

# Foreign Service Assignment Notebook

## What Do I Do Now?



United States Department of State

*Foreign Service Institute  
Transition Center*

# FOREIGN SERVICE ASSIGNMENT NOTEBOOK:

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## WHAT DO I DO NOW?



Foreign Service Institute  
Transition Center  
George P. Shultz National Foreign Affairs Training Center  
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# PREFACE

The *Foreign Service Assignment Notebook* offers an overview of preparations for an official overseas move. It guides U.S. Government foreign affairs employees and their family members through an otherwise confusing process.

The *Notebook* begins by breaking down initial steps, then offers information on topics ranging from acronyms to wills. Its sections address issues to take care of before traveling to post and once you have arrived. The *Notebook* also explains the organization of a United States diplomatic mission and provides lists of helpful resources.

This publication provides an overview of the moving process. It should not be construed as legal, tax, or investment advice; consult a professional when needed. Some chapters contain information that changes rapidly and could be time sensitive. Always double check regulations before taking actions that could have legal or financial consequences.

The U.S. Government does not endorse any commercial products or services. Any listings found in this publication are for informational or reference purposes only.

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## Chapter 1

# PREPARATION CHECKLIST



### POST RESEARCH

- ❑ Determine your needs and those of the people and pets who travel with you. Creating a list of “essential” and “desirable” post criteria will help you quickly narrow down possible assignments. Factors might include: health and medical issues, pet entry restrictions—or lack of them, spouse employment opportunities, day care, schools appropriate for your child, personal preferences (“must jog daily”), and, of course, career development and financial considerations. Weighing all of these factors (not just the last two) can reduce hassles and expenses, while increasing the odds of a successful overseas assignment.

### OBC Resources

- ❑ Investigate Overseas Briefing Center materials. OBC country briefing boxes contain a wealth of post information. ~~TMTWO~~ welcome cables outline practicalities such as housing, cars, and pet entry requirements. Post reports, welcome packets, Personal Post Insights, and post-specific information on employment, schools, security, shopping, consumables, and tourism fill in the picture. Over 1000 videos, DVDs, and CDs provide vivid glimpses of many posts. Embassy newsletters and school yearbooks give more details on everyday life.

For those who cannot travel to Arlington, Virginia, all post electronic files are now available via the State Department intranet at <http://fsi.state.gov/fsi/tc/epb/epb.asp>. The new ~~Electronic Post Boxes~~ allow files to easily be viewed from your desktop or e-mailed to others without intranet access.

*Users should remember that the information is provided and specifically intended for the use of U.S. Government employees and family members assigned to U.S. overseas missions. It is not designed nor intended for individuals not affiliated with a U.S. mission and should not be distributed to other individuals or entities. The documents are not intended and should not be construed as representing U.S. Department of State policy or guidance to the general public.*

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**RESOURCES**

**Access to the Department of State for Family Members**

*Family members without diplomatic passports must have an appointment (or be cleared by an employee) to be admitted to most Department of State buildings. A picture ID, such as a passport or a driver's license, is required to get a visitor's pass. Visitors must be escorted at all times in Department of State facilities. Holders of U.S. diplomatic passports do not need escorts.*

*Any person enrolled in training at the George P. Shultz National Foreign Affairs Training Center will be issued a pass. Individuals without a Department of State or Shultz Center pass will be admitted to the Overseas Briefing Center with a photo ID during regular weekday hours (8:15 a.m. – 5 p.m.). For information on after-hours entry, call (703) 302-7277 or see <http://www.state.gov/m/fsi/tc/c7414.htm>.*

**Internet Resources**

- Explore online information. Government policies limit Internet postings, but it is still possible to find a great deal of useful material. OBC links to helpful resources from our website: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc), select "Overseas Briefing Center," select "Bidding Resources."
- Get passwords to online subscriptions. OBC subscribes to CultureGrams, and Relocation International to supplement post-supplied cultural information. User names and passwords are available on the OBC intranet site (see end of chapter) or request them by e-mail ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)).

**Intranet Resources**

- Make the most of the State Department intranet, also known as the OpenNet. If you live overseas and do not have a log-on, many embassies now feature intranet "kiosks" for family members. These are well worth a visit when researching future assignments. In the U.S., ask the employee who has intranet access to e-mail information to you or print it for home use.
- Investigate the OBC intranet site. Helpful features include the [Electronic Post Boxes](#), country-by-country pet entry requirements, "Destintation Iraq," updated links, information on short-term housing and hotels, handouts on related topics, and more. "Personal Post Insights" give the opportunity to provide (and read) anonymous opinions on everything from housing and schools to special delights of post and shopping advice.

## Family Member Employment

- ❑ Research employment options. The Family Liaison Office provides the primary point of contact for family member employment. The FLO Employment page (<http://www.state.gov/m/dghr/flo/c1959.htm>) contains information about different kinds of overseas employment, bilateral work agreements and de facto work arrangements, resource links, advice on networking and resume writing, and more. On the intranet, Family Member Employment Reports (FAMERs) list jobs spouses currently hold at post (<http://hrweb.hr.state.gov/flo>).

Be sure to investigate employment possibilities before bidding on any post; don't make assumptions based on past experiences in other countries.

## School Research

- ❑ Find out whether posts have schools supported by the Department of State's Office of Overseas Schools. Fact sheets are available at <http://www.state.gov/m/a/os/>.
- ❑ Investigate other educational options. Some posts use many different schools. While these may not be considered "adequate" by official definitions (for instance, because of requiring religious instruction or not offering U.S. curriculum), parents may be pleased with them. Check post reports and other post-specific education information at the Overseas Briefing Center, and take a look at the Office of Overseas Schools' intranet listing of additional schools at <http://aopr.a.state.gov/pdf/schools.pdf>. For more information, see Chapter 16, "Education for Foreign Service Children."
- ❑ Research special education resources, if needed. Make sure that posts offer adequate opportunities for your learning disabled or gifted and talented child before bidding. ~~These facilities vary greatly from place to place.~~

## Health and Medical Information

- ❑ Consider health-related issues in each country. Factors that could affect your health include

climate, altitude, presence of infectious diseases, sanitation, security issues, pollution, and more. The Office of Medical Service now offers online access to post medical handbooks and recommended immunizations at [www.travax.com](http://www.travax.com).

~~The information on this website is provided and specifically intended for use for official travel of U.S. Government employees and family members participating in the U.S. Department of State Medical Program in conjunction with consultation with a health care provider. It is not designed nor intended as advice for individuals not covered by this program and should not be distributed to individuals or entities not included in this program. Further, the information contained on these web pages is not intended and should not be construed as U.S. Department of State guidance to the general public. The information is continuously updated and provided through a special agreement between Shoreland, Inc. and the Office of Medical Services, U.S. Department of State.~~

## Pet Entry and Living Conditions

- ❑ Investigate pet entry requirements and living conditions. OBC offers the "Pet Chart," which summarizes pet entry information primarily for cats and dogs. More details are available on the intranet (<http://fsi.state.gov/fsi/tc>, click on "Overseas Briefing Center," select "Traveling with Pets," select "Pet Entry Requirements by Country.") If you have a pet other than a cat or dog, you will need to do additional research to verify entry information before bidding.

Find out host country attitudes towards pets and consider living conditions. Posts providing housing primarily in apartments might discourage larger pets, for instance.

## PRELIMINARY PREPARATIONS

While you wait to find out your new assignment, you can begin some preparations. You may wish to sort out household effects, put important papers in order, make banking arrangements, attend to medical needs, and take available training.

### Reference Materials

- ❑ In addition to this publication, obtain “It’s Your Move” from Transportation (available online at [www.state.gov/m/a/c8026.htm](http://www.state.gov/m/a/c8026.htm) or in Room 1248, Harry S Truman building, “Main State”).

### Important Papers and Records

- ❑ Draw up a power of attorney to leave with a lawyer, relative, or friend so that you have someone who can act legally on your behalf while you are abroad. (See Chapter 22, “Legal Issues.”)
- ❑ Update the will of each adult member of your family. Have it properly witnessed, with the original placed in a safe place or with a responsible person in the United States. Keep a copy in your possession.
- ❑ Draw up a “letter of instruction” to be followed in the event of death (with a copy for your lawyer, relative, or friend), including preferred funeral arrangements and names, addresses, and telephone numbers of relatives and close friends to be notified. This is not a legal document and does not substitute for a legal will.
- ❑ Consider setting up a revocable living trust and placing your real estate assets in it, especially if you own property in more than one state. This mechanism enables your survivors to bypass probate and offers other advantages.
- ❑ Update beneficiaries on insurance policies, retirement accounts including the Thrift Savings Plan, final salary, and so on.
- ❑ Consider creating a medical directive. This includes a health care power of attorney, which designates someone to make medical decisions for you if you are unable, and a living will, which lists your treatment preferences in case of terminal illness or permanent unconsciousness. State Department employees can get a copy of “Five Wishes” free for this purpose. (See “Resources.”)
- ❑ Scan important papers, including past tax returns, and save on CD or other portable storage device. Store a copy in a safe place or with someone in the U.S.

- ❑ Consider photocopying scrapbooks and irreplaceable photos, leaving the originals and negatives with a trustworthy person in the U.S.
- ❑ If in the U.S., rent a safe deposit box to store important records (although not wills) and consider whether someone else should have access to it (See the section on safe deposit boxes in Chapter 23, “Finances.”)

### Banking

- ❑ Establish at least one joint checking account accessible to either partner.
- ❑ Arrange for all regularly recurring direct deposits, such as salary or rental income.
- ❑ Arrange for automatic deductions (i.e., mortgage, student loans) and online bill payments.
- ❑ Confirm that your account has overdraft protection.
- ❑ Make sure that your automatic teller machine (ATM) card can be used internationally. Ask about additional fees, if any, and international networks that might allow you to withdraw money for free at certain banks. If necessary, get a new personal identification number. Make sure both spouses or partners have cards and know the PIN.
- ❑ Investigate the fees that your credit card company charges for international transactions. Visa and MasterCard charge a one percent and American Express a two percent currency conversion fee. Some banks add up to two percent on top of that. Often smaller regional banks, online institutions, and credit unions (including USAA and the State Department Federal Credit Union) do not demand additional fees.
- ❑ Request credit files or confirm your credit ratings. You may request a free credit file disclosure from each of the national consumer credit reporting agencies once a year.



See [www.annualcreditreport.com](http://www.annualcreditreport.com) for more information.

- Establish sufficient credit to cover emergencies. Make sure that both the employee and the spouse or partner have credit cards.

### ***Insurance***

- Obtain additional term life insurance, if desired, before getting an international assignment. Most companies will not insure anyone with actual overseas orders. Choose a guaranteed rate for a number of years to avoid future difficulties in renewing policies while out of the U.S.
- Check whether your life insurance covers death in terrorist or “perils of war” incidents. (Federal Employees Group Life Insurance [FEGLI] and Worldwide Assurance for Employees of Public Agencies [WAEPA] do provide this coverage). American Foreign Service Protective Association (AFSPA) life insurance offers this for foreign affairs employees and family members.
- Consider enrolling in the Immediate Benefit Plan through AFSPA. This plan provides \$15,000 within two business days of official notification of death for just \$2 per pay period.

