

ARMY EMERGENCY RELIEF



DATE OF INITIATION: 8 MAY 2020

ASSISTANCE BULLETIN NUMBER: 06-2020-1

NAME OF DISASTER: CORONAVIRUS (COVID -19)

SUBJECT: EXPANDED ELIGIBILITY TO ARMY NATIONAL GUARD AND U.S. ARMY RESERVE SOLDIERS FOR ASSISTANCE WITH TRICARE, SGLI AND FSGLI PREMIUM PAYMENTS

1. REFERENCES:

- a. Army Regulation 930-4, dated 5 May 2019
- b. Army Emergency Relief Section Reference Manual (SRM), Chapter 2, dated 15 October 2019

2. **APPLICABILITY:** These instructions apply to all Army National Guard (ARNG) and U.S. Army Reserve (USAR) Soldiers.

3. PURPOSE:

As a result of the COVID-19 Pandemic, ARNG and USAR mobilized a number of Soldiers on State (ARNG) and Federal (ARNG and USAR) orders to combat and prevent further spread of the virus, support our local communities and the Nation. The COVID-19 pandemic caused the cancellation of many in-person monthly Battle Assemblies in order to protect the force and minimize the transmission risk. Individual ARNG and USAR Soldiers, and/or their Spouses, may have lost their civilian employment due to COVID-19 considerations as well. The loss of income from these cancellations or loss of employment are particularly challenging to Soldiers in the ranks of Private (E1) through Staff Sergeant (E6).

This bulletin expands AER eligibility to Army Reserve and Army National Guard Soldiers in the ranks of Staff Sergeant (E6) and below for financial assistance with TRICARE Reserve Select insurance, Servicemembers' Group Life Insurance (SGLI), and Family Servicemembers' Group Life Insurance (FSGLI) premiums. The eligibility period is the effective date of this AER Bulletin through 31 December 2020 unless extended or rescinded earlier by AER HQ. This suspends any requirement of number of days to be on any type of orders to receive assistance for these special assistance categories.

4. ELIGIBILITY:

Soldiers in the ranks of Staff Sergeant (E6) and below Army National Guard and U.S. Army Reserve Soldiers (Single and Married with eligible dependents) in support of COVID-19 relief efforts or impacted by the COVID crisis.

A dependent is defined as a family member listed in DEERS to include Spouse, children and parent(s) if declared a dependent.

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5. RESPONSIBILITIES:

a. U.S. Army Reserve Command (USARC) and Army National Guard Bureau.

Ensure widest dissemination of these instructions to subordinate commands for further dissemination to Soldiers and Leaders at Company, Battery and Troop levels.

b. Company Commander or First Sergeant:

- 1) Validate that there is a valid financial need as a result of the COVID crisis.
- 2) Complete Budget Planning Sheet, AER Form 57, and review the Soldier and Spouse (if applicable) income sources to determine the overall financial situation.
- 3) Review billing statement for TRICARE Reserve Select, SGLI and FSGLI premium payments to determine the exact financial need.
- 4) Review documentation showing loss of civilian job (Soldiers and Spouse), if applicable.
- 5) Ensure the Soldier completes AER Form 770, Application for AER Assistance, Exception to Policy for Eligibility, itemizing the specific needs in block 24.
- 6) After Soldier completes AER Form 770, review, date and sign the application in blocks 29 (a-h).
- 7) Ensure Soldier completes AER Form 575, Electronic Funds Transfer Form.
- 8) **Certify the Soldier is in “good standing” and has at least 24 months remaining on his/her reserve component commitment. A certifying statement is required to be written in block 29b of AER Form 770.**
- 9) **Provide Commander's Certification memorandum for TRICARE, SGLI or FSGLI premium payment assistance (Enclosure 4).**
- 10) Contact the nearest Army AER Section, or other service Military Aid Society (Air Force, Navy/Marine Corps or Coast Guard) for application processing instructions based on social distancing guidelines, if within a 50-mile commuting radius.
- 11) Forward the following documentation to the nearest AER Section or Military Aid Society Office for evaluation and assistance consideration, if applicable:
 - Completed AER Form 770, Application for Financial Assistance, Exception to Policy for Eligibility
 - Completed AER Form 57, AER Budget Planning Sheet (BPS)
 - Completed AER Form 575, AER Electronic Funds Transfer (EFT) Authorization
 - Leave and Earning Statement (LES) and other earning statements for the Soldier and Spouse, as applicable.
 - Documentation showing loss of civilian job
 - Billing statements for TRICARE Reserve Select, SGLI, and FSGLI premium payments
 - Commander's Certification memorandum for TRICARE, SGLI, and FSGLI premium payment assistance (Enclosure 4)
 - Trustee approval letter (if under bankruptcy)
 - Special Power of Attorney (SPOA) or Allotment Authorization (AER Form 55) when a Spouse with SPOA is requesting assistance on the Soldiers behalf when unavailable.

