

Air Force Aid Society

The Air Force Aid Society, Inc. (AFAS) is the official charity of the United States Air Force in support of its mission. The AFAS provides Airmen and their eligible family members with worldwide emergency and educational assistance and offers an array of base community enhancement programs that have positive impact on their welfare.

Eligibility

- Active Duty Air Force members and their dependent family members.
- Retired Air Force members.
- Air National Guard or Air Force Reserve personnel on extended active duty over 15 days under Title 10 USC.

Emergency Assistance

The AFAS provides interest-free loans and grants to Airmen and their families to meet immediate needs in an emergency based on individual situation. Whether the emergency is a death in the family, a car repair, an unexpected dental bill, a need for respite care, or basic living expense, AFAS is here to help in time of need.

- Falcon Loan: Up to \$1000 for emergency needs.
- Standard Loan: Aids to resolve emergent financial problem/situation.
- Grant: Assists in unique bona fide emergency situations when there is a death or special medical/dental problems as deemed eligible.
- Housing Assistance Loan Overseas - "HALO" Program: Bridge loan to set-up housing and/or lodging for members without GTC/CSA cards. Loan is repaid upon receipt of entitlements.

Apply online at:

<https://my.afas.org/memberportal/login/login.aspx>

Education Assistance

The General Henry H. Arnold Education Grant Program provides need-based education grants to eligible spouses of active and deceased Air Force members and dependent children of active, retired, and deceased members.
www.afas.org

Community Enhancement Programs

The Society also offers a number of targeted quality of life community programs to help ease some of the stresses affecting active duty Air Force, Title 10 Air Force Guard/Reserve members and their families.

- Bundles for Babies: Expectant members/spouses receive a free \$50 AAFES upon completion of the "Bundles for Babies" class.
- Give Parents a Break: Provides eligible families a certificate for a few hours' break from unique stressors.
- Child Care for PCS: Inbound/outbound Airmen receive voucher for up to 20 hours of free child care per child.
- Child Care for Volunteers: Eligible volunteers receive free child care assistance as they serve the Air Force community.
- Car Care Because We Care: Families of deployed members receive a voucher for free oil change on their primary vehicle. First-term Airmen who complete an individual financial consultation are also eligible.
- Respite Care: Families with special needs receive assistance for respite care upon recommendation through Family Advocacy, EFMP, and or Mental Health officer/s.
- Heart Link: Spouses Orientation Program.
- Local Education Spouse Employment: Competitive grant awarded to installation to train spouses in portable careers.



Airman and Family Readiness Flight



Air Force Aid Society Casualty Services Survivor Benefit Plan (SBP)



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Casualty Services

Casualty Services provides prompt **reporting**, dignified and humane **notification**, and efficient, thorough, and compassionate **assistance** to family members/beneficiaries. The Casualty Assistance Representative (CAR) performs these duties.

The CAR assists families and commanders of Air Force personnel who are on casualty status: ill/injured, missing, duty status whereabouts unknown (DUSTWUN) or deceased.

- **Reporting:** Casualty status reports on Active Duty members and deaths of Retirees, Active Duty dependents, and DoD civilian employees.
- **Notification:** The CAR assists, trains, and assembles a team of Casualty Notification Officers in performing their duties of notifying the family members, as warranted.
- **Assistance:** Next-of-Kins/beneficiaries receive help in understanding, accessing, and applying for benefits and entitlements for which they may be eligible.



Record of Emergency Data (RED)

The RED is the official document required by law to designate beneficiaries for Death Gratuity, Unpaid Pay and Allowances, and the Person Authorized to Direct Disposition (PADD). It is the only source of contact information on the member's primary next-of-kin, secondary next-of-kin, and other persons to notify in case of an injury, death, or emergency. Members must ensure that their **RED** is always current.

➤ **Death Gratuity (DG):** A special tax-free payment of \$100,000 to eligible survivors of military members, who die while on active duty or while serving in certain reserve status. A member may designate on the RED any person/s to receive up to 100% of the death gratuity (in 10% increments) with any remaining undesignated amount payable according to prescribed hierarchy.

➤ **Unpaid Pay and Allowances:** Any pay or allowances due to the member at the time of death will be paid to the designated beneficiary listed on the RED. Service members have the right to name anyone as beneficiary for money remaining due at time of death.

➤ **Person Authorized to Direct Disposition (PADD) of Human Remains:** The PADD is the individual designated by the service member on the RED to make decisions on funerals and burials. The PADD must be a spouse, a blood relative of legal age, or adoptive relatives of the deceased member. All service members are required to name a PADD on their RED.

Life Insurance

Servicemembers' Group Life Insurance (SGLI)
Upon enlistment, members automatically have the maximum \$400,000 of SGLI coverage. Members can decline or elect lesser amounts of coverage in writing in increments of \$50,000. SGLI coverage stays in effect for 120 days after discharge. Update your SGLI at <https://www.dmdc.osd.mil/milconnect/>

SGLI Traumatic Injury Protection Program (TSGLI)

Members with SGLI automatically have TSGLI that provides traumatic injury protection to help with the financial burdens of recovering from a severe injury.

- Up to \$100,000 payment for a covered loss resulting from a traumatic event.
- Member lived seven days after the event.
- Loss/Injury presented within two years of the event.
- If the member with qualifying loss/injury dies prior to payment of the claim, the SGLI beneficiary will receive the payment.

Family SGLI (FSGLI)

FSGLI is a program that provides term life insurance coverage to the spouses and dependent children of Servicemembers insured under SGLI.

- **Spouses:** Coverage of \$100,000, or the amount of the member's coverage, whichever is less.
 - ✓ Premiums are based on age of spouse.
 - ✓ Members **MUST** register their spouse in DEERS (including Mil-to-Mil) to ensure proper premiums are deducted.
 - ✓ Decline or elect less coverage for spouse.
 - Not registering a spouse in DEERS is not a declination of spousal coverage.
- **Dependent Children:** Coverage of \$10,000 at no cost to the member.
 - ✓ **Stillborn Children:** Covered for \$10,000 if the stillbirth occurred on/after 10/10/2008.
 - The stillborn's weight, if known, must be 350 grams or more.
 - If weight is unknown, duration in utero of 20 weeks or more completed gestation.



Survivor Benefit Plan (SBP)

Military retirement pay stops when a member dies. The Survivor Benefit Plan (SBP) is the sole means for survivors to receive 55% of the retiree pay or elected base amount.

- **Active Duty Members:** Automatic SBP enrollment at no cost.
 - ✓ Should member die on active duty, SBP is payable to the eligible beneficiary/ies.
- **Retiring Members:** The SBP election is made on DD 2656 before retirement date.
 - ✓ Member may elect a base amount from \$300 up to the full gross retired pay.
 - ✓ Premium is based on the elected base amount.
 - ✓ Spouse is the primary annuitant and children are contingent beneficiaries.
 - ✓ Automatic coverage if member does not complete DD 2656 with SBP Counselor.
 - ✓ Paid up provision when member is age 70 & have made 360 premium payments.