### ***Real Estate***

- Decide what to do with property you own: rent or sell? If selling, interview at least three real estate agents. If renting, get detailed recommendations for property managers and select a company. These steps should take place at least three or four months before your departure date.
- If possible, view the Transition Center’s DVD, *Managing Your Rental Property from Overseas*. This annually updated presentation features experts describing all aspects of rentals, including tax implications.
- Prepare your property for sale or rental. Based on recommendations from your real estate agent or property manager, clean, paint, and make repairs.

### ***Medical Services***

- Schedule appointments with personal physicians, specialists, and dentists.
- Request copies of records, x-rays, and prescriptions to take with you.
- Schedule eye examinations for all family members, including children.
- Obtain duplicate prescriptions for glasses and contact lenses for family members using them, as well as extra pairs of glasses and contact lenses if not available at post or by mail.

### ***Household Effects***

- Give away or sell unwanted items. Advertise in the post newsletter, the local newspaper, Craig’s List ([www.craigslist.org](http://www.craigslist.org)), or eBay ([www.eBay.com](http://www.eBay.com)) – do not use embassy mail services to transport sold items). Local charities welcome donations of better used goods, or you can give things away through a community organization such as Freecycle ([www.freecycle.org](http://www.freecycle.org), now active in a number of countries).
- Prepare a detailed inventory of all household and personal possessions, and copy it. Plan to take one copy with you and leave the duplicate in your safe deposit box or with a relative or lawyer for safekeeping in the United States. See the “Personal Inventory” section of Chapter 11, “Packing to Go.”
- Obtain a written appraisal for valuable items such as antiques, silver, furs, jewelry, musical instruments, carpets, and paintings. Insurance companies may require an appraisal every two years.

### ***E-mail and Mail***

- Since most e-mail services do not forward messages after you have moved, it may be most helpful to obtain a permanent e-mail address well before leaving.

Options include:

- Selecting a service that provides e-mail on the Web. Search the Internet for “Web-based e-mail”; [www.gmail.com](http://www.gmail.com) is one popular choice.
- Using a forwarding service. Use a search engine to find “e-mail forwarding”; [www.bigfoot.com](http://www.bigfoot.com) is one option. Also, many universities provide this service for their alumni.
- Obtaining your own domain name with a POP e-mail account or e-mail forwarding.

By using one of these options, you will not have to send out repeated e-mail address changes.

- Start creating a list of postal addresses to be changed. This can be as simple as slipping envelopes received into a folder.

### Training

- Enroll in courses such as “Logistics of Going Overseas,” “Realities of Foreign Service Life,” “Protocol and U.S. Representation Abroad,” or other Foreign Service life skills development offered by the Transition Center Training Division.

The Training Division also provides the Security Overseas Seminars, which are required (or the equivalent) for all foreign affairs agency personnel. Current course listings are available online. Go to the Transition Center website ([www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc), select “Training Division”), call (703) 302-7269 or e-mail [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov) (for Foreign Service life skills classes) or [FSISOS@state.gov](mailto:FSISOS@state.gov) (for security classes).

- For family members with sufficient time remaining in the U.S., investigate training related to overseas employment.
- The Foreign Service Institute offers online FasTrac distance learning courses free to State Department employees and eligible family members. Courses cover computer skills, leadership, and hundreds of other topics. Employees must obtain log-on information for family members, after which family members can access courses from

anywhere via the Internet. The initial registration must be done on the intranet at <http://fsi.state.gov/fastrac> (scroll down to the “Apply Now” button; you will need the spouse’s name, birth date, and e-mail address to apply for him or her).

- The Family Liaison Office periodically offers three-day E-Entrepreneur seminars on starting your own business (<http://www.fse-entrepreneur.com/apply.htm> or contact the Family Liaison Office, see “Resources,” below).
- The FAST TRAIN program through George Mason University requires one year to earn a provisional Virginia PK-6 teaching certificate that can be used overseas (see <http://gse.gmu.edu/programs/fasttrain/index.shtml>).

## ONCE YOU HAVE AN ASSIGNMENT

### Information and Training

- Consult your Career Development Officer (CDO) to arrange for professional studies, language training, and area studies. Be sure to book child care as soon as possible, if needed.

For child care information, contact OBC (see below), check the FSI intranet website (<http://fsi.state.gov>, click on “Child Care Information”), or query IQ:INFORMATION QUEST, a referral service paid for by the Department of State (contact information below).

- Arrange language training for eligible family members (authorized on a space-available basis). Again, your CDO is the starting point in this process. If your spouse cannot attend regular classes, distance training may be possible for some languages, including German, Greek, Korean, Portuguese, Russian, and Spanish. (E-mail [onlinelanguage@state.gov](mailto:onlinelanguage@state.gov)). Ask about other options if necessary. Learning even a few phrases of the language can make a difference to your adjustment.
- Write to the person you are replacing and the Community Liaison Office Coordinator (CLO), if the post has one. Introduce yourself and ask for a

pre-arrival packet and any additional information that addresses your concerns.

- Learn more about your new post. If possible, visit the OBC Information Center, check out post audiovisuals, and go through the country briefing box in greater detail. OBC welcomes children accompanied by a parent; many particularly enjoy “KidVid” audiovisual materials. No matter what your location, access key country information through the OBC intranet site or Internet subscription services (contact OBC for user name and password information).

### ***Pet Requirements***

- Contact post directly to confirm entry and quarantine requirements for your pets. The process for some countries may require six months to complete, so be sure you verify this information as soon as you have an assignment.
- Ask which pet products and services will be available at post and which you should purchase in advance and ship.
- Make arrangements with your veterinarian for required shots and certificates.
- Determine whether your country requires a Certification of the Veterinarian's Examination Statement or other documents and get them.
- Make preliminary plans for shipping your pet, carefully considering the itinerary and booking travel as early as possible. For details on all of these points, see Chapter 9, “Traveling with Pets.”

### ***Family Member Employment Follow-up***

- Contact the Family Liaison Office and the CLO Coordinator at post for updated local family member employment information.
- Update your resume to reflect your most recent work and volunteer experience. For assistance in the Washington, DC, area, contact the Career Development Resource Center (see below).

- Research and follow up on employment opportunities even before traveling to post.

### ***Medical/Health***

- Make appointments with the Office of Medical Services well in advance for any required medical clearance examinations. Children under the age of six must be examined by a private health care provider.
- Allow adequate time for updating immunizations. See Chapter 5, “Medical Information and Issues.”
- Ask your pediatrician for a copy of the vaccination schedule used by the local schools so that you can follow it while overseas. Timing of shots can be important.
- Ask post if the local water is fluoridated and whether safe fluoride supplements are available at post. If necessary, ask your dentist to prescribe appropriate fluoride supplements for your children.
- Investigate the most convenient way to obtain prescription drugs at the new post, whether by mail, through your health plan, or from an online pharmacy.
- Ascertain that you have appropriate health insurance for the entire family and change your plan, if necessary, to one that provides overseas coverage. Do not discontinue coverage when you go overseas.

### ***Real Estate Arrangements***

- If not using a property manager, advertise for and interview tenants, conduct credit checks, and arrange for rent payments.
- Be sure leases include a “diplomatic clause” in case you need to return unexpectedly.
- Arrange for lawn service and/or periodic inspections (termite, furnace/AC checks) as needed.

- Change your policy from homeowner's insurance to a fire dwelling policy including owners', landlords', and tenants' liability. See Chapter 6, "Insurance."
- Gather together manuals on appliances, special instructions, and anything else tenants or property managers need to know.
- Ask a friend or neighbor to check on the property for you from time to time even if using a property manager.

### *Household Effects and Inventory*

- Schedule an interview with a counselor in the Transportation Office or at your agency. The counselor will work with you and assign a packer to handle your move. See Chapter 11, "Packing to Go," for more details.
- Survey your possessions, dispose of excess items, and decide which things to put into storage or ship to your post. If necessary, make arrangements to have them cleaned and repaired.
- Call the packing/storage company that you have been assigned by the Transportation Division to set up a prepack survey of your goods, including items stored in your attic or garage, as well as items yet to be purchased.

### *School Registration*

- Apply to school(s) and make a selection, when possible, prior to your arrival. Notify the school of your anticipated date of arrival and request that space be reserved at the appropriate grade level for your children. If your post has a Community Liaison Office Coordinator, he or she might be able to assist with advance registration.
- Notify your children's current school of impending travel plans if special arrangements are needed to complete term work.
- Request grade reports, test results, teacher evaluations, and samples of work, to facilitate grade

placement at your post. If your child will be applying for admission to a university in the coming year, request recommendations from teachers and counselors who know your child well.

- Obtain information on special education facilities, summer camps, boarding schools, college placement, or educational testing by contacting the Education and Youth Officer at the Family Liaison Office.

### *Shopping and Consumables*

- Find out which items will be unavailable or prohibitively expensive at your post. Check the OBC Personal Post Insights, contact the Community Liaison Office (CLO) coordinator, or ask others at post. Be sure to ask specifically about your personal "must-haves" and don't forget small hostess or thank you gifts.
- Check whether the Office of Allowances has designated your post as a "consumables post" (<http://foia.state.gov/masterdocs/14fam/14M0610.pdf>, see Exhibit 613.7 near the end of the document for the current list). Ask the CLO or others at post which items are most useful to include. OBC offers a handout on consumable shipments, available on our intranet site or by e-mail request ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)). You do not have to send the entire shipment at once; you can request a supplemental shipment after arriving at post.
- Verify post options for receiving packages.
- Investigate online shopping sites.
- Consider making contact with a personal shopper. Make an appointment before departure to familiarize the shopper with your preferences. Once you are overseas, your orders can easily be placed by phone, mail, or e-mail.
- Get catalogues from your favorite mail-order stores and set up charge accounts if relevant.
- Arrange to have business cards printed after verifying the appropriate contact information with post.

## *Plan for Shipment of Automobile*

- Confirm with the Management Officer that the automobile you plan to take is acceptable and appropriate at your post and whether you will need to ship spare parts.
- If unleaded gas is not available at post, check whether you need to have the catalytic converter removed and whether it can be done without damaging your car's engine. The Transportation Operations Office issues the "letter of authorization" for removal from the Environmental Protection Agency and can provide information on Washington area companies that perform this service.
- Make sure you have a valid title or certificate of origin for your vehicle (and that you can find it). If the car is titled under the spouse's (rather than employee's) name, you will need a marriage certificate as well. To ship a car belonging to a member of household, the employee's name needs to be on the title.
- If you are still paying for the car, make sure that your loan company will allow you to take the vehicle out of the U.S. If there is a lien on your title, you will need a letter from the lien holder permitting the vehicle to leave the country. If you must refinance, the State Department Federal Credit Union does provide loans for cars being shipped overseas.
- Investigate marine transit insurance and overseas coverage. See Chapter 6, "Insurance."
- The Transportation Operations Office will provide an Automobile Shipment Form and information on how to plan car shipment. Call ~~(202) 647-4140~~ or ~~(800) 424-2947~~.
- Purchase spare parts if post has indicated that you will need them.
- Make a note of your serial and motor numbers.

## *Driver's Licenses*

- If possible, renew your license so it will be valid for as long as you will be away. A current U.S.

license facilitates getting one overseas—and you will need it when visiting or returning to the U.S.

