

# Thank You!

As a National Guard member, those are words you don't hear often enough.

You're serving your country and your state, and you have been there to support your neighbors in times of need!

You've earned the benefits of being a National Guard member. But those benefits do not come easily. Someone has to be your advocate on Capitol Hill, telling Congress,

"Hey, don't forget about our service!"

#### You've earned the right to:

- Retired pay at age 60
- · Early Retirement for Activated Service
- PX/BX Commissary privileges for you and your spouse
- VA Home Loan Program
- Space "A" travel on Government-owned aircraft
- TRICARE Reserve Select Benefits
- Montgomery G.I. Educational Benefits
- Post-9/11 G.I. Educational Benefits
- · Gray Area TRICARE Benefits

#### But did you know?

That your National Guard benefits are continuing to be under attack?!! As the federal budget deficit increases, the Administration and Congress will be looking to cut military and retiree benefits. EANGUS is a 501(c)19 Military and Veterans Association. We are the only association that has one mission—YOU!—the Enlisted National Guard Soldier, Airman, Retiree, and Family member.

EANGUS was founded in 1970 and chartered in 1972 by a group of NCOs to give a voice on Capitol Hill on issues concerning the Enlisted National Guard member. Unlike other professional organizations, we do not have to make a choice about whom we support. Our name, ENLISTED NATIONAL GUARD, speaks for itself.

EANGUS is the largest Enlisted Reserve Component organization. For over a decade, we've been a leader in The Military Coalition, which consists of 35 Military and Veterans organizations that represent over 5.5 million members. Now that EANGUS, NGAUS, and AGUS has joined forces, we are now the **strongest National Guard voice** on Capitol Hill. EANGUS' National Headquarters is located in Alexandria, VA, and its 55 chapters are in all 54 states and territories, and Title 10. EANGUS has members in almost every unit nationwide, including NGB and the Pentagon, and on Capitol Hill.

#### **ASK YOURSELF: DO YOU WANT ANY OF THESE?**

- Retroactivity for Early Retirement back to 9-11-2001
- Title 32 AGR eligibility for Post-9/11 GI Educational Benefits
- Early Retirement at age 55
- No increases to TRICARE deductibles
- "VETERAN" status for traditional Guard members who retire after 20 years' service
- AGR and Military Technician Bonuses
- Elimination of the 1/30 rule for incentive pays
- Elimination of BAH II.

If you want any of these benefits, you need to be an active EANGUS member. GET INVOLVED!! It's your career, and you need to know what is going on that will affect you and your future.

Although EANGUS is your voice on Capitol Hill, we are only as strong as you—the Enlisted National Guard Soldier, Airman, Retiree, and Family member—allow us to be.

We can't let you know what is happening if we don't know who you are! The choice is yours. Do nothing and get what "They" give you, or get involved and fight to preserve and protect your EARNED BENEFITS!!!

#### What have we done for you lately?

EANGUS, along with the Military Coalition in which we play a major role, lobbied for and got an additional 1/2 percent pay increase over what the Administration requested from Congress.

#### **Lower TRICARE Reserve Select Fees**

- Member only—\$54.35 a month
- Family—\$192.89 a month

Where can you get health care for your entire family for just \$192.89 per month?

#### Post-9/11 GI Bill Benefits

Service	Benefits*
36 Cumulative Months	100%
30 Cumulative Months	90%
24 Cumulative Months	80%
18 Cumulative Months	70%
12 Cumulative Months	60%
6 Cumulative Months	50%
90 Cumulative Days	40%
Service Connected Discharge	100%

<sup>\*</sup> Includes tuition, books and living allowance.

#### Why NCOs Join?

- · Sets the example
- · Engages leaders in the welfare of their subordinates
- Another way to improve our National Guard
- Shows our Soldiers and Airmen that we care
- Becomes a larger voice in Washington, DC
- · Helps to shape and influence our "battlefield"
- · It's the right thing to do!!

## Further Congressional Actions Affecting EANGUS Members

Just a few of the other issues that EANGUS is working on, on your behalf, include:

- The National Guard Empowerment and State— National Defense Integration Act of 2011
- The Honor America's Guard–Reserve Retirees Act
- Credit for Title 32 service toward the calculation of Post-9/11 GI Bill benefits
- New GI Bill benefits for those who served 90-day tours of active duty
- Preventing the Air Force from making arbitrary cuts to the Air National Guard
- Preventing DoD from raising TRICARE copays for our retirees

#### Chapter 33 (the new, Post-9/11 GI Bill)

Tuition and Fees:	Payment shall be made to the school for the entire quarter, semester or term. The payments are capped separately for tuition costs and fees charges by state.  For the list of state caps, go to the VA web site www.gibill.va.gov. More expensive schools participating in the Yellow Ribbon Program and offering veterans scholarships
	will be matched dollar for dollar up to the full cost of tuition.
Books/ Supplies:	Up to \$1,000/year. Paid \$41/credit enrolled.
Monthly Living:	Based on DoD's BAH rate for E-5 with dependent, using zip code of the college/university.
Time to Use Benefit:	Up to 15 years.
Buy-in:	None.