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- 12) If outside of a 50-mile commuting radius of any military installation Soldiers and Leaders should request a secure DoD Safe link to transmit application information by emailing covidrelief@aerhq.org. Upon receipt of the link, the AER application and all supporting documentation should be returned to covidrelief@aerhq.org for review, evaluation and assistance decision.

c. AER Officers.

- 1) Receive, evaluate and process ARNG and USAR Soldier assistance requests for TRICARE Reserve Select, SGLI and FSGLI premium payments in accordance with these guidelines.
- 2) Provide instructions on how to process AER assistance request electronically in accordance with these guidelines when “face to face” interaction is restricted for AER Staff members.
- 3) Upon request from ARNG and USAR Soldiers and Leaders, send a secure link to **SEND** and **RECEIVE** application data securely via the DoD Safe portal.
- 4) Assist ARNG and USAR Soldiers and Leaders as necessary to verify costs for valid TRICARE Select and SGLI premium payments.
- 5) Input application information into netFORUM and forward to HQ AER as appropriate for an assistance decision and/or further processing IAW AER Bulletin 06-2020.

NOTE: a. Unit Leaders, Soldiers and Family members will ensure documents containing Personally Identifiable Information (PII) are only transmitted electronically through a secure means, i.e. encrypted email, DoD Safe secure portal or other secure means.

b. A secure link can be requested from the local AER Officer or HQ AER to securely transmit documents containing PII.

6. PROCEDURE:

a. Routing of assistance requests:

All requests for ARNG and USAR Soldiers will be routed through the Company Commander, or First Sergeant for review and concurrence.

b. ARNG and USAR Soldiers or eligible Family Member with Special Power of Attorney (SPOA).

- 1) Inform the Company Commander or First Sergeant when a valid financial need exists for a TRICARE Reserve Select, SGLI or FSGLI premium payment.
- 2) Electronically forward all required AER application information and supporting documentation listed in paragraph 5, b(11) above to the Unit COC for review, validation and signature.

NOTE: If a Soldier or Family member has a problem submitting a request for assistance, please contact HQ AER for additional guidance at (703) 602-9951 or by email covidrelief@aerhq.org.

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7. GENERAL GUIDELINES:

- a. Assistance will be provided as a **Loan, Grant or combination of both (GROAN)**. When providing a Grant consideration should be given to the Soldiers' ability to make up missed Drills / Annual Training in the near term. If the Soldier has a plan to make-up Drill meetings / Annual Training prior to 1 September 2020 a grant is not appropriate.
- b. Assistance will **only** be considered for the TRICARE Reserve Select, SGLI and FSGLI premium payments.
- c. Repayment can be deferred up to 90 days to allow time for receipt of pay and allowances.
- d. Repayment of a loan will not exceed 12 months, except when approved by HQ AER. Loan must be repaid prior to the end of the reserve commitment or within 12 months after the first scheduled repayment, whichever comes first.
- e. A Budget Planning Sheet (BPS) is required for all requests.
- f. Soldiers who find themselves in a situation where repayment of a loan is causing a hardship should contact HQ AER for further guidance.

8. MANDATORY DOCUMENTS:

- a. AER Form 770, Application for AER Assistance, Exception to Policy for Eligibility
- b. AER Form 57, Budget Planning Sheet (BPS)
- c. AER Form 575, Electronic Funds Transfer Form
- d. Leave and Earning Statement (LES) and other earning statements for the Soldier and Spouse if applicable.
- e. Documentation showing loss of civilian job
- f. Copies of billing statements for TRICARE Reserve Select, SGLI or FSGLI premiums.
- g. **ARNG and USAR Soldiers will require a certification statement on AER Form 770 (Block 29b) from the Company Commander or First Sergeant validating the Soldier is in "good standing" and has at least 24 months remaining on his/her reserve component commitment.**
- h. Commander's Certification memorandum for TRICARE, SGLI or FSGLI premium payment assistance (Enclosure 4).
- i. Trustee approval letter (if under bankruptcy)
- j. Special Power of Attorney (AER Form 53 or civilian equivalent) or Allotment Authorization (AER Form 55) when Soldier is not available.

9. This change in AER policy is effective immediately and remains in effect until 31 December 2020 unless rescinded earlier by HQ AER.

10. The point of contact for the bulletin is Ms. Danna Butterfield at (703) 602-9951 / email: danna.butterfield@aerhq.org or CSM(R) Charles Durr, (703) 601-2771 / email: assistance@aerhq.org.



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C. ELDON MULLIS
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Enclosures:

1. AER Form 770, Application for Financial Assistance, Exception to Policy for Eligibility (Fillable)
2. AER Form 57R, AER Budget Planning Sheet (Fillable)
3. AER Form 575, AER Electronic Funds Transfer (EFT) Authorization (Fillable)
4. Example Commander's Certification memorandum for TRICARE, SGLI or FSGLI premium payment assistance