- Check the renewal procedures for your state to learn whether a renewal can be mailed to you overseas.
- If you wish to obtain an international driver's permit, the American Automobile Association (<http://www.aaa.com>) provides this service for those with valid U.S. licenses. International permits expire after one year.

## *Letters to Post*

- As the employee, you should write a letter to the Chief of Mission or Principal Officer at post to report your assignment and the anticipation with which you look forward to joining the staff. This is an official letter that should be written on official letterhead, and should arrive no earlier than six weeks before you do. If sent from within any State Department facility, use the official pouch address (Washington, DC, zip code), and no postage will be needed. If you do not have access to official pouch, ask post which address to use.

For more information on this topic, get the Overseas Briefing Center handout "Writing to Your Post of Assignment" either by e-mailing [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov) or via OBC's intranet site at <http://fsi.state.gov/fsi/tc/> (select "Overseas Briefing Center," then "Top 10 Topics").

- Write to the Management Officer informing him or her of your assignment, estimated time of arrival, number of family members who will be accompanying you, and your mode of travel. Remember that arrival over the weekend may not be convenient for post personnel. Inform post management staff well in advance of arrival if you are traveling with pets and ask if you need to make any special arrangements for their entry and boarding.
- Clear any domestic staff accompanying you to post well in advance. In addition, call the appropriate embassy in Washington for specific information on third-country entry/visa requirements if relevant.

## ***Change of Address and Absentee Ballots***

- Obtain change-of-address kits from your local post office or online at <http://www.usps.com>.
- Send change-of-address forms to your local post office, federal and state income tax bureaus, County Treasurer, mortgage company, Department of Motor Vehicles, magazine subscriptions, book clubs, insurance companies, investment firms, credit card companies, your college or university, stores where you have accounts, and any companies in which you own stock.
- Make address changes, when possible, at least one month prior to departure. List the addresses that you need to change in a small notebook or on your computer to facilitate notification each time you move.
- Make sure your property manager or tenant has your updated contact information (very important).
- Provide updated contact information to the Employee Services Center. If you have access to the State Department intranet, you can do this online at <http://aoprsm.a.state.gov/esclounge.htm>.
- Make sure family members can reach you. In case of emergency, they may try these numbers if other means have failed:

### **State Department**

(weekdays 8:15 am to 5 pm, EST)  
Office of Casualty Assistance (202) 736-4302

**All agencies** (after business hours, weekends, and holidays)  
Operations Center (202) 647-1512

- Check absentee voting procedures in the state where you vote to determine if any special registration is required. Since registrations must be mailed, check on this well in advance of any elections.
- Obtain an address to write for absentee ballots. Continued voting can help maintain your state of domicile.

Both of these things can be done online at [www.overseasvotefoundation.org](http://www.overseasvotefoundation.org). The U.S. Department of Defense sponsors the Federal Voting Assistance Program, [www.fvap.gov](http://www.fvap.gov), which provides extensive information, links, and forms for overseas voters.

## ***E-mail Address Changes***

- If you have chosen a “permanent” option (described previously), notify everyone in your online address book at least one month prior to departure. Also change your address with online stores, directories, and so on.
- If you will be using a local e-mail address at post, send changes as soon as your new address is functional. You may want to keep your old address for a few months; find out if there is a way to access your account via the Internet.

## **WHEN YOU HAVE YOUR TRAVEL ORDERS**

### ***Passports***

- If a new employee, apply for your family's diplomatic passports. Applications can be filled out and signed in the Employee Services Center (see “Resources”). You must present your travel orders. First-time applicants must also present proof of U.S. citizenship (certified copy of birth certificate or naturalization papers). For renewal, a former U.S. passport is sufficient.
- Have passports issued for each child. If children are on the parent's passport, neither the parent nor the children can travel outside the country of assignment independently.
- Arrange to have your digitalized passport photographs taken in Room B266 of the Harry S Truman building. These photos will be needed for obtaining visas or identification cards while you are abroad. If your post has requested more photos than the ID unit can provide, place your photos on a sheet of paper and use the photo duplication (*not* photocopy) machines at stores such as Wal-Mart or Motophoto to make additional sheets as needed.

- ❑ The Passport Office, Employee Services Center, or the Post Management Officer can assist you in arranging for visas for countries you will transit as well as for the country of destination. This should be done as early as possible, since it may take a long time to get visas for some countries.

### **Currency**

- ❑ Investigate whether countries you plan to visit en route have laws prohibiting the entry or withdrawal of even small sums of local or foreign currency.
- ❑ Check with post to find out whether you need to obtain traveler's checks or local currency before you arrive. If purchasing traveler's checks, ask for small denominations.

### **Finances**

- ❑ Arrange for an advance on your travel allowance.
- ❑ Request the Advance of Pay Allowance (up to three months' pay in advance upon assignment to a post in a foreign area). The amount advanced must be paid back to the Department over 18 pay periods. See Chapter 3, "Allowances and Benefits" for details.
- ❑ Cancel Internet and television services, health club memberships, newspaper delivery, and so on. Cancel or transfer utilities as needed.
- ❑ Decide how to pay all bills that may arrive after your departure; automatic (direct-pay) or Internet payment options can be helpful, if available. Record the monthly closing date for each credit card account. In the process of moving, and at your new post, monthly statements may arrive late. Again, check to see if there is a way to view your statements or make payments online.
- ❑ Anticipate heavy initial expenses at post, such as membership in embassy associations or rental car costs. Arrange your personal finances to meet such needs, if necessary.

### **Auto Shipment**

- ❑ Arrange with the U.S. Despatch Agent (DA) for shipment of your car. The DA will select a drive-away firm to drive your car to the port of Baltimore, or you can drive it yourself. Remove any loose equipment (tires or tools) for shipment in the household effects.

### **Travel Arrangements**

- ❑ If traveling with or shipping a pet, double check the arrangements and make sure that you have a back-up plan in case of unexpected changes. Verify that you have completed all entry requirements.
- ❑ Request and pick up airline tickets.
- ❑ Send an e-mail to the Management Officer at your assigned post detailing your travel arrangements, including en route stops, arrival date and time, carrier, and number of family members accompanying you. If you are shipping a pet, send travel information. Also pass along shipping dates for your unaccompanied air and surface freight and automobile.

### **Luggage (Checked and Carry-On)**

- ❑ Decide what should be included in the suitcases that travel with you, and make sure that everything fits. Remember that these may be the only possessions you have for several weeks or longer, depending upon when your air freight arrives. Make sure to check on the limits for carry-on baggage. See Chapter 11, "Packing to Go."
- ❑ Check to be sure your luggage is in good condition (in case of rough handling) and make the necessary repairs or purchases. Secure identification tags for each piece of luggage and mark pieces with something distinctive, such as a colorful ribbon.



**Pack-out**

- Decide which items will be sent by air and which by surface. Plan unaccompanied air freight items that will meet your immediate needs and serve for holidays falling within the first few months. Most posts have a welcome kit that you can use until your household effects arrive. Find out what this contains and how long you will be allowed to keep it.
- Arrange with your assigned moving company for the packing of your air freight. Ask if the movers provide waterproof cartons. Packers are required to bring a scale so that you will know when your weight limit is reached; exceeding the air allowance is costly. Remember, though, that this weight is only approximate, as scales that are moved around cannot be calibrated. When your unaccompanied airfreight shipment is picked up, be sure to get a receipt from the air carrier or the agent. Later you can call them to get the Airway Bill of Lading (ABL) number.
- Coordinate with your assigned moving company for the packing of sea freight and storage items.
- Advise the Transportation Operations Office of your travel plans and a telephone number and/or address where you can be reached prior to arriving at or en route to your destination.
- Check with the Transportation Office before you leave town to ensure there are no last-minute problems. Your effects will NOT be shipped until you pay any overweight charges or remove items to bring your shipment within the allowed weight.
- Give your relatives the appropriate emergency telephone numbers so that in the event of serious illness in the family, or of a sudden death, you can be notified immediately and can receive authorization for Emergency Visitation Travel.

**APPENDIX****Safekeeping of Papers and Valuables**

Safeguard the following items in an accessible place. Do not put them into storage with household effects. Make a copy of documents you need to take with you. Some may need to be certified.

- Birth certificate for each family member
- Proof of marriage
- Proof of termination of any previous marriage
- Proof of citizenship if a naturalized citizen
- Military service papers
- List of all bank and savings accounts (with addresses and account numbers), including names of persons authorized to make withdrawals and sign checks
- Inventories of stored and shipped household effects
- Real estate records—deed, mortgage papers, title insurance policy, closing statement, insurance policy on house, survey of property, tax receipts, leases, building cost figures, and receipts for any improvements, or cemetery deeds
- Insurance policy on household effects
- Policy on separately insured valuables such as furs, antiques, jewelry, paintings, with written appraisals
- Social Security card for each family member, including cards for each child
- List of instructions for survivors \*
- Will \*

\* *The signed original wills and instructions for survivors should be left with a lawyer, family member, or friend in the United States. Also leave a copy of the "letter of instruction" with someone at the embassy or mission.*

- Employment records for each adult—names, places, dates, copies of any instrument entitling employee or survivors to special benefits such as insurance, pensions, and stock options
- Medical history of each family member that might be difficult to collect if parents are unavailable or if necessary for insurance purposes
- Income tax papers (state and federal) and tax returns
- Life, medical, disability, group insurance policies—amount and beneficiary of each policy with their names and addresses.

- Children's school records, including transcripts, standardized test scores, and work samples
- Power of attorney
- Personal address list. Make a copy of your address book.
- Stocks, bonds, and other securities—consider leaving these with a broker or financial advisor, in case you want to sell. Record purchase dates and costs, serial numbers, who purchased them and in whose name they are registered, list of stocks pledged as security for a loan, name of stockholder, and serial numbers.
- Proof of membership in any professional, fraternal organization, or union that entitles estate to any benefits
- List of charge accounts and credit cards with numbers
- List of all assets and liabilities, including personal debts and debts owed to you, personal valuables, with data on any insurance coverage (policy numbers and location of policies)

### ***Papers to Take Overseas***

The following are important papers to hand carry with you to your post. Never place important documents in your checked baggage. Keep them in your possession at all times. Once you arrive, put them in a safe but accessible place ( NOT in an embassy vault).