#### **Your EANGUS Membership Benefits**

#### **EANGUS "We Care for America" Foundation, Inc.**

EANGUS "We Care for America" Youndation The Enlisted Association of the National Guard of the United States (EANGUS) "We Care For America" Foundation, Inc. provides scholarships, awards, Patriotism Awareness,

Veterans Against Drugs Program, and Emergency Relief for National Guard members and families. One specific subset of the foundation is our "Soldiers and Airmen Emergency Relief Fund," which provides assistance to members of the Army and Air National Guard who have experienced a catastrophic financial hardship and/or personal property loss. Applicants must be current members of EANGUS to be eligible to receive the \$500 grant.

#### **Combined Federal Campaign**



Combined Federal Campaign Code #11859. (Valid for year 2012 and beyond)

#### **Scholarships**

EANGUS members and their dependents are eligible to apply for an EANGUS scholarship. We give out several \$2,000 scholarships annually. One EANGUS scholarship is for 4 years, valued at \$36,000. Visit www.eangus.org and go to Resources for more information.

#### **NGAUS-IT Insurance Programs**



EANGUS members are offered insurance plans through NGAUS. The NGAUS Insurance Trust

(NGAUS-IT) was created on October 24, 1963. The Trust was formed to assist in the administration of retirement planning and death benefits for military technicians and their families, and its vision statement mirrors that concept today: NGAUS-IT . . . "The provider of choice for National Guard members and employees seeking financial security through sound insurance investments." NGAUS-IT offers disability and life insurance plans to protect you and your loved ones. See below for information on Technicians Insurance, Preferred Vision Care, Accidental Death & Dismemberment, and Member Life. www.eangus.org/membership/insurance\_program.aspx



#### **EANGUS Insurance Programs—Technician Plans**

**Techlife:** Benefits up to \$250,000 of term life insurance. Guaranteed acceptance for up to \$50,000 of insurance coverage in this plan within your first 31 days of employment. No war or aviation exclusions.

**Term Life:** \$10,000–250,000 coverage for member and spouse. \$2,000–\$10,000 coverage for child. Eligibility determined by simple health questions; usually no physical exam required. No war or aviation exclusions. Conversion to individual policy available. Payroll deduction not available.

**Techpay:** Helps replace lost income if you are disabled. Pays disability benefits up to \$1,000 per month, beginning after 31 consecutive days of disability and continuing for up to 10 years for accidental injury and 3 years for sickness. Receive up to \$1,400 additional monthly benefits from Supplemental Disability program, for a total of up to \$2,400 a month if you are disabled. Payroll deduction available.

Free Accidental Death and Dismemberment Insurance: All EANGUS members receive a free \$1000 Accidental Death and Dismemberment (AD&D) insurance policy with their EANGUS memberships.

#### **Preferred Vision Care, Hearing Care**

A low cost (\$15 per year) membership in the Preferred Vision Care (PVC) plan that saves up to 60 percent on the cost of eyewear (frames, contact lenses, etc.). Included in this benefit is HearPo, providing hearing services. Current NGAUS members/retirees, National Guard employees, and their entire household are eligible for the PVC plan and HearPo hearing care. There are no limitations on quantities of frames, color, style, tint, or lens. There are no forms to fill out-you receive a discount card that you must show when you visit the eye care provider. HearPo is a network of credentialed audiologists who provide quality hearing services and hearing aids throughout the United States. There are over 1300 convenient and affordable credentialed affiliates. For PVC, the initial enrollment fee is \$15 annually. You save 30-60 percent on most eyewear needs and 20 percent on contact lenses. There is no additional enrollment fee to use HearPo.

## USBA TRICARE Reserve Select Supplemental Insurance Plan

Out-of-pocket expenses can mount up quickly when you receive medical care outside the military system. That's why supplemental health insurance is so important for you and your family. With this economical insurance coverage, you're better protected against the high cost of medical expenses you might face each calendar year in the event of illness. Many people like you are concerned about getting good insurance coverage at an affordable cost. It's not easy to get that kind of information on your own, and it can eat up a lot of your precious time. That's why we're proud to offer this plan for National Guard and Reservists.

