

Newslines Pay and benefits

Alliance advocates steady rise in BAH

By Rick Maze

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If Congress is unwilling to make a one-time adjustment in the residence standards used to set the basic allowance for housing, a group of military and veterans associations suggests phasing in higher rates over several years.

And they would like the phase-in to begin with the 2010 defense budget.

The National Military/Veterans Alliance — 31 organizations representing service members and the businesses involving in personnel-related morale, welfare and recreation programs — has called for a phased approach to address a long-standing complaint that BAH does not provide enough money to cover suitable housing for members living off base.

The chief reason that housing allowances fall short is that rates are based on standards that assume only senior enlisted mem-



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The National Military/Veterans Alliance says that, if standards for troops' housing can't be fixed all at once, a phased approach over a few years would help.

bers and midgrade and senior officers should live in single-family housing, with most enlisted members and junior officers living in apartments or townhouses.

The current standards were set in 1998, when BAH was established as a payment based on paygrade, family status and location. Although there were widespread com-

plaints about the standards, only one small change was made while Congress and the Pentagon worked on what was viewed as a more pressing issue — the fact that initial rates still left people 15 percent short of covering average rental costs even if they lived in the type of housing deemed appropriate for their paygrade and family status under the military regulations.

From 2001 through 2005, the shortfall in rates was reduced slightly each year. At the time, defense officials acknowledged the housing standards needed revising but said they wanted to wait until they finished one round of increases before starting a second.

The follow-on effort to revise the housing standards never happened, aside from a small change to boost payments for junior enlisted members.

"If you said you are going to do it, you should do it," said retired Navy Capt. Ike Puzon of the Naval Reserve Association. "An E-5 with a family may not want to live in a town house but wants to be in a home, because an officer with the same family size gets enough [BAH] to be in a single-family home."

The alliance does not propose a schedule for phasing in changes. But the idea would be to raise payments a little each year above actual increases in average rents. □

Group seeks changes in reservists' job rights

By Rick Maze

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A major military organization wants fixes in financial, legal and job protections for National Guard and reserve members to reduce the stress of mobilization.

The Reserve Officers Association has seven issues it hopes Congress will address this year, involving changes in the Uniformed Services Employment and Reemployment Rights Act and the Servicemembers' Civil Relief Act, said retired Marine Lt. Gen. Dennis McCarthy, the group's executive director.

The basic idea is to strike a balance between reservists and their employers with rules that make it possible for service members to "focus on the job" when mobilized, McCarthy said. They can do that only if they don't fear losing their jobs or facing legal or financial problems on their return, he said.

Rules shouldn't side completely with the reservists, McCarthy said, because employers "are making a great sacrifice." He noted that while employers are required to hold open a job — or at least provide a comparable job — to returning reservists, employers have no guarantee that those Guard and reserve members will, in fact, return.

Among ROA's proposed changes:

- Extend employment licensing and continuing education deadlines for those who miss such job requirements because of mobilization.

- Exempt reservists from federal law enforcement age restrictions related to retirement eligibility when deployments interfere with their ability to meet application deadlines.

- Add protections in law for Guard and reserve students so they are reinstated at their college or university without penalty after returning from military duties.

- Bar courts from modifying child custody arrangement while service members are deployed.

- Require federal agencies to provide by the same protections that private-sector employers must provide.

On that last point, McCarthy said it was "very disturbing" that federal agencies are among the employers that have the greatest difficulty placing returning reservists back into jobs. □

Appeal process open for 'Paid-Up SBP' program

By Alex Keenan

Special to the Times

The Defense Finance and Accounting Service has set up its appeal process for retirees who believe that the number of months credited toward eligibility for "Paid-Up SBP" as reflected on their Retiree Account Statement is incorrect.

As of Oct. 1, reductions in retired pay to cover Survivor Benefit Plan premiums end for retirees who are at least 70 years old and have paid SBP or Retired Serviceman's Family Protection Plan premiums for at least 360 months (30 years).

Although DFAS says it has reviewed all military retiree accounts affected by the "Paid-Up SBP" law, some retirees remain convinced that they are eligible to have their premiums terminated but still are being charged.

Retiree Account Statements now have a counter that tracks the number of months of paid premiums credited to each retiree's account, according to DFAS records.

If you believe your Retiree Account Statement is incorrect, you can dispute it by completing DD

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Form 2656-11, Statement Certifying Number of Months of Survivor Benefit Plan Premiums Paid.

The appeals period began Jan. 1 and runs through June 30. All appeals must be made by completing the required forms and forwarding them to DFAS.

Retirees with Reserve Component SBP are covered under the program. However, credit for Paid-Up SBP applies only to months in which premiums are deducted from retired pay.

Because reserve retirees do not have premiums deducted until they are eligible to receive retired pay (usually age 60), months in which they were in RC-SBP but paid no premiums do not count

toward Paid-Up SBP.

Eligible retirees don't need to do anything to terminate premiums. DFAS is supposed to notify you directly of your paid-up status and when premium payments will stop.

Many retirees have told me they think they meet the criteria but can't prove it because they don't have access to their personnel records. DFAS says it is working with the Defense Manpower Data Center, the agency that maintains historical pay data on military retirees, to ensure retirees receive proper credit for premiums paid.

Visit the DFAS Web site, www.dfas.mil/retiredpay.html, to see prominent links to both the form, which can be downloaded and printed out, and instructions for filling it out.

Once DFAS gets your information, you'll be told by mail about the status of your account and monthly premium payment count.

When I wrote columns about Paid-Up SBP last year, quite a few readers asked me to help them determine their eligibility. I'd like to help every one of them,

but I simply don't have the resources. I'd have to go to DFAS, the same as you would.

Ultimately, it's up to DFAS to make determinations based on the information that is available in your pay records. □

You can track the inflation rate that determines the annual retiree COLA anytime at www.airforcetimes.com/money.

COLA WATCH

Military retirees received a 5.8 percent increase as their annual cost-of-living adjustment beginning in January. The adjustment is based on the average inflation rate over the final three months of the fiscal year, July through September, as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers. Inflation in fiscal 2009:

Month	Index to date	Inflation to date
Base 2009	215.2	0.0%
October	212.2	-1.4
November	207.3	-3.7
December	204.8	-4.8

Source: Bureau of Labor Statistics STAFF