- Passport for each family member
- International immunization record for each family member
- Copies of insurance policies
- Social Security cards
- Driver's licenses
- School records
- Medical and dental records for each family member and current prescriptions
- Powers of attorney
- Copy of will(s)
- Credit cards
- Inventories of accompanied baggage, unaccompanied air freight, surface shipment, and stored possessions
- Copy of packer's inventory
- Airway bill number and receipt for air freight
- Extra passport-size photos for each family member for use on arrival at post
- Travel orders

- Car papers, including record of car serial and motor ID numbers, and extra set of car keys
- Business cards and/or personal cards

### **RESOURCES**

#### **Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)

Department of State

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)

Internet: <http://www.state.gov/m/fsi/tc/>

Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

#### **Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126

Tel: (703) 302-7277

Fax: (703) 302-7452

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Related videos that can be checked out OBC Information Center:  
*Managing your Rental Property from Overseas*  
2 hours 20 minutes. (2006)

#### **Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

*Security Overseas Seminars*

Tel: (703) 302-7269

E-mail: [FSISOS@state.gov](mailto:FSISOS@state.gov)

#### **Related Transition Center Training**

Realities of Foreign Service Life (MQ 803)

Going Overseas for Singles and Couples without Children (MQ 200)

Going Overseas for Families and Couples with Children (MQ 210)

Going Overseas – Logistics for Adults (MQ 220)

Going Overseas – Logistics for Children (MQ 230)

Security Overseas Seminar (SOS) (MQ 911)

Youth Security Overseas Seminar (MQ 914)

Plus many other courses listed in the chapters that follow <http://www.state.gov/m/fsi/tc/c6950.htm>

### Family Liaison Office (M/DGHR/FLO)

Room 1239, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
Internet: <http://www.state.gov/m/dghr/flo/>  
E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions  
[FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov) for education questions  
[FLOAskEmployment@state.gov](mailto:FLOAskEmployment@state.gov) for questions about family member employment  
[FLOAskEvacuations@state.gov](mailto:FLOAskEvacuations@state.gov) for questions about evacuations

### Office of Overseas Schools (A/OPR/OS)

Room H328, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20522-0132  
Tel: (202) 261-8200  
Fax: (202) 261-8224  
Intranet: <http://aopros.a.state.gov>  
Internet: <http://www.state.gov/m/a/os/>  
E-mail: [OverseasSchools@state.gov](mailto:OverseasSchools@state.gov)

### Office of Medical Services (M/MED)

Room L209, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1611  
Intranet: <http://med.state.gov/>  
Internet: [www.travax.com](http://www.travax.com)

### Employee Services Center (A/OPR/GSM/ESC)

Room 1252, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-1252  
Tel: (202) 647-3432  
Fax: (202) 647-1429  
Intranet: <http://aoprasm.a.state.gov/esclounge.htm>  
E-mail: [EmployeeServicesCenter@state.gov](mailto:EmployeeServicesCenter@state.gov)

### Transportation Operations Branch

(A/LM/OPS/TTM)  
~~Room 1248, Harry S Truman Building~~  
~~2201 C Street, NW~~  
Department of State  
Washington, DC 20520  
Telephone: ~~(202) 647-4140~~  
(800) 424-2947 ~~outside DC metropolitan area~~  
Intranet: <http://almopsttm.a.state.gov>

### "It's Your Move"

Intranet: <http://lm.a.state.gov/> (click on "Household Moves")  
Internet: [www.state.gov/m/a/c8026.htm](http://www.state.gov/m/a/c8026.htm)

### WebMove

Intranet: <https://webmove.a.state.gov>  
Internet: <https://webmove.state.gov>

### Career Development Resource Center

(HR/CSP/CDRC)  
Room L321, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20522-0108  
Tel: (202) 663-3042  
Fax: (202) 663-3146  
Intranet: <http://hrweb.hr.state.gov/csp/cdrc>  
E-mail: [CDRC@state.gov](mailto:CDRC@state.gov)

### "Five Wishes"

Contact Patricia Huff (Office of Employee Relations Work/Life Programs) at [HuffPA@state.gov](mailto:HuffPA@state.gov) or (202) 261-8180 or visit the Overseas Briefing Center (above)

### IQ: Information Quest

Tel: (800) 222-0364 or (800) 262-7848 (TDD)  
Internet: <http://www.worklife4you.com>.  
New users enter company code: statedepartment;  
User ID is: FirstnameMiddleinitialLastnameMMDD,  
(Month and Day—four digits from your birthdate)  
e.g., JaneCDoe0927. Other U.S. Government employees should check with their agencies about how to access these services.

**State Department Federal Credit Union**

1630 King Street

Alexandria, Virginia 22314-2745

or

Room 1827, Harry S Truman Building

2201 C Street, NW

Washington, DC

Tel: (703) 706-5000 (both locations)

Toll-free: (800) 296-8882 in the U.S.

Fax: (703) 684-1613

TDD: (703) 519-8360

Internet: [www.sdfcu.org](http://www.sdfcu.org)

E-mail: [sdfcu@sdfcu.org](mailto:sdfcu@sdfcu.org)

**USAA**

[www.usaa.com](http://www.usaa.com)

**Federal Employees Group Life Insurance (FEGLI)**

<http://www.opm.gov/insure/life/>

E-mail: [fegli@opm.gov](mailto:fegli@opm.gov)

**Worldwide Assurance for Employees of Public Agencies**

[www.waepa.org](http://www.waepa.org)

**American Foreign Service Protective Association**

[www.afspa.org](http://www.afspa.org)

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## Chapter 2

# MAIL and DIPLOMATIC POUCH SERVICES

The Diplomatic Pouch and Mail Division (A/LM/PMP/DPM) is the directorate for all mail service issues and maintains all pouch and mail information available via numerous links on the Diplomatic Pouch and Mail Division (DPM) website: <http://pouch.a.state.gov/> (intranet only).

### RECEIVING MAIL AT POST

Mail may be sent overseas by international postal service, APO/FPO/DPO Postal Service, or by the U.S. Department of State Diplomatic Pouch and Mail Service.

#### *International Postal Service*

International mail service is available around the world. However, this service may not be reliable. Be sure to find out before giving out or using an international address.

#### *APO/FPO Military Postal Service*

Through partnerships with other agencies, the Military Postal Service provides mail service to various locations overseas based on Department of Defense program requirements. The Military Postal Service Agency (MPSA), acting on behalf of the service branches and the United States Postal Service (USPS), ensures that overseas APO/FPO postal facilities meet USPS operational standards. The MPSA, in coordination with the appropriate military service, grants Department of State and other agency personnel the use of its facilities on a reimbursable basis. APO/FPO mail service is not available at all overseas posts.

Employees assigned to a post with APO/FPO service must send and receive personal mail and packages via this system rather than through the personal pouch. Parcels or mail sent by FEDEX, UPS, Airborne, DHL or any other private carrier cannot be addressed to APO/FPO and will be refused. If a vendor will not send items via APO/FPO/DPO, then personal pouch may be used. The SA-32 Unclassified Pouch facility address can be found on DPM's intranet web page. Packages are usually limited to 70 pounds and 108 inches (length and girth combined).

However, some APO/FPO facilities have more stringent restrictions than others. For specific instructions, check at any U.S. post office or consult <http://www.usps.com/cpim/ftp/bulletin/pb.htm> to see the restrictions that apply to your APO/FPO. (Click on the HTML version of the current Postal Bulletin and then find the "Overseas Military Mail" section.)

All APO/FPO mail requires a customs declaration (PS Form 2976 or Form 2976-A) and appropriate U.S. postage from the point of origin to the point of entry into the military postal system. APO/FPO zip codes are geographically assigned by the Military Postal Service Agency and reference should be made to the appropriate code for your post: AA (Central/South America), AE (Europe), and AP (Pacific).

### ***DPO Postal Service***

Diplomatic Post Office (DPO) service began as a pilot program in 2003 and currently operates in 16 locations. DPO provides APO-like service with a considerable overhead and consequently is a little more restrictive than traditional APO/FPO locations. The U.S. Postal Service makes no distinction between APO and DPO, so address elements for DPO posts are written in the same form as APOs. Many of the APO/FPO services are available; however, in order to implement this program more stringent restrictions were necessary. The most significant are size limits; because DPO mail is being sent as pouch "via U.S. Mail," all items MUST fit in a USPS bag. DPO service requires the same customs forms as APO/FPO service.

The usual APO/FPO/DPO address format is as follows:

JOHN DOE  
PSC or Unit number, Box number  
APO AE 09080-Box number

NOTE: Be sure to verify each post's preferred address format. An additional line may be added below the person's name to help sort mail at large posts. Do not add job titles, embassy names, or locations unless directly instructed to do so; this information can cause confusion and delay arrival.

### ***State Department Diplomatic Pouch and Mail Services***

The term "diplomatic pouch" includes both the official pouch (which has a Washington, DC, zip code) and the personal pouch (which has a Dulles, VA, zip code). Materials sent through the official pouch do not require postage. The official pouch should not be used for personal correspondence or personal packages. The U.S. Postal Service irradiates mail sent via USPS to an official pouch address (meaning, items sent from outside the State Department with regular postage), causing both delays and possible damage.

In 2002, the Department of State obtained a new zip code for personal mail to support personnel assigned to non-APO/FPO posts overseas. Mail sent to this new address will not be irradiated. U.S. citizen direct hire members of the foreign affairs community and their family members may receive via the personal pouch letters and packages at a maximum size limit of 17x18x32 inches (no single dimension can exceed this limit) and maximum weight of 50 pounds. (Note: Some posts have special size and weight restrictions in effect because of host government decisions or aircraft size limitations. Check with your Information Management Officer or Information Programs Officer for clarification.)

The Diplomatic Pouch and Mail Division, Office of Logistics Management (A/LM/PMP/DPM) maintains a pouch dispatch schedule for each post: <http://pouch.a.state.gov/pouchsched2.asp> (intranet only). The frequency of pouch dispatches is determined by volume of mail and other material. Larger posts receive up to three dispatches per week. A small post will receive a minimum of one dispatch per week. Pouches are sent on commercial airlines as air cargo. Passenger baggage and critical supplies have priority when space is limited.

Postage must be paid at the applicable domestic rate for the class of mail and type of service desired, subject to zone rates (for parcel post) from point of origin to Dulles, Virginia. The USPS has a very intuitive postage calculator at <http://www.usps.com/tools/calculatepostage/welcome.htm?from=home&page=0061calculatepostage>.

Using express mail services does not get mail to a post any quicker because the express mail service is only from the point of origin to Dulles. Packages may be mailed at any post office in the United States or sent to the State Department by United Parcel Service, FedEx, DHL, or other non-postal means of transportation (although these also only speed the material to the Dulles starting point).

Please address this mail using the following address format example:

John Doe  
2010 Abidjan Place (or PL.)  
Dulles, VA 20189-2010

When using the Dulles, VA, zip code, for security reasons, nothing in the address field should reference in any way the mission, the office, your job title, or anything official about where you work.

Magazines and newspapers may also be sent via the personal diplomatic pouch. All parcels should be securely packed and sealed. Insured and registered mail services are not available for items sent through the pouch and the Department accepts no liability for loss or damage.

Articles prohibited by U.S. postal regulations may not be sent through State Department pouch facilities. Lists of such articles may be obtained from local postmasters or online. In addition, aerosols, alcoholic beverages, ammunition, items for resale, bulk supplies, corrosives (acids), currency, explosives, firearms, flammables, glass containers, illegal substances, incendiary materials, narcotics, plants, poisons, and radioactive substances are prohibited.

It is now permitted to send 16 ounces of liquid per box; liquids include anything that flows, such as syrup. Since it is forbidden to let the airlines know the contents of a Diplomatic Pouch, they must be assured that there is no hazardous material in any pouch under any circumstance. For more information regarding restricted materials consult: <http://www.usps.com/aviationsecurity/welcome.htm>.

The USPS guidelines and acceptance policy for Dulles personal pouch mail can be found at: <http://pe.usps.com/text/dmm300/703.htm#wp1113914>.

### **SENDING MAIL TO THE UNITED STATES FROM POSTS**

There are also three ways you may send mail to the United States from overseas: by international postal service, APO/FPO/DPO Postal Service, or Department of State Pouch and Mail Services.

#### ***International Postal Service***

Investigate the reliability of the service before using this option.

