



MINISTRY OF DEFENCE

# Service Personnel:

How can the Armed Forces Covenant help me?



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## How can the Armed Forces Covenant help me?

**This leaflet has been designed to...**

- give you an understanding of what the Covenant means to you
- outline what support is available to you
- direct you in how to access these measures
- explain what to do if you feel disadvantaged as a result of your service in the Armed Forces

### **What is the Armed Forces Covenant?**

The Armed Forces Covenant sets out the relationship between the government, the Armed Forces and the Nation and aims to recognise the Service you give and the sacrifices you are prepared to make.

Put simply, it is designed to make sure you can access the services like health and housing without facing any disadvantage from your career in the Armed Forces.

This leaflet sets out the key measures, but if you would like to find out more or read the list of commitments the government has made to support the Covenant, you can access the full report, *The Armed Forces Covenant: Today and Tomorrow*, at [www.mod.uk/covenant](http://www.mod.uk/covenant).

### **How can it benefit me?**

## Education

- We seek to give you opportunities to gain nationally recognised qualifications as you progress through your military career.
- The Standard Learning Credit (SLC) scheme can give financial support throughout your career for small-scale learning activities.
- The Enhanced Learning Credits (ELC) scheme gives larger scale financial help. The qualifying period of service has been reduced from six years to four and has been abolished for personnel discharged for health reasons.

*For more information:*

- For information about ELCs you can contact: [www.enhancedlearningcredits.com](http://www.enhancedlearningcredits.com), email: [elcas@uk.g4s.com](mailto:elcas@uk.g4s.com), telephone: 01684 864 157

## Healthcare

- We are spending more than £45m over the next four years on the development of Recovery Pathways for each service and on the Defence Recovery Capability. It is designed to help sick and injured Service personnel get back into Service or civilian life.
- If you are a Reservist deployed after 2003 you also have access to the Reserves Mental Health Programme <http://www.army.mod.uk/welfare-support/23247.aspx>.
- With regards to mental health, three new measures the government is taking forward are: a website for people who do not wish to use traditional clinical services [www.bigwhitewall.com](http://www.bigwhitewall.com); incorporating assessments into routine Service medical examinations and working on making GPs more aware of the Reserves Mental Health Programme.
- Most day-to-day healthcare is provided at military primary healthcare centres backed up by 15 Regional Rehabilitation Units located in military establishments in the UK and Germany: <http://www.nhs.uk/NHSEngland/Militaryhealthcare/rehabilitationservices/Pages/Rehabilitation.aspx>.

*For more information:*

- The Department of Health has a website with specific information for Armed Forces personnel: [www.nhs.uk/NHSEngland/Militaryhealthcare/Pages/Overview.aspx](http://www.nhs.uk/NHSEngland/Militaryhealthcare/Pages/Overview.aspx)

## Housing

- As part of the MOD's work to tackle the budget deficit, from April 2013 there will be a three-year pause in the programme to upgrade lower quality SFA homes. Whilst this is regrettable, 96% of Service Family Accommodation properties are now in the top two standards for condition and the MOD will continue with efforts on the most pressing accommodation issues.
- The Armed Forces Home Ownership Scheme (AFHOS) is a pilot scheme for personnel with between four and six years' continuous service. The scheme is designed to help Service personnel buy a home on the open market by lending 15% - 50% of the value of the home.
- Service personnel have the highest level of priority for Affordable Housing (rented or owned accommodation that is considered affordable for people on an average UK income).
- The Direct Gov website offers advice on financial matters such as mortgages and accessing credit: <http://www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm>

*For more information:*

- More information on AFHOS is available on their website: <http://www.afhos.co.uk/>
- You can contact the Joint Service Housing Advice Office: [www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Housing](http://www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Housing), email: [lf-jshao-mailbox@mod.uk](mailto:lf-jshao-mailbox@mod.uk), telephone: 01980 618 925

## Terms and condition of service

- As part of measures to tackle the funding gap, the government's 2010 Emergency Budget announced a two-year pay freeze for public service workers, followed by a two-year pay increase cap at 1%. It has committed to a pay increase of £250 for full time personnel earning less than £21,000. Service personnel will still receive annual increments.
- The tax-free Operational Allowances (OA) for Armed Forces personnel serving in qualifying operational theatres was doubled in 2010. Libyan land mass, air space and territorial waters were added to the qualification areas, backdated to the date of the UN resolution.
- In July, Council Tax Relief, which recognises that Armed Forces personnel use fewer local services than ordinary citizens, was doubled to 50% for personnel serving on eligible operations (including Libya).

