

**Windom, Robert A. (FOH)**

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**From:** DC METRO AREA BRANCH OF COA [COA@LIST.NIH.GOV] on behalf of Julian Canizares [jcanizaresjr@GMAIL.COM]  
**Sent:** Sunday, August 09, 2009 2:54 PM  
**To:** COA@LIST.NIH.GOV  
**Subject:** [COA-DC-BRANCH] Smart Brief - Benefits Available to PHS Officers

## **DISTRICT OF COLUMBIA METROPOLITAN AREA BR**



**To members of the D.C. Metropolitan Area Branch,**

**This Smart Brief is a journal style email message intended to help keep you informed about various uniformed service benefits available to PHS officers.**

**For the current posting, please forward any questions or comments to LT Robert Windom at [rwindom@psc.gov](mailto:rwindom@psc.gov). Thank you.**

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### **Current Posting**

- 1. Legal Services Benefits**
- 2. Soldier's and Sailor's Civil Relief Act (SSCRA)**
- 3. Thrift Savings Plan (TSP)**
- 4. National Association for Uniformed Services (NAUS) Veterans Retired Activity Day, Orlando, FL**

### **Previously Posted**

- 1. Low Interest Loan Available to Newly Commissioned Officers**
- 2. Veterans Administration Home Loans**
- 3. Navy Mutual Aid Association Offers Free Benefits/Retirement/Financial Seminar**
- 4. Additional Space-A Travel and USO Airport Lounge Information (Reader**

## Comments/Questions)

### 5. Emergency Supplemental Passage

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#### Current Posting

##### 1. Legal Services Benefits

###### Legal Services Benefits and Other Protection

USPHS officers are entitled to certain legal benefits like the creation of "Simple Wills" and General or Special Powers of Attorney documents. These services are provided by the legal staff of the Judge Advocate General's (JAG) office. For more information contact your nearest base legal office.

##### 2. Soldier's and Sailor's Civil Relief Act (SSCRA)

Soldier's and Sailor's Civil Relief Act (SSCRA) -In 1940, Congress passed the SSCRA to provide protections for uniformed service members. The PHS has been covered by the SSCRA since 22 April 1976. The Service member's Civil Relief Act (SSCRA) signed into law by President Bush on 19 December 2003 expanded and improved the SSCRA. If you are on active duty, the SSCRA guarantees that your state residency will not change just because of your military orders – even if you buy a house in the state of your new duty station, register your car there, or obtain a new state driver's license. This means that you will continue to pay state taxes ONLY to your home state, UNLESS you change state residency voluntarily. The primary means of changing state residency voluntarily are by voting in a new state or changing tax withholding to a new state. Automobile ad valorem taxes - It is wonderful to be able to keep the benefits of home. Each year, when your tag is renewed on your car, you can use the SSCRA to protect you from paying ad valorem taxes in your duty station state, but only if it is not your home of legal residence. 6% Interest rate protection -The SSCRA allows you to request that the interest rate you pay on a debt incurred before you joined the military be reduced to 6% annually. When your tag is renewed on your car, you can use the SSCRA to protect you from paying ad valorem taxes in your duty station state, but only if it is not your home of legal residence. 6% Interest rate protection - The SSCRA allows you to request that the interest rate you pay on a debt incurred before you joined the military be reduced to 6% annually. To be eligible for the 6% cap, you must have incurred the debt before joining the service and your ability to pay must have been materially affected by military service. "Material effect" is a vague term that is often interpreted to involve mobilization for war or an extended deployment overseas. However, since the burden is on the creditor to prove a lack of "material effect", many creditors will grant the cap as a courtesy if properly requested. It is up to the service member to request the 6% cap; there is a sample letter to use in writing your creditor below. You should include a copy of your military orders and may be asked to include financial information in your request. If a creditor refuses to lower the interest rate on a qualified pre-service debt, you should see a Legal Assistance Attorney (on base). This protection does not apply to government-backed college loans or to any debt acquired after joining the military.

### 3. Thrift Savings Plan (TSP)

Thrift Savings Plan (TSP) - The thrift savings plan is a tax-deferred savings plan, meaning it is taken from your salary before it is taxed (which lowers your taxable income), and you pay taxes when you eventually draw the money.

The TSP provides a tax deferral benefit, while also providing additional retirement savings, adding to the 'nest egg' a person builds over their career. Also, you can borrow from your TSP account under certain conditions. To find out more about how to sign up and to get more information, go to the TSP website, at <http://www.tsp.gov>. TSP - What's New

### 4. National Association for Uniformed Services (NAUS) Veterans Retired Activity Day, Orlando, FL

NAUS is advertising Retired Activity Day in Orlando Florida: Saturday, August 15, 2009, from 8 AM to 2 PM, NAUS Veterans Benefits Advisor, Mike Plumer will be staffing a table at the Retired Activity Day being put on by Ft. Stewart. It will be held at the International Plaza Resort and Spa, 10100 International Drive, Orlando, FL

Thanks,

*JULIAN*

LCDR Julian Canizares, USPHS  
Chair, DC COA Benefits Committee &  
USPHS Liaison with the Military Officers Association of America (MOAA)  
Montgomery County, MD Chapter

Visit the DC COA Website at

<http://dcco.org>

Please consider adding your home email address to the Branch listserv.