#### ***APO/FPO/DPO Postal Service***

If your post has these facilities, you may use them to send letters and packages to the United States. Customs declarations are required for all packages and letter-sized envelopes containing anything other than correspondence. Each letter or parcel must include your APO/FPO/DPO return address and appropriate U.S. postage. Information on special mail services may be obtained at post. Intra-theater mail, in most cases, (i.e., APO AE xxxx to another APO AE xxxx) may be sent from one APO to another without postage by putting the initials "MPS" in place of a stamp. However, there is NO intra-theater mail to or from DPO addresses at this time. The intention is to implement it at a later date when training and budget shortfalls are met. Your APO facility will know if postage is required for intra-theater MPS mail. If you are in doubt please ask the postal clerk to verify this service.

#### ***State Department Diplomatic Pouch and Mail Services***

When the post has no access to APO/FPO/DPO facilities, letters, exposed film, videocassettes, recorded cartridges, and voice tapes may be sent by diplomatic pouch services back to the United States. Items needed for health and welfare purposes may be sent by air pouch to the United States for replacement and/or repair. U.S. postage must be affixed at the appropriate domestic rate for the type of service desired from Dulles, Virginia, to the ultimate addressee.

The Department’s Commissary and Recreation Office has set up procedures for posts to use the pouch to send parcels back to the United States under the Homeward Bound Mail Program. This service is operated by Employee Associations and is paid for by the employees who use it. Not all locations have requested approval for this program, so please check with your post. Parcels being sent to the United States will require customs declarations. For more information, contact [foodandfun@state.gov](mailto:foodandfun@state.gov).

Foreign affairs personnel at posts without APO/FPO/DPO facilities may use the pouch to return wearing apparel and merchandise manufactured and purchased in the United States. Items must have been ordered from stores or mail order houses or received as gifts from friends and relatives. Items must have been received during the current tour of duty at the particular post and must not be items originally contained in shipment of effects.



Prepare return parcels for diplomatic pouch as follows:

- 1) Affix appropriate U.S. postage for transmission through the U.S. Postal Service from Dulles, Virginia, to the ultimate addressee.
- 2) Endorse the outside of the package with a statement that it contains merchandise purchased in and received from the United States which is being returned to addressee for exchange, such as, “Returned Merchandise.”

To avoid confusion and ensure proper handling by the store or mail order house where the item was purchased, it is recommended that you rewrap the package, address it clearly, and enclose a letter of explanation. Even if the package originated as a UPS delivery, it must be returned as a postal parcel and be prepared accordingly.

A return address must appear on all mail in the following format example:

Name of individual  
2010 Abidjan Place (or PL.)  
Dulles, VA 20189-2010

A/LM/PMP/DPM manages the Department of State Pouch and Mail System in the Department, domestic field offices, posts, and U.S. Missions to International Organizations. For additional information contact the Diplomatic Pouch and Mail Division (see “Resources,” below).

**DETERMINING YOUR ADDRESS**

To determine which posts receive and mail personal packages via the APO/FPO/DPO system as opposed to the State Department’s Diplomatic Pouch and Mail Service, consult the Post Welcome Cable in the Overseas Briefing Center or the Post Profiles via OpenNet.

Personal and official pouch addresses are posted and maintained on the intranet:

<http://pouch.a.state.gov>  
<http://pouch.a.state.gov/zip20189.htm>

Employees assigned to certain posts receive and mail personal packages through special U.S. addresses, rather than through the APO/FPO or the State Diplomatic Pouch and Mail Services. Consult the Post Welcome Cable (available in the Overseas Briefing Center) for the entire address and a description of the mail system.

**POST**

Ottawa  
Quebec  
Toronto  
Vancouver  
Mexico City  
Ciudad Juarez  
Guadalajara  
Monterrey  
Tijuana  
Hermosillo  
Matamoros  
Merida  
Nuevo Laredo  
Nogales

**US ZIP CODE**

Ogdensburg, NY 13669-0430  
Champlain, NY 12919-1547  
Lewiston, NY 14092-0135  
Point Roberts, WA 98281-5002  
Brownsville, TX 78520-0900  
El Paso, TX 79995-0545  
Brownsville, TX 78520-0901  
Brownsville, TX 78520-0902  
San Diego, CA 92143-9039  
Nogales, AZ 85628  
Brownsville, TX 78522-0633  
Brownsville, TX 78520-0903  
Laredo, TX 78044-3089  
Nogales, AZ 85628

## **TRACKING POUCH AND COURIER SHIPMENTS**

Track pouch and commercial courier shipments via two intranet sites: <http://pouch.a.state.gov/srchRegistry.htm> (for registered items sent via pouch) and <http://pouch.a.state.gov/tracking.htm> (for commercial courier shipments, including those that are sent via pouch).

## **RESOURCES**

*Useful Telephone Numbers*

Diplomatic Pouch and Mail Division  
Pouch and Mail Policy (202) 663-1850

SA-32 Unclassified Pouch Facility (703) 302-7752  
NO DROP-OFFS CURRENTLY PERMITTED

National Foreign Affairs Training Center Mailroom  
(Official Mail only) (703) 302-6817

**Diplomatic Pouch and Mail Division**  
(A/LM/PMP/DPM)  
<http://pouch.a.state.gov>

**Military Postal Service Agency**  
<http://hqdainet.army.mil/mpsa>, click on "Military Mail Info" for instructions on addressing mail, customs forms, and choosing the correct APO/FPO mail service.

<http://hqdainet.army.mil/mpsa/MailServ.pdf> is an illustrated PDF document explaining the various ways to send letters and packages to APO/FPO addresses, with measurements, weights, prices, time of delivery, and other information.

**Overseas Briefing Center** (M/FSI/TC/OBC)  
Foreign Service Institute Transition Center  
George P. Shultz National Foreign Affairs Training Center (SA-42)  
Room E2126  
Department of State  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA  
(do not send mail to this address)

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

Tel: (703) 302-7277  
Fax: (703) 302-7452  
Internet: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)  
Intranet: <http://fsi.state.gov/fsi/tc>  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

### **Post Profiles**

Available on the State Department intranet at: <http://www.a.state.gov/postprofiles>

### **Postal Bulletins**

<http://www.usps.com/cpim/ftp/bulletin/pb.htm>  
For APO/FPO/DPO information, select the HTML version of the current Postal Bulletin and then find the "Overseas Military Mail" section.

**USPS Guidelines for 20189 Mail** (Personal Pouch)  
<http://pe.usps.com/text/dmm300/703.htm#wp1113914>  
Checking these guidelines will eliminate the vast majority of the problems anyone might encounter with the Dulles, VA, addresses.

**COMPARISON OF MAIL OPTIONS**

APO=Army Post Office  
 FPO=Fleet Post Office  
 Both are military mail services.

DPO=Diplomatic Post Office  
 USPS=U.S. Postal Service

	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program)
Primary Use	Official letters and official packages.	Personal letters and packages for those who do not have APO/FPO/DPO.	Personal letters and packages. <b>Must</b> be used in place of personal pouch if available—unless a vendor will not send to an APO address.	Personal letters and packages.
U.S. Postage required	No, if originates inside the State Dept. Yes, if originates outside State Dept./embassy/ consulate. Postage amount is to or from Washington, DC.	Yes. Cost = U.S. domestic postage to or from Dulles.  Ex: Letter sent from CA via this address to person at U.S. Embassy Nairobi. Cost= U.S. first-class stamp.	Yes, to and from point of entry into military system.  Possibly not required if sending to another APO (ask at post).	Yes, to and from point of entry into DPO system.  Required if sending to another APO (ask at post).
Irradiated	Yes, if stamped (i.e., sent from outside the Dept.)	No	No	No
Size restrictions (from U.S. to post)	Check with post for larger items.	Yes, 17x18x32 inches (no single dimension can exceed this limit) and 50 pounds	Yes, usually limited to 70 pounds and 108 inches (length, width, and girth combined). May vary by post.	Yes, 66 lb. & must fit in a USPS mailbag. For the latest information, see APO "Articles Prohibited" below.
Customs Declaration Required	No	No	Yes	Yes
Can I use it to send mail to the U.S.?	Yes (official use only)	Yes, but limited to letters, exposed film, videocassettes, recorded cartridges, and voice tapes. Items for health and welfare purposes may be sent for replacement and/or repair. With certain restrictions, apparel and merchandise purchased in the U.S. may be returned. Some posts offer the "Homeward Bound" program and allow other parcels to be sent (cost paid for by employee).	Yes	Yes
Frequency	One to three shipments a week	One to three shipments a week	Varies by post	Varies by post
Articles prohibited	Same as USPS guidelines, plus no aerosols, alcoholic beverages, ammunition, items for resale, bulk supplies, corrosives (acids), currency, explosives, firearms, flammables, glass containers, illegal substances, incendiary materials, liquids, narcotics, plants, poisons,	Same as USPS guidelines, plus no aerosols, alcoholic beverages, ammunition, items for resale, bulk supplies, corrosives (acids), currency, explosives, firearms, flammables, glass containers, illegal substances, incendiary materials, narcotics, plants, poisons, or radioactive substances. 16 oz. of liquid	Varies by post. See <a href="http://www.usps.com/cpim/ftp/bulletin/pb.htm">http://www.usps.com/cpim/ftp/bulletin/pb.htm</a> . Click on the current issue in HTML format, on "Overseas Military Mail," then find your ZIP code. The letters describe the restrictions that apply.  Nothing related to a home business is permitted	Same as personal pouch.

## Chapter 2 Mail and Diplomatic Pouch Services

	Washington, DC Pouch OFFICIAL pouch 20521 zip code	Dulles, VA Pouch PERSONAL pouch 20189 zip code	APO/FPO (only available at certain posts)	DPO Diplomatic Post Office (pilot program)
	and radioactive substances. Guidelines at: <a href="http://pouch.o.state.gov">http://pouch.o.state.gov</a> .	(NOT in a glass container) is permitted per box. Liquids include anything that flows (syrup, tomato sauce). Home business use is prohibited (including selling items on eBay).	(including selling—not buying—on eBay).	
Address Change	Not relevant, since this should never be your personal address.	The USPS will forward mail TO but not FROM a 20189 zip code. Send individual address change cards. Post will forward items for a while.	The U.S. Postal Service will forward mail, but you cannot change your address over the Internet.	Same as APO (cannot be changed online).
UPS, DHL, FedEx Permitted	Yes, but these only get mail to the starting point.	Yes, but only get mail to the Dulles starting point. (Can be useful for online orders).	No, will be refused.	No, will be refused.
Other notes	No COD, insured mail, registered mail or special handling. Express mail can be used, but probably will not be quicker than regular mail. <a href="http://pe.usps.com/text/dmm300/703.htm">http://pe.usps.com/text/dmm300/703.htm</a> , click on "Department of State Mail"	No COD, insured mail, registered mail or special handling. Express mail can be used, but probably will not be quicker than regular mail. (It only gets items to Dulles).  <a href="http://pe.usps.com/text/dmm300/703.htm">http://pe.usps.com/text/dmm300/703.htm</a> , click on "Department of State Mail"	Many USPS services may be available, including certified mail, registered mail, insured mail, certificate of mailing, and return receipt. Priority mail IS faster than regular mail. No COD or delivery confirmation services.	No money orders, special delivery, express mail or registered mail.
Sample Address:	Charley Horse 2010 Abidjan Place (or PL) Washington, DC 20521-2010  Don't use a stamp or personal return address or mail will be delayed. Send from inside the Dept. for official business only.	Charley Horse 2010 Abidjan Place (or PL) Dulles, VA 20189-2010  Never add embassy name, official title or country.	Charley Horse Unit XXXX, Box YYYY APO AE 09080-YYYY  Verify address with post: some require an extra line. Never add embassy name, official title or country.	Same as APO  Never add embassy name, official title or country. Verify correct address with post.