*For more information:*

- The Armed Forces' Pay Review Body gives independent advice on Armed Forces pay packages to the Prime Minister and the Secretary of State for Defence: [http://www.ome.uk.com/example/Armed\\_Forces\\_Pay\\_Review\\_Body.aspx](http://www.ome.uk.com/example/Armed_Forces_Pay_Review_Body.aspx)
- You can find more details on Council Tax Relief and other Armed Forces benefits at: [http://www.adviceguide.org.uk/index/your\\_money/benefits/benefits\\_and\\_concessions\\_for\\_the\\_armed\\_forces\\_veterans\\_and\\_their\\_families.htm](http://www.adviceguide.org.uk/index/your_money/benefits/benefits_and_concessions_for_the_armed_forces_veterans_and_their_families.htm)

## Responsibility of care:

- There are initiatives in place to advance equality, diversity and inclusion in the three Services.
- In addition, the three Services are taking steps to build confidence in the system for dealing with complaints of bullying and harassment.

*For more information:*

- You can find more details on equality and diversity in the Armed Forces at: <http://www.mod.uk/DefenceInternet/AboutDefence/WhatWeDo/Personnel/EqualityAndDiversity/EqualityAndDiversityInTheArmedForces.htm>
- You can contact the Service Complaints Commissioner at: <http://armedforcescomplaints.independent.gov.uk/aboutus.htm>

## Deployment

- The Operational Welfare Package is closely monitored to make sure it meets your needs and the needs of your family.
- Allowances are provided during deployment and these are also kept under review.

- The main Operational Allowance has been doubled and Service personnel now receive £5,280.88 tax free for a 182-day (six-month) tour if deployed to an entitled operational area.
- Changes have been made to maximise rest and recuperation leave.
- Between leaving an operational theatre and returning to the UK, Service personnel are given a period of decompression. This is to give time to readjust.

*For more information:*

If you are concerned about support, you can find your nearest HIVE at: [www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Hive/HiveSupportDuringDeployments.htm](http://www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Hive/HiveSupportDuringDeployments.htm)

## Commercial products and services

- Accessing commercial products and services such as mortgages, loans and credit is normally a matter for the commercial sector, but the government does keep tabs on where problems arise and how your position can be improved.
- British Forces Post Office (BFPO) has proposed that BFPO addresses be recognised as UK post codes. This will help with financial services, online retail and completing government online forms. At the time of publication, this is due to come into effect in March 2012.
- There are commercial companies who give discounts for Service personnel and their families. You can find out about them in the Defence Discount Brochure. It is printed online at [www.forcesdiscounts-mod.co.uk](http://www.forcesdiscounts-mod.co.uk).

*For more information:*

- The Direct Gov website offers advice on financial matters: <http://www.direct.gov.uk/en/MoneyTaxAndBenefits/index.htm>
- Citizens Advice has a network of advice centres across the UK. It offers advice on a wide range of subjects from housing and health, to debt and consumer issues. Telephone: 020 7833 2181.

## Transition

- MOD offers support in finding a new job, new housing and healthcare.
- It is developing a better resettlement programme for Early Service Leavers (personnel who leave the Armed Forces after less than four years) to help them get into employment or training.
- The Department for Education's Troops to Teachers scheme aims to bring Service leavers into the classroom.
- You should expect a smooth transition from military medical care into NHS medical care as you return to civilian life. This is helped by the Regional Armed Forces Networks which bring together the NHS, the Armed Forces and charities.

