

BOOK REVIEW

The Military Advantage: The Military.com Guide to Military and Veterans Benefits¹

Alice A. Booher²

It must be said from the outset that this book is not the only available tool for finding a compendium of available military and veterans benefits, but after comparing it with a number of others, this well planned and nicely laid out volume looks to be credible and certainly equal to or better than most. *The Military Advantage* endeavors to see the broad spectrum of all such benefits, while others tend to be more selective. In any event, and depending entirely on how you intend to use it, as your own personal tool or as a reference for others for their own purposes, some of the other resources relating to military and veterans benefits are cited herein so that the reader can determine personal feasibility, flexibility, focus, availability and other considerations.

The Military Advantage comes with a positive provenance. Co-author Christopher Michel recalls asking for, and receiving, concise, accurate advice from a more senior sailor about “navigating a particularly tricky benefits program” but then realized that for those without ready sources at hand, there should “be a better way to help people easily access their benefits.”³ He says, “Four weeks later I started Military.com with one mission in mind: to connect servicemembers, veterans, and their families

¹ CHRISTOPHER P. MICHEL & TERRY HOWELL, *THE MILITARY ADVANTAGE: THE MILITARY.COM GUIDE TO MILITARY AND VETERANS BENEFITS* (2009).

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³ MICHEL & HOWELL, *supra* note 1, at ix.

to all the benefits earned in service to America.”⁴ *The Military Advantage* is Military.com’s written guide to military benefits, a service which is also provided through other means, including the internet, and was brought together with the assistance of the U.S. Department of Defense (DoD) and the U.S. Department of Veterans Affairs (VA), as well as other agencies.⁵

General Norman Schwarzkopf describes *The Military Advantage* as being “at once a comprehensive reference resource as well as a ‘how to’ guide.”⁶ He notes that since his own retirement, he has developed a “greater appreciation for the array of military benefits,” and discovered that many benefits go unused, as veterans are often “unaware of their eligibility or unsure of how to access these programs that could have tremendous impact on their lives and their families.”⁷

The Military Advantage categorizes available military and veterans benefits and the material related to each into the following segments: The Money Advantage (covering discounts, credit and debt issues, taxes, VA home loans, life insurance, and the Thrift Savings Plan); The Pay Advantage (covering standard pay, additional allowances, Reserve and National Guard pay, special pay, allotments, managing pay, retired pay, and veterans disability pay); The Health Care Advantage (covering the various TRICARE programs, health programs related to the War on Terror, and veterans health care); The Benefits Advantage (covering military travel and lodging; legal rights, entitlements and benefits; veterans benefits claims and appeals; burial benefits; and surviving family benefits); The Education Advantage (covering money for school and education assistance programs by service branch); The Career Advantage (including benefits of service such as enlistment

⁴ *Id.*

⁵ *Id.* at ix-x.

⁶ Norman Schwarzkopf, *Foreword to* CHRISTOPHER P. MICHEL & TERRY HOWELL, *THE MILITARY ADVANTAGE: THE MILITARY.COM GUIDE TO MILITARY AND VETERANS BENEFITS*, at vii (2009).

⁷ *Id.*

bonuses, pay grades, and advanced enlistment rank; professional development; deployment and mobilization; post-deployment and demobilization; and relocation); The Transition Advantage (covering preparation to transition out, successful transition to a civilian career, employment resources for veterans and retirees, continuing service options (National Guard and Reserve), and records and awards); and The Family Advantage (including military families on the move; career, education and training resources for spouses; the military child; family support during deployment; and military family support organizations).⁸

In the chapters on Transitioning and Education, with such a massive amount of sheer information to impart, *The Military Advantage* does a particularly illuminating job, including on the recent post-9/11 educational benefits. Even the discussion of the convoluted and often exasperating facets of TRICARE should make better sense to the reader in the chapter covering health care.

The Military Advantage's generous appendices include active duty and drill pay charts, details of VA requirements for home loan eligibility, retirement options, clothing allowances, Concurrent Retirement and Disability Pay, Combat-Related Special Compensation benefits (the amount paid for given levels of VA disability ratings), listings of VA Regional Offices, and military awards (in order and by service).⁹ The index is well organized and quite generous.

This is a hefty volume, and recognizing that there is limited room available for even a publication such as this, lists things such as locations and contact points for a myriad of military medical facilities and VA hospitals, outpatient clinics, and organizations which assist military and veteran families. These organizations, such as the Fisher House Foundation, are primarily found by independent referencing elsewhere, but options and detailed tools are provided to do so. Ordinarily a book's layout might seem

⁸ MICHEL & HOWELL, *supra* note 1, at v-vi.

⁹ *Id.* at 347-60.

cosmetic, but in a consumer reference guide such as this, the fact that there are light shadings of some paragraphs, nonaligned margins for special emphasis, and wide margins and gutters, is helpful for making the book one's own. This layout makes it easy to write down telephone numbers and contact points.

The segment on applying for VA benefits and claims is short but excellent and, as elsewhere, provides numerous internet and other sources for further information particularly on convoluted or unusual topics. Many of the internet links identified in *The Military Advantage* are connected with Military.com but since they further and serve the same basic purpose of the work, this is neither self-aggrandizing nor inappropriate.

Other options for similar listings of benefits, and assistance in utilizing them, are included in the many publications of the Military Times Media Group. During the year, these periodicals occasionally have military benefits guides inserted into their regular publications.¹⁰ Another viable alternative might be the smaller annual publication called *Federal Benefits for Veterans, Dependents and Survivors*, which places focus on what is obtainable via VA.¹¹ Various nonprofit groups have published guidelines for particular constituencies within the veteran or military community, such as the injured service member or their families, blinded or paraplegic veterans, and those needing adaptations in housing or mobility. One of the best of these is *A Handbook for Injured Service Members and Their Families*, published in 2007.¹² In many of these instances, once the basic publication has been printed there are regular updates on changes posted on the websites for the respective publishers, a resource which is fairly new in the relative scheme of things, but extremely helpful.

¹⁰ See, e.g., MIL. TIMES EDGE, June-July 2009.

¹¹ U.S. DEP'T OF VETERANS AFFAIRS, FEDERAL BENEFITS FOR VETERANS, DEPENDENTS, AND SURVIVORS (2009) (including an extensive listing of local contact points for VA facilities).

¹² INTREPID FALLEN HEROES FUND, ET AL., A HANDBOOK FOR INJURED SERVICE MEMBERS AND THEIR FAMILIES (2007).

The abundant labyrinth of benefits available to men and women who are serving, or have served, in the military is both vast and daunting. There are many avenues of assistance available within DoD and VA (and elsewhere) to help navigate these benefits programs. However, cataloged compilations like *The Military Advantage* and the other publications mentioned herein have not been long readily available to the public. Both the public and those who serve the veteran and military constituency can be grateful for their presence, as it is not only helpful for the constituent to be served, but acts as a ready reference for the server as well.