#### **USAA**



EANGUS members are eligible to apply for USAA membership. To apply for insurance, retired or separated members should establish membership with USAA. Some restrictions

apply. The USAA family of companies offers a wide range of highly regarded insurance and financial products including property, casualty, life and health insurance, annuities, no-load mutual funds, discount brokerages, banking, travel, and alliance services. The best service available anywhere, coupled with very competitive pricing, guides USAA and its mission of facilitating the financial security of its members and associates. www.usaa.com/eangus

#### **GEICO**

**GEICO** 

Since our founding in 1936 . . . we were there when you were

mobilized; we were there when you deployed . . . to World War II, the Korean and Vietnam Wars, and the conflicts of today around the world. We were there on your REFRAD. We were there then. We will always be there. Proudly serving those who serve. www.geico.com/landingpage/go51. htm?logo=17851



#### **Apple Computer**



Apple is pleased to offer all members of EANGUS and their families discounts on Apple products. You can save up to 17% on Apple products such as the iMac, PowerBook,

PowerMac, and iPod! Purchases must be made on the custom online store at www.apple.com/r/store/government/epp.html or by calling 1-800-MY-APPLE (1-800-692-7753). Please identify yourself as a government employee when calling this number. Shop today and start saving!

#### **Dell Member Purchase Program**



You'll get discounts—and more—on exciting Dell desktop and notebook PCs! There are many benefits to Dell's award-winning 24/7 online services—up to a 10% discount on new

Dell PCs using these instructions. (1) Point: Log on to the Member Purchase Program website at www.dell.com/ghc. (2) Click: Enter Member ID # DS25078512 to gain access to the 5% discount store. (3) Customize: Choose from the variety of exciting products and configure your new Dell PC for your computing needs. (4) Save: Place your order directly online. In the checkout screen, enter Coupon Code 3b38103fc16f for an additional 5% discount, which equals a total of 10% off your new Dell PC.

#### EANGUStravel.org



EANGUS has its own travel website at EANGUStravel.org—like having our own Expedia® just for EANGUS supporters and friends!

Everything you need is right here. You get access to the same airlines, hotels, rental car companies, cruises, and vacation packages you find on all of the other major travel websites, and some of the lowest travel prices on the Internet. Best of all, when you use our travel website, while you're flying to some exotic locale, you'll know you are supporting the Enlisted Association of the National Guard of the U.S.!

#### **New Patriot Magazine**

You get the latest news on issues that impact you! New Patriot is the quarterly

publication which allows communication between members. state chapters, and the EANGUS National headquarters. It keeps all members current on happenings within EANGUS. Articles can be submitted by members or the National Guard Public Affairs Office to New Patriot for publication. Keep on top of issues that affect you!

#### SilverTowne Mint



Since 1949. SilverTowne L.P. in Winchester, Indiana, the official EANGUS coin supplier, has been

providing quality precious metals, gifts, and collectibles. It is proud to be celebrating OVER 50 YEARS of quality and tradition. Leon and Ruhama have prided themselves on being a company built on honesty and integrity, and Leon always believed a person could be trusted by a handshake. From a cigar box under a lunch counter to a multi-million dollar business, SilverTowne L.P. has grown from a coin shop with jewelry counter to four shops under one roof. www.silvertowne.com

#### LifeLock

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Identity theft is one of the fastest growing crimes in America. It can cost thousands of dollars in losses, not to mention the time and frustration of trying to clear up the mess. So, it pays to quarantee your good name before an incident occurs. LifeLock provides proactive identity theft protection, which includes credit fraud alerts, free annual credit reports. reduced junk mail and pre-approved credit card offers, and a \$1 million total service guarantee. For just \$10 a month, you can protect yourself and your loved ones. It's easy to sign up and you can relax knowing LifeLock is looking out for you. Enroll at www.lifelock.com/?promocode=eangus or call toll-free 800-LIFELOCK (543-3562). Promotion code: EANGUS3

# Do you want to belong to a unique organization that only represents

YOU?

EANGUS is that organization. It's in our NAME—Enlisted Association of the National Guard of the United States.

That says it all—Enlisted National Guard.

EANGUS does not have to make a choice
when it comes to protecting your earned benefits.

National Guard members and their families are special people—they are twice the citizens. When America needs help in domestic emergencies, who do they call? The National Guard. You put your life on hold, your family plans get put on hold, because you volunteered to become one of "America's Best."

We have only one mission—to represent you, the Enlisted National Guard Member and family, on issues concerning you on Capitol Hill.

**To be a part of this unique organization**, join us by going online at our secured web site, www.eangus. org. All major credit cards are accepted.

For more information about how EANGUS is working for you and your family, visit www.eangus.org or call 1-800-234-EANG (3264).

Defending America is a profession you chose. Our profession is defending your earned benefits and getting you equal benefits for service served.

JOIN TODAY, for tomorrow could be too late to save a benefit, equipment, or a unit.

It's up to you to be counted and informed on issues that concern your career.

"JOIN THE ENLISTED ASSOCIATION OF CHOICE"!!!

While you're serving and protecting America in the National Guard, someone on Capitol Hill is fighting to save your earned

# National Guard Benefits



## Enlisted Association of the National Guard of the United States

#### **EANGUS**

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