*For more information:*

- The Career Transition Partnership (CTP) provides a no-cost resettlement service for people leaving the Armed Forces. It provides job finding and other employment support services for up to two years after discharge. <https://www.ctp.org.uk/>
- The Department of Health has specific information for Armed Forces healthcare: [www.nhs.uk/NHSEngland/Militaryhealthcare/Pages/Overview.aspx](http://www.nhs.uk/NHSEngland/Militaryhealthcare/Pages/Overview.aspx)
- For details on the Troops to Teachers scheme, see: <http://www.tda.gov.uk/get-into-teaching/troops-to-teachers.aspx>

## Recognition

- Since 2009 Armed Forces Day has been held on the last Saturday in June.
- It is an opportunity for the Nation to show support to the Armed Forces and their families.
- The government has announced a fresh review into how medals are awarded. The scope and leader on the review will be announced shortly.
- The Accumulated Service Medal (ACSM) is awarded for 1080 days aggregated service in those theatres for which the GSM (e.g. Northern Ireland, Air Ops Iraq), an OSM (e.g. Sierra Leone or Afghanistan) or the Iraq Medal has been issued. An additional 1080 days is required for the award of the Clasp to the ACSM. It is possible to earn more than 1 Clasp.

*For more information:*

- The MOD Medal Office can be contacted via their website: <http://www.mod.uk/DefenceInternet/DefenceFor/Veterans/Medals/ContactingTheMedalOffice.htm>

## Participation as citizens

- We want to ensure that Service personnel can participate in elections where overseas postings and operational demands can make it hard to register to vote. So you can participate as a Service voter, an ordinary voter or an overseas voter.
- The UK Border Agency will continue to work closely with MOD to resolve immigration and nationality issues affecting F&C Service personnel and their families so that they suffer no disadvantage in comparison to their civilian counterparts, even when serving overseas.

*For more information:*

- For details on how to register to vote, see: [http://www.aboutmyvote.co.uk/register\\_to\\_vote/armed\\_forces.aspx](http://www.aboutmyvote.co.uk/register_to_vote/armed_forces.aspx)

## Problems and complaints

- In 2006 the government made the complaints process fairer and more independent by introducing a number of measures. An important one to know about is the Service Complaints Commissioner <http://armedforcescomplaints.independent.gov.uk/>.
- Other avenues which can help you direct your query or complaint to the right people are the HIVEs and the Family Federations.
- If this still does not resolve the complaint, you can access the support services offered by the various Ombudsman services in the UK. See the Citizens' Advice Bureau website ombudsmen page to find out where to go next: [http://www.adviceguide.org.uk/index/your\\_rights/civil\\_rights/how\\_to\\_use\\_an\\_ombudsman.htm](http://www.adviceguide.org.uk/index/your_rights/civil_rights/how_to_use_an_ombudsman.htm)

*For more information:*

If you have attempted all the above avenues for problems and complaints and still feel the Covenant is not working for you, do let us know by emailing the team at the MOD on: [covenant-mailbox@mod.uk](mailto:covenant-mailbox@mod.uk).

## Wider society

- The Armed Forces Community Covenant Scheme was launched in June 2011.
- It encourages local communities to support the Armed Forces Community in their area and it has its own grant scheme to fund projects that raise awareness of the issues they face.
- Find out if your area has already set up a community covenant – if not, see [www.mod.uk/covenant](http://www.mod.uk/covenant) to see how one could help your area and enable you to access funding to support local projects.

### Where can I get more help?

- This leaflet is aimed at Serving personnel, but there are two others aimed at Armed Forces Families and Veterans you may wish to read.
- To read the full report on all the Armed Forces Covenant and see details of what the government has committed to, go to [www.mod.uk/covenant](http://www.mod.uk/covenant), email: [covenant-mailbox@mod.uk](mailto:covenant-mailbox@mod.uk), telephone: 0207 218 9110
- You can seek further advice from the Chain of Command, your nearest HIVE [www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Hive/HiveSupportDuringDeployments.htm](http://www.mod.uk/DefenceInternet/DefenceFor/ServiceCommunity/Hive/HiveSupportDuringDeployments.htm) or the Family Federations (Navy: [www.nff.org.uk](http://www.nff.org.uk). Army: [www.aff.org.uk](http://www.aff.org.uk), RAF: [www.raf-ff.org.uk](http://www.raf-ff.org.uk)).
- Contact the Service Personnel and Veterans Agency [www.veterans-uk.info](http://www.veterans-uk.info) or 0800 169 2277
- The Royal British Legion [www.britishlegion.org.uk](http://www.britishlegion.org.uk) 08457 725 725
- Confederation of Service Charities [www.cobseo.org.uk](http://www.cobseo.org.uk) 0845 504 6630
- Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help [www.ssafa.org.uk](http://www.ssafa.org.uk) 0845 1300 975

