Making sure that your family knows what to expect and having your financial and legal bases covered will help make sure that your deployment stays (relatively) stress free.

Military OneSource offers a [Plan My Deployment](#) tool that can help you stay on track from before your deployment until you arrive back home, but here are some basic considerations for you to keep in mind:

Family Considerations

Regardless of whether you have a spouse and kids, are dating, or just want to keep in touch with your parents or siblings, you need to set expectations for communication while you are gone. Depending on your deployment, you will have to contend with time zone differences, times when you are unable to talk due to the mission, and – quite possibly – spotty internet access. Set realistic expectations about communication and let your family know that they will need to be flexible.

Remember, too, that you are not limited to one form of communication. When the internet is spotty, try sending an email or communication via instant messaging instead of FaceTime or Skype. Write letters and send them home to the states – this is free. When your loved ones send mail, they can use a regular Forever stamp instead of paying overseas prices.

If you have children, it's important that they know what is going on. Work with your spouse to explain the situation as best fits your children's ages and your specific deployment situation.

Practically speaking:

- Make sure that your family members' military ID cards are up to date. If they will expire during your deployment, sign the necessary forms ahead of time so that your spouse can get them renewed on their own.
- Provide your family members the name and number of the Family Readiness Group and Ombudsman leaders and vice versa. These are great support systems and resources for your family.
- Make sure that all family members who are eligible are enrolled in TRICARE so that medical coverage is taken care of while you are away from home.
- Determine where your family will live during your deployment. Some spouses choose to live with their parents or in-laws while their partner is deployed, while others are happy to stay on or near base. Before making a decision, consider the comfort of your spouse (and children) and the length of time you will be deployed.

Financial Considerations

Set up autopay. It's important to create a plan for your finances, since many of your bills will still need to be paid throughout the duration of your deployment. If you have a spouse or partner, this process is a little easier, since they are likely already included on utility statements and other bills. If you do not have a partner – or if you want to make it easier for them – you can set up autopay on your recurring bills (like your cell phone, car insurance, and mortgage payments). Even if you manage to get your bills all set up with autopay (in Navy Mutual's case, this is the [Quick-Pay](#) option), you will still want to designate a power of attorney who can make payments on your behalf, just in case.

Understand what extra pay you might receive while you are deployed. There are two types of extra pay that may apply:

1. [Family Separation Allowance](#) – If you are away from dependents for over 30 days, you may qualify for an additional \$250 per month.
2. [Special and Incentive Pay](#) – This type of pay is determined by your deployment and is intended to provide compensation for dangerous or hazardous duty assignments. It may include multiple different types of pay, including hardship duty pay, hostile fire/imminent danger pay, or hazardous duty incentive pay, among others, which may be tax free.

Create a financial plan. Once you have a basic idea of your costs while deployed (your bills) and the money you will have coming in, you want to make a financial plan. A deployment is a great time to save extra money and fund your retirement, since you are making extra money and using less than normal. Plan to put more of your paycheck into your [Thrift Savings Plan](#) account (and/or an Individual Retirement Account) and, if you can, take advantage of the [Savings Deposit Program](#). This allows you to deposit up to \$10,000 annually into a high-interest (10%) savings account provided you are serving in an eligible combat zone.

Think about taxes. If you are going to be deployed for the first few months of a new year, you need to create a plan for submitting your taxes. Being deployed is not an excuse to file late, even if you do not have access to TurboTax or another online filing system. If you are married filing jointly, your spouse can probably handle the taxes on their own, but if you are single, you may want to hire a personal accountant or designate a trusted family member to file on your behalf. In order to submit your taxes, you *must* have a power of attorney in place so that someone can sign on your behalf.



Consider the future. Servicemembers' Group Life Insurance provides up to \$400,000 of coverage, but depending on your family situation and your future financial needs, \$400,000 may not be enough. If you have children with future educational costs, a mortgage, or want to provide income for your spouse, you may need more life insurance. Navy Mutual provides [term insurance policies](#) that could last for the duration of your military service – with no service restrictions or caveats when it comes to deployment.

Learn about the [Servicemembers Civil Relief Act \(SCRA\)](#). The SCRA is a law that provides financial and legal protections for servicemembers (including Reservists on federal active duty and National Guard members on federal orders for over 30 days) and their families. It is designed to ease financial burdens on servicemembers during periods of military service, and covers rental agreements, evictions, interest rates, foreclosures, life insurance, and income taxes, among other concerns. If you or your family needs protection that cannot be offered by on-base legal assistance, you may be eligible for assistance from the Department of Justice.

Note: The [Uniformed Services Employment and Reemployment Rights Act of 1994](#) (USERRA) also protects your civilian employment rights. It requires that employers reemploy servicemembers after a leave of absence due to military service (e.g., if you work a civilian job but had to take time off to deploy with the National Guard) and protects servicemembers from workplace discrimination on the basis of their military service.

Legal Considerations

There are two crucial tasks you must complete before deploying:

1. Designate a Health Care Proxy and write a Living Will and a Last Will and Testament.

- A healthcare proxy and a living will deal with medical care and what you would like and would not like done in different circumstances if you become incapacitated or too sick to express your wishes. A healthcare proxy is a designation of a person who you will allow to make health care-related decisions on your behalf, while a living will gets into the details of scenarios and treatments.
- A [Last Will and Testament](#) outlines who will receive your assets upon your passing and lists a guardian for any minor children you may have. If you don't have a will, the state will decide how to divvy up your assets and who will be granted guardianship of your children – and they are unlikely to do so in the way you would prefer. In a will, you can also name an executor, or the person who will carry out your end-of-life tasks and the instructions listed in your will.

Note: If you have financial accounts in your name only or [life insurance policies](#), this is also a good time to make sure that your beneficiary selections are up to date.

2. Designate a power of attorney who can make financial decisions on your behalf for the duration of your deployment.

A general power of attorney lasts for a specific period of time – in this case, you could give a trusted individual power of attorney for the duration of your deployment. This person can perform almost any legal act in your name – from signing off on your taxes to managing your bank accounts to paying for your insurance policies – so make sure that it is someone you trust. People often choose their spouse or parent.



You can visit base legal for help drafting these documents. You may also be able to complete your power of attorney documentation at your pre-deployment brief. There may be legal personnel who can help you on the spot or the opportunity to set up a meeting in the near future.

Once you have everything written, create a file of important documents and leave it with your power of attorney. Include a copy of your Health Care Proxy, Living Will, and Last Will and Testament, as well as utility and bank statements, and passwords for accounts that your power of attorney may need to access. It may be wise to create a second file and give it to a parent or other loved one as a backup.

Navy Mutual's products feature no active duty service restrictions, meaning that we will provide you with protection when you need it most: when you're deployed. Whether you are leaving loved ones who count on you financially or simply want to cover costs if something were to happen to you, we have your back. [Get a quote](#) or [schedule a consultation](#) today.