

What benefits can you expect on a deployment?

When on a combat or other deployment, service members receive entitlements to partially compensate for the hardship, danger, and costs of that deployment. It is essential that you understand these factors to ensure that you receive everything to which you are entitled.

Entitlements during a deployment come in many different forms and vary based upon the specific location, conflict, and authorizations for that particular area. Your finance office can provide specific information for each deployment, but the following are the general categories and types of entitlements.

Hardship Duty Pay (HDP) compensates service members for locations or missions that are particularly arduous. Pay is \$50, \$100, or \$150 per month, depending on the hardship of a particular location. It is pro-rated if you are there for less than a full month.

Hostile Fire or Imminent Danger Pay (HFP/IDP) is provided if you are assigned to an area in which you are subject to hostile fire or mine explosions. Pay is paid at the rate of \$225 per month or \$7.50 per day.

Family Separation Allowance (FSA) is paid to service members *with dependents* who are away from their family for over 30 days. After you have been separated for 31 days (and file DD Form 1561), FSA will be paid retroactively back to the first day of separation at the rate of \$250 per month or \$8.33 per day.

Tax Exemption. Earnings received in a combat zone are tax free, up to the maximum enlisted pay amount (which is \$7,509 in 2014). With a 15% tax rate, that could save you over \$1,100 each month. You will still pay for Social Security and Medicare (FICA) on your full pay.

Check your LES! HDP, HFP/IDP, FSA, and the tax exemption should be posted on your Leave and Earning Statement (LES) the month after you deploy. Download your LES from www.dfas.mil to verify your entitlements. If not, contact your finance office quickly to make the appropriate adjustments.

Per Diem. Although meals and housing are normally provided on a deployment, you are still entitled to TDY, but you receive it at only the “incidental rate,” which is \$3.50 per day. This is normally paid **after** you return and complete a final travel voucher (DD Form 1351-2). After nine months, this can be over \$1,000, so ensure that you take the time to file for your per diem.

The **Savings Deposit Program** (SDP) allows you to deposit up to one month’s net pay each month up to a total of \$10,000 into a special account at DFAS. You will earn 10% interest and continue to accrue interest up to 90 days after redeployment. It is a great way to save money and, if you can deposit \$10,000, you will earn an extra \$1,000 during a one-year deployment.

Bottom line: Know your entitlements and have a plan for the additional funds so that you can best contribute to your family’s financial well being.

<u>Example: Afghanistan</u>	
<u>Deployment Pay:</u>	
Hardship Duty Pay	\$100
Hostile Fire/Danger Pay	\$225
Family Separation	\$250
Per Diem (\$3.50/day)	\$105
Tax Exemption	up to \$1,100
Total (each month):	\$685 – \$1,785