- Some posts (particularly in Mexico and Canada) use other U.S. addresses. Always verify your address with post.
- International mail may be an option in some countries. You will have to pay international postage and fill out customs forms.
- UPS, DHL, FedEx or other companies may deliver directly to (or accept packages from) overseas locations at international rates.
- Ask your post which mail service to use for faster delivery. The slowest option by far is to send stamped mail to the OFFICIAL pouch address. (Don't do this!)

For more information, see the Diplomatic Pouch and Mail intranet site (<http://pouch.o.state.gov>), the Military Postal Service Agency website (<http://hqdainet.army.mil/mpsa>), and U.S. Postal Service information on State Department mail (<http://pe.usps.com/text/dmm300/703.htm#wp1113914>). By e-mail contact Diplomatic Pouch & Mail: [DPMAAnswers@state.gov](mailto:DPMAAnswers@state.gov) or the Overseas Briefing Center: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov).

## Chapter 3

# ALLOWANCES and BENEFITS

Allowances exist as incentives for overseas service and as assistance to Foreign Service families in meeting the expenses incurred in moving and living overseas. All allowances, except the Subsistence Expense Allowance (SEA) during an evacuation, are payable to the employee only. Some allowances and benefits are not subject to federal income tax. However, Post Differential, Difficult to Staff Incentive Differential, and Danger Pay are considered extra compensation and are subject to tax. They are included in gross income on the employee's Form W-2.

The allowances discussed below are followed by a reference number from the *Department of State Standardized Regulations* (DSSR). For more information, go to the Office of Allowances website at [www.state.gov/m/a/als](http://www.state.gov/m/a/als) (Internet) or <http://aoprals.a.state.gov/> (intranet). In addition, unique allowances exist for specific posts and situations. Information on these should be obtained from the employee's assignment office or the Management Officer at your post abroad. Information about specific allowances can also be found in DSSR Section 920, Post Classification and Payments Table, now also available online at the Office of Allowances website (<http://www.state.gov/m/a/als/920>).

Note: All allowance worksheets and forms are available on the Directives Management website under Forms. Use Form Flow or Visual Forms format.

### BEFORE DEPARTURE FROM THE UNITED STATES

#### *Advance of Pay Allowance (DSSR 850)*

Advance of Pay is intended to ease the financial burdens of the transition period by insuring that funds are available to meet required expenses and emergencies. It allows up to three months advance pay upon the assignment of the employee to a foreign post. The amount advanced must be paid back to the Department over a maximum of 18 pay periods. Advance of Pay can be received only after getting travel orders but not more than 45 days before departure or within 60 days after arrival at post. Advance of Pay may also be authorized for medical emergencies that may arise while assigned overseas.

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#### BEFORE DEPARTURE FROM THE UNITED STATES

- Advance of Pay Allowance
- Foreign Transfer Allowance
- Miscellaneous Expenses
- Pre-departure Subsistence Expenses
- Wardrobe Expenses
- Lease Penalty Expenses
- Separate Maintenance Allowance
- Travel Per Diem Allowance

#### WHILE IN A FOREIGN AREA

- Temporary Quarters Subsistence Allowance
- Living Quarters Allowance
- Extraordinary Quarters Allowance
- Post (Cost of Living) Allowance
- Post (Hardship) Differential
- Difficult to Staff Incentive Differential
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- Education Allowance
- Educational Travel
- Representation Allowance
- Official Residence Expenses

#### WHEN RETURNING TO THE UNITED STATES

- Home Service Transfer Allowance
- Evacuation Payments

#### RESOURCES



Foreign affairs agency employees claim the advance of pay through the payroll system, using **JF-55**, *Request and Voucher for Advance Pay*.

### ***Foreign Transfer Allowance (DSSR 240 and Section 960 FTA Worksheet)***

The Foreign Transfer Allowance is provided for extraordinary but necessary and reasonable expenses not otherwise compensated for, but incurred by an employee incidental to leaving the United States and getting established at a post overseas. The Foreign Transfer Allowance is composed of four elements: a miscellaneous expense portion, a lump-sum wardrobe expense portion, a pre-departure subsistence expense portion, and a lease-penalty expense portion. This allowance is not subject to federal tax.

Calculate claims on the **DS-240 FTA**, *Foreign Transfer Allowance (DSSR 240)*.

Apply for the expenses below using the **SF-1190**, *Foreign Allowance Application, Grant and Report*.

### ***Miscellaneous Expenses (DSSR 242.1)***

- 1) This allowance is provided to partially reimburse the employee for certain extraordinary expenses incurred because of changing residences, such as:
  - disconnecting and connecting or converting appliances, equipment, and utilities
  - cutting and fitting rugs, drapes, curtains (but not the purchase of new items)
  - utility fees not offset by eventual refunds
  - auto registrations, driver's licenses, and similar fees
  - personal cable and telephone costs attributable to the relocation exclusive of such costs intended to be reimbursed by travel per diem
  - agent fees paid directly to an agent for housing
  - transporting of pets to the foreign area (Note: This is only what the airline is charging to transport the pet – no other auxiliary costs. Due to budgetary constraints, State Department is not reimbursing for quarantine costs at this time).

- 2) It is granted only on transfers involving a foreign relocation (that is, from U.S. to foreign or foreign to foreign), including U.S. territories, possessions, the Commonwealth of Puerto Rico, and the Commonwealth of the Northern Mariana Islands.
- 3) For an employee without family, a flat amount of \$500 or one week's salary (whichever is less) is payable without receipts. An employee with family may receive a flat payment of \$1000 or two weeks' salary (whichever is less) without receipts. Claims above these flat amounts must be supported by receipts **for the entire miscellaneous expense claim**. The maximum amounts that may be granted for the miscellaneous expense portion are one week's salary for an employee without family or two weeks' salary for an employee with family, with a maximum salary ceiling of Grade GS-13, step 10, whichever is the lesser amount.

### ***Pre-departure Subsistence Expenses (DSSR 240.3)***

- 1) This allowance is applicable to costs incurred for temporary lodging, meals (including tips), laundry, dry cleaning and pressing for up to 10 days after moving out of permanent quarters and before departure from the employee's **post of assignment in the United States** to a post in a foreign area. Subsistence in the foreign area is covered under the Temporary Quarters Subsistence Allowance (TQSA). *Note: Expense of local transportation is not allowable.*
- 2) It is not applicable to employees transferred directly from a temporary duty station in the United States to a foreign area. However, if the new hire is here on per diem but has family still located where they were hired from and in their permanent home, once the employee gets orders and the family vacates the permanent residence, he or she may claim the subsistence portion of Foreign Transfer Allowance for those family members. *Note: The 10 days may be spent anywhere in the United States; however, the employee and/or family members MUST RETURN to the U.S. post of assignment (or where employee was hired from if family members) PRIOR TO commencing travel on orders for the foreign post.*

- 3) The initial occupant of temporary quarters, age 12 or older, may receive up to the full per diem rate (including a high locality rate) in effect for the locality from which transferred (or hired from). Each additional occupant age 12 or older may receive up to three-fourths of the rate established for the first person. Children under 12 may receive up to one-half of the rate established for the first person. These rates help to defray costs for meals, laundry, and dry cleaning.
- 4) Under the actual subsistence method of reimbursement, receipts are required for lodging. A certified statement, without receipts, is required for daily meals, laundry, and dry cleaning expenses. There is also a partial flat rate reimbursement option available which is further explained in section DSSR 242.3. Note: This information is currently not available in the FAM for foreign affairs agencies.
- 5) An advance may be drawn on this allowance, but it must be claimed on the SF-1190 after arrival at the new foreign post of assignment.

### ***Wardrobe Expenses (DSSR 242.2)***

- 1) A lump-sum wardrobe expense allowance is granted only for transfers between tropical (zone 3) and cold climatic zones (zone 1). It is intended to cover a portion of the additional clothing required because of the extreme change in climate.



- 2) Amounts payable are \$450 (employee without family), \$750 (with one family member), and \$1000 (with two or more family members).
- 3) The wardrobe expense portion applies to relatively few foreign transfers. **The conterminous United States (zone 2) is never included.**
- 4) ~~The non-receipted amounts of the transfer allowance may be authorized in advance. The allow-~~

~~ance must be claimed after arrival at the new post.~~

- 5) It is paid in a lump sum.

### ***Lease Penalty Expenses (DSSR 242.4)***

- 1) This portion is to help offset the expense of a lease penalty unavoidably incurred by an employee due to an agency-generated action and may be claimed in the U.S. or foreign post.
- 2) Reimbursement shall not exceed the amount required by the specific terms of a rental contract signed by the employee as a prior condition of obtaining the lease, or the equivalent of three months' rent, whichever is less.
- 3) Amounts may be reimbursed only after an appropriate authorizing official certifies in writing that all criteria have been met. Criteria are shown in both DSSR 242.4 and on the 960 FTA worksheet.

### ***Separate Maintenance Allowance (DSSR 260, Section 960 Omnibus Exhibit)***

This allowance has three distinct categories— involuntary, voluntary, and transitional. It is available to employees who have to maintain families elsewhere other than at posts of assignment. It is not subject to federal taxes.

For rates see **DSSR 267.1**, Determination of Rates. Apply for SMA using the **SF-1190**, *Foreign Allowance Application, Grant and Report*, submitted through the employee's bureau.

**Involuntary Separate Maintenance Allowance (SMA)** may be granted when an agency determines that adverse, dangerous, unhealthful living conditions, such as lack of medical facilities, warrant exclusion of your family from your post of assignment or when the agency determines that there is a need to exclude family members from accompanying an employee to the area. Involuntary SMA may be paid until age 21 for children.

**Voluntary SMA** may be authorized when there are special family needs or hardship prior to or after arrival at post for reasons including but not limited to career, health, educational or family considerations for the spouse, children, or other family members. Dependent children must be under age 18 or incapable of self-support to receive voluntary SMA, unless they are attending secondary school.

**Transitional SMA** may be authorized when a post converts to an unaccompanied status following the termination of an evacuation when family members are not allowed to return to post. It is intended to assist family members with the extraordinary expenses of temporary commercial housing and is paid for a maximum of 90 days. Family members will be paid involuntary SMA following the termination of transitional SMA.

- 1) To be considered an eligible member of your family for the separate maintenance allowance, your parent, brother, or sister must have resided with you for at least one year prior to the separation for which the allowance is requested.
- 2) Separate maintenance is paid only after an agency determines that it is appropriate and only for family members who would normally reside with the employee at the foreign post of assignment.
- 3) The allowance is not intended to cover all expenses for the family member not residing at post, but to assist in offsetting the additional expense of maintaining a separate household.
- 4) Family members for whom the allowance is paid may visit your post for up to 30 days without reduction in the allowance. (Such travel would be at the expense of your family.)
- 5) After **voluntary** SMA is elected, only one change in status for each affected family member is permitted during your tour of duty, although there is an exception when an official evacuation from post is involved [see DSSR 264.2(2) exception]. Check your agency for definition of tour of duty. (Note this does not apply to involuntary SMA.)
- 6) Flat amounts are paid to cover some of the additional costs of maintaining a spouse and/or

family member(s) in the United States while the employee is at a post in a foreign area. The following are the usual procedures for payment:

- The employee must apply for SMA with the appropriate agency official (with State Department that will be the Executive Director of the regional bureau).
- Rates vary by the number of eligible family members of the employee.
- It is paid with biweekly salary to the employee.
- The allowance is not taxable.

### ***Travel Per Diem Allowance: Foreign Areas (DSSR 925 and 6 FAM 150)***

The Travel Per Diem allowance for foreign areas is a payment to cover the cost of lodging and meals at adequate, suitable, and moderately priced facilities, plus cost for mandatory service charges, such as tips and taxes. It is also paid for necessary incidentals such as laundry and dry cleaning for employees and eligible family members. (Expenses relating to actual transportation, baggage, and household effects do not fall within this category.)

- 1) Foreign Per Diem rates are based primarily on costs reported in the Hotel and Restaurant Report (Form DS-2026) submitted by foreign posts.
- 2) Payment is provided to employees and eligible family members for daily expenses while on temporary travel status on official business away from an official post of assignment.
- 3) Reimbursement may be authorized based on Actual Subsistence Expenses for travel involving special or unusual circumstances. The reimbursement of actual and necessary itemized subsistence expenses shall not exceed 300% of the applicable foreign travel per diem allowance (rounded to the next higher dollar).
- 4) Per Diem for foreign areas is calculated in two portions: the maximum lodging amount and a portion for meals and incidental expenses.
- 5) Receipts for lodging are necessary to support actual expenses for claims.

- 6) Per Diem allowance is paid following submission of a Travel Reimbursement Voucher or online through Travel Manager.
- 7) It is not subject to taxes.
- 4) Actual expenses are reimbursed up to a maximum rate, based on the foreign post per diem rate as shown in Section 925 of the Standardized Regulations. Maximum rates payable also depend upon the age and number of family members.

- 5) Submit evidence of daily costs at post on the SF-1190.

## WHILE IN A FOREIGN AREA

### *Temporary Quarters Subsistence Allowance (DSSR 120 and Section 960 TQSA Worksheet)*

The Temporary Quarters Subsistence Allowance (TQSA) is available to pay the costs of temporary quarters, meals, and laundry and dry cleaning expenses after initial arrival at a foreign post or upon final departure from the post. Post will determine if you receive this allowance. Most posts make every effort to put you into permanent quarters upon arrival.

Calculate claims on **DS-120**, *Temporary Quarters Subsistence Allowance (TQSA) (DSSR 120)*.

Process your claim using the **SF-1190**, *Foreign Allowance Application, Grant and Report*.

- 1) This allowance is paid for reasonable costs for periods up to 90 days after first arrival at post and, when authorized, for 30 days immediately preceding final departure from post. The 90- and 30-day periods may be extended up to an additional 60 days when the head of an agency determines that compelling reasons beyond the control of the employee require continued occupancy of temporary quarters.
- 2) It is not paid concurrently with the Living Quarters Allowance (see exception at 124.1) and Post (Cost of Living) Allowance.
- 3) It is intended to assist in covering the average cost of adequate but not elaborate or unnecessarily expensive accommodations in a hotel, pension, or other transient-type quarters at the post of assignment, plus reasonable meal and laundry expenses.

### *Living Quarters Allowance (DSSR 130, 920 and LQA Worksheet)*

The Living Quarters Allowance is authorized to cover the annual cost of suitable and adequate living quarters for the average employee and family, if government quarters are not provided at post.

Calculate expenses on the **DS 130 LQA**, *Living Quarters Allowance Annual/Interim Expenditures Worksheet (DSSR 130)*.

Process your claim using the **SF-1190**, *Foreign Allowance Application, Grant and Report*.

- 1) This allowance is not paid concurrently with the temporary quarters subsistence allowance (see exception at DSSR 132.41). It is not paid if government quarters are available.
- 2) It covers the average employee's costs for rent, heat, light, fuel, gas, electricity, water, and trash and garbage disposal (DSSR section 960 LQA worksheet).
- 3) The allowance is designed to be paid at an amount equal to the employee's allowable expenditures up to the applicable maximum rate listed by foreign post in Section 920.
- 4) The maximum rates vary by post costs, grade, and family size.
- 5) It is paid with biweekly salary; it is not subject to federal income tax.

### ***Extraordinary Quarters Allowance (DSSR 138, 920 and 960 EQA Worksheet)***

Extraordinary Quarters Allowance (EQA) is designed to assist with lodging and meal costs when it is determined that an employee and eligible family members must necessarily vacate their permanent quarters due to U.S. Government renovations/repairs or other unhealthy or dangerous conditions not to exceed 90 days. If the permanent quarters does not require vacating, but kitchen facilities are unavailable, then the meal portion of the EQA may be paid.

Calculate expenses on the **DS 138 - EQA Extraordinary Living Quarters Allowance (DSSR 138)**.

Process your claim using the **SF-1190, Foreign Allowance Application, Grant and Report**. Lodging receipts are required.

### ***Post (Cost of Living) Allowance (SR 220, 920 and 960 Omnibus Exhibit)***

Post (Cost of Living) Allowance, referred to as COLA, is authorized to reimburse for certain excess costs and to compensate for serving at a post where the cost of living (excluding the cost of quarters and the cost of eligible family members' education) is substantially higher than in the Washington, DC, area.

- 1) It is determined by biennial review of reports from posts and reviewed every two weeks as international exchange rates fluctuate. (Posts experiencing hyper-inflation are not adjusted for incremental exchange rate fluctuations.) Prices reported are compared to Washington prices collected by the Bureau of Labor Statistics.
- 2) This allowance is a percentage of spendable income—that part of the salary available after deductions for taxes, life insurance, retirement contributions, estimated housing costs, and savings.

- 3) It is payable upon arrival of employee or family at post unless they are receiving a temporary quarters subsistence allowance.
- 4) It varies by salary and family size.
- 5) Initiate Post Allowance using the **SF-1190, Foreign Allowance Application, Grant and Report**. It is paid with biweekly salary and is not subject to federal income tax.

### ***Post (Hardship) Differential (DSSR 500, 920 and 960 Omnibus Exhibit)***

The Post Differential, often referred to as a "hardship differential," is designed to compensate for serving at a post with extraordinarily difficult or notably unhealthy conditions or excessive physical hardships. It serves as an incentive in recruiting and retaining personnel for locations where unusual hardship conditions exist.

- 1) This Post Differential is provided only to employees whose foreign residence is attributable to their employment by the U.S. Government. (That is, they are eligible to receive a Living Quarters Allowance).
- 2) It is paid to employees on temporary detail to one or more hardship posts from the 43rd day on of such detail or to employees on extended TDY from the U.S.
- 3) The benefit is granted only at those posts where the degree of hardship is in excess of that which employees are expected to accept as a necessary part of overseas service.
- 4) It is subject to federal income tax.
- 5) Initiate Post Differential using the **SF-1190, Foreign Allowance Application, Grant and Report**. It is paid with biweekly salary.
- 6) Posts having extremely adverse conditions carry a maximum of 35% differential. Posts having lesser degrees of hardship have differentials of 30%, 25%, 20%, 15%, 10%, and 5%.

### ***Difficult to Staff Incentive Differential (DSSR 1000)***

(Also known as the “Service Needs Differential”) The head of agency or designee may grant the Difficult to Staff Incentive Differential (DTSID) to an employee assigned to a differential post of 15%, 20%, 25%, 30%, or 35% when especially adverse conditions of environment warrant additional pay as a recruitment and retention incentive to fill the employee’s position at that post.

The amount of the DTSID is 15% of basic compensation and is subject to Federal income tax.

Restriction (in Law): The combination of Danger Pay for the post of assignment plus the DTSID cannot exceed 35% of basic compensation. Therefore, if Danger Pay becomes effective at a post (where Danger Pay is 25%, 30% or 35%), the DTSID would be reduced or eliminated while Danger Pay is in effect.

### ***Danger Pay Allowance (DSSR 650, 920 and Section 960 Omnibus Exhibit)***

The Foreign Service Act of 1980 initially mandated Danger Pay. This allowance was authorized to provide additional compensation above basic compensation for service at foreign posts on the basis of civil insurrection, civil war, terrorism, or wartime conditions that threaten physical harm or imminent danger to the health and well-being of employees.

Initiate ~~Post Differential~~ using the **SF-1190**, *Foreign Allowance Application, Grant and Report*.

- 1) Danger pay does not apply where economic crime is the chief element of threat.
- 2) It may not exceed 35% of the basic compensation of employee.
- 3) It is subject to federal income tax.
- 4) This allowance may be paid to part-time and temporary duty employees, as well as to full-time employees.

- 5) The amount of danger pay allowance shall be at the rates of 15%, 20%, 25%, 30%, and 35%, based on the determined level of danger and the presence of non-essential personnel and eligible family members.

### ***Education Allowance (DSSR 270, 920, DS-270 Education Worksheet)***

The Education Allowance is available to assist in meeting the uncompensated, necessary, and extraordinary expenses of educating eligible family member children while serving in a foreign country. It is designed to help in providing adequate elementary and secondary education for children while overseas, in place of services normally provided without charge by public schools in the United States.

Calculate allowable expenses on the **DS 270**, *Education Allowance Worksheet EDA (DSSR 270)*.

Process your claim using the **SF-1190**, *Foreign Allowance Application, Grant and Report*.

- 1) It is granted at posts where the cost of adequate schooling exceeds the cost in a U.S. public school, grades K-12.
- 2) If adequate schools are available at post and the child is sent to school away from post, no higher allowance than the at-post rate will be paid. If some grades at post are inadequate, then an additional higher boarding school allowance is established for the inadequate grades. If a school at post is adequate and the child goes away from post, tuition, room and board, and periodic transportation to and from post may be reimbursed.
- 3) In addition to the at-post rate (*when a child attends a school at the foreign post*), a supplementary instruction allowance up to a maximum amount per school year may be paid. Its purpose is:
  - instruction in basic American subjects or advanced placement courses not offered by the local school
  - necessary language tutoring if the local school offers its curriculum in a foreign language

- additional instruction to enable the student to enter a grade or remain in the same grade in school (see DSSR 274.12a and 276.9 for amount and allowable expenses)
- additional instruction to complete successfully the current school year for a student returning to post following authorized/ordered evacuation
- instruction for a Gifted and Talented (GT) academics-only program if the school does not offer a GT or equivalent program. (See DSSR 274-12a and 276.9 for amount and allowable expenses).

To be reimbursable, the supplementary instruction must be given by a competent person other than the employee or a family member.

- 4) If local schools are inadequate, a higher allowance (away from post) will assist with costs of tuition, room and board, and periodic transportation for adequate schooling elsewhere. Travel may be allowed between the school and the home of a designated relative or family friend or to join the parent at any location as long as the expense does not exceed the cost between post and school. The away-from-post allowance up to the maximum may be used in these circumstances for boarding schools in the United States or abroad. If the student attends a public school in the United States and resides with friends or relatives other than parents, a set room and board cost, nonresident public school fees, periodic transportation to/from post, and local school transportation costs to/from private residential or non-dormitory facility on school days are allowable up to the maximum rate of the allowance.
- 5) In situations where school attendance is not practical, an allowance for correspondence courses covers the cost of tuition, books and supplies, airmail postage, and online advisory service for lesson correspondence and material. See DSSR 274.12b for amounts and DSSR 277.3 for allowable expenses.
- 6) If the school at post charges allowable non-refundable one-time fees (e.g., registration, matriculation, building), the fees may be granted in addition to the basic allowance.

- 7) A special needs child or a child with a learning disability may receive a special allowance for education either at post or away from post without reference to the rates set for that post. See DSSR 274.12c for rates and DSSR 276.8 for allowable expenses.
- 8) You must apply for the education allowance at post (SF-1190 and DSSR section 960 Education Allowance Worksheet).
- 9) The education allowance is paid to the employee as reimbursement upon presentation of receipts. It may be granted in installments or a lump sum as necessary. The full allowance may be advanced up front only if the school requires full initial payment, or if there is a savings to the U.S. Government.
- 10) No education allowance is available if the child attends school in the United States while a parent with legal custody also resides in the United States.
- 11) The supplementary instruction allowance has recently been expanded to ensure that
  - a) children successfully complete the school year upon return to post after the end of an evacuation and
  - b) a gifted and talented (GT) equivalent program exists.
- 12) Employees may be reimbursed against the school "at post" for education costs when the school has established a program to provide continuity of education via the Internet (**DSSR 600, Evacuation Allowance**).

### ***Educational Travel (DSSR 280)***

Educational Travel covers annual round-trip travel expenses of children ~~from post to a school in the United States only for secondary~~, undergraduate ~~college~~, or an accredited post-secondary vocational or technical school ~~education~~.

- 1) It covers actual expenses for transportation of the student at lowest available fare rates, travel per diem, and expenses for unaccompanied personal

baggage between the employee's foreign post and the school. At the election of the employee, in lieu of the transportation of the unaccompanied personal baggage, the costs incurred to store the baggage at or in the vicinity of the school during the dependent's annual trip between the school and the employee's duty station may be paid or reimbursed to the employee.

- 2) Either the educational travel or the education allowance may be paid for secondary students. It is generally advantageous to choose the education allowance.
- 3) To be eligible for educational travel, the student must be enrolled for a full program in an undergraduate college or post-secondary vocational or technical school in the United States and must not have reached his/her 23rd birthday. (This age ceiling can be extended further if military service intervenes, on a year-for-year basis.) The age limit for high school travel is up to the 21st birthday.
- 4) The annual trip for educational travel is defined as one round trip at any time within any one 12-month period of the eligible child's schooling. Any portion of the round trip not taken in the 12-month period does not accrue to the subsequent period.
- 5) Educational travel is available in addition to any other travel for which the child may be eligible (i.e., home leave, transfer, and rest and recuperation).
- 6) Educational travel may commence from either school or post. ~~If travel to post is at USC expense, the child must reside at post 7 consecutive days before commencing educational travel from post.~~
- 7) A return trip to post is not authorized under educational travel where the employee's transfer to the United States or home leave is anticipated within 30 days of the scheduled date of the child's departure for the post.
- 8) The travel-authorizing officer generally writes educational travel orders at post.

~~9) Educational travel is available when a foreign school is attended for less than a year by a full-time student (at a U.S. college) participating in a program approved by the U.S. school. Reimbursement is limited to the lesser of either the actual cost of transportation or the cost of transportation between post and the U.S. school.~~

~~10) A recent change in the law stipulates that employees will be reimbursed for storage of the student's unaccompanied air baggage instead of having it shipped back to post from the student's school.~~

(Also see DSSR section 960 Omnibus Exhibit, *Educational Travel*)

### ***Representation Allowance (DSSR 300)***

This allowance may be granted to American or Foreign Service National (FSN) employees or to adult family members. Its purpose is to defray expenditures for official entertaining and related authorized activities of employees in establishing and maintaining those relationships valuable to the U.S. Government in furthering foreign policy objectives.

Allowable activities include entertainment of a protocol nature, such as on the Fourth of July and other holidays and important occasions; entertainment of members of the U.S. Government other than **solely** those who are members of the Executive Branch and their families; and entertainment by employees to promote personal relationships that are necessary to the performance of their duties.

This allowance is available under the following conditions:

- 1) Only those expenses incurred abroad are allowable.
- 2) Claims not covered due to insufficient funds may be tax deductible, when expenses are properly certified by appropriate authorizing officials. (See IRS Publication 516.)
- 3) Because of variable factors, posts are not classified for representation allowances nor is a table of rates prescribed. Rates are based on an annual review and analysis of each

post's requirements based upon previous expenditures, cost of living at post, political and economic importance of post, and the relative requirements of the several categories of personnel at diplomatic missions.

- 4) Vouchers for previously authorized expenses must be submitted.

### ***Official Residence Expenses (ORE) (DSSR 400)***

In order to carry out the representational functions cited earlier, a principal representative at a post often requires reimbursement for those unusual housekeeping expenses incurred in the operation and maintenance of an official residence. Keeping official residences staffed and operational during intervals such as the recall or transfer of the principal representative also requires official expenses.

The Secretary of State has been given authority to designate the positions at post that qualify as principal representative positions. Generally, the principal representative must personally pay 3.5% of his or her salary toward usual household expenses, on an annual basis, unless total expenses are less than the 3.5%.

Reimbursement of the official residence expenses (ORE) is based on the normal living pattern of principal representatives at the posts. It is also based on the difference between normal housekeeping expenses and the cost the principal representative is required to bear and the size and condition of the official residence at the post. It should be noted that:

- 1) reimbursement is paid in a lump sum to the employee; and
- 2) vouchers must be submitted for specific expenses.

The above information answers the allowance questions most frequently asked by Foreign Service employees and their family members. There are other benefits available to you, such as a consumables allowance, a layette allowance, and medical travel allowance, which are not covered in this section. If

unable to locate the allowance information that applies to you in the *Standardized Regulations* or the *Foreign Affairs Manual*, you should be able to locate specific information at the Office of Allowances, or from your personnel officer or the administrative staff at your post.

### **WHEN RETURNING TO THE UNITED STATES**

#### ***Home Service Transfer Allowance (DSSR 250)***

The Home Service Transfer Allowance provides benefits for those persons returning from a foreign post assignment to the United States. It defrays expenses incurred by an employee in establishing a residence in the United States after the employee agrees, in writing, to serve 12 months in U.S. Government service.

Calculate claims on the **DS-250**, *Home Service Transfer Allowance (HSTA)* (DSSR 250).

Process your claim using the **SF-1190**, *Foreign Allowance Application, Grant and Report*.

- 1) The Miscellaneous Expenses (DSSR 252.1) and Wardrobe Expenses (DSSR 252.2) portions are processed under the same procedures and guidelines as discussed above in the Foreign Transfer Allowance. Because the wardrobe expense portion is payable only between widely varying climatic zones, it is not available on transfers to the conterminous U.S.
- 2) The Subsistence Expense portion (DSSR 252.3) offsets costs of temporary lodging, meals, dry cleaning, and laundry for up to 60 days. This may be extended for up to an additional 60 days when, in the judgment of the head of an agency, there are compelling reasons beyond the control of the employee.
- 3) Actual expenses are reimbursed up to a predetermined maximum rate, based on the standard CONUS (Continental United States) per diem rate (not the rates established by locality). Maximum rates payable also depend upon the age

and number of family members. There is also a fixed rate reimbursement not adopted in the FAM for foreign affairs agencies.

- 4) The Lease Penalty Expense (DSSR 252.4) portion helps offset the expense of a lease penalty unavoidably incurred abroad as a result of a transfer to the United States by an employee receiving the living quarters allowance. Reimbursement and certification are as discussed earlier under Foreign Transfer Allowance.
- 5) Funds for the four portions of the Home Service Transfer Allowance may be advanced by the authorized disbursing officer.
- 6) Final claim and payments are made upon application with supporting receipts. The Home Service Transfer Allowance is claimed after arrival at the new U.S. post of assignment using SF-1190 submitted through the employee's Bureau.

### ***Evacuation Payments (DSSR 600)***

Calculate claims on the **DS-600 – Evacuation Payments Worksheet (EPW)**.



Authority is granted to facilitate payment of salaries, post differential, and allowances in the event of an emergency evacuation or authorized departure of employees or their eligible family members, or both, from post because of military action or because of imminent danger to their lives.

Travel expense allowances are granted to and from the designated safe haven, usually the continental United States. Your eligible family members may travel to any place in the continental United States, while employees are authorized travel only to Washington or another duty station.

Air freight may be authorized for both departure from and return to post. Although conditions may preclude shipments from post, shipments back to post may still be authorized. In lieu of an air freight shipment when evacuating from a post, an air freight replacement allowance may be authorized.

Following arrival at the authorized safe haven, a daily local transportation allowance is authorized to first evacuate and varies depending of family size.

The **Subsistence Expense Allowance (SEA, DSSR 632)** commences on the date following arrival at the authorized safe haven and terminates when the evacuation is ended, or on the 181st day after the evacuation order is issued, whichever arrives first. The rate of payment varies according to your use of commercial or non-commercial lodging, and reduces after 30 days following arrival at the authorized safe haven. A higher lodging amount may be approved for special family composition. The following conditions therefore exist:

- 1) The maximum period covered is 180 days.
- 2) It provides salary advance for 30 days, if necessary, and continuance or adjustment of allowances at evacuated post, depending upon circumstances.
- 3) Salary will continue and certain allowances may continue to be paid for up to 180 days, but regulations provide for terminating or reducing the Post Differential, Danger Pay and most allowances after various periods of absence from the post and under other varying conditions. See DSSR 621.
- 4) Special allowances may be paid to offset the direct added expenses incident to the evacuation. These expenses normally are those incurred for travel, meals, lodging, children's education, and miscellaneous items.
- 5) It is paid by various methods to employee, adult eligible family members, or a designated representative of the employee.

Payment of an education allowance may be affected by evacuation, but the circumstances are so specific that you should refer to DSSR 633.

Under educational travel, the official safe haven replaces the post as the travel destination from school, if the parent so elects.

**RESOURCES**

**Office of Allowances (A/OPR/ALS)**

Room L314, SA-1  
Columbia Plaza  
2401 E Street, NW  
Bureau of Administration  
U.S. Department of State  
Washington, DC 20522-0103  
Phone: (202) 261-8700  
FAX: (202) 261-8707; (202) 261-8708  
Internet: [www.state.gov/m/a/als](http://www.state.gov/m/a/als)  
Intranet: <http://aoprals.a.state.gov>  
Standardized Regulations, Interpretation  
[AllowancesO@state.gov](mailto:AllowancesO@state.gov)

**Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA  
(do not send mail to this address)  
Internet: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)  
Intranet: <http://fsi.state.gov/fsi/tc>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Related training videos can be viewed on site or checked out for two days from the OBC Information Center.

**Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Regulations, Allowances and Finances in the Foreign Service Context (MQ 104)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

# Chapter 4 TRAVEL and LEAVE BENEFITS

All employees earn leave and travel benefits in accordance with their status in the Foreign Service. Family members also qualify for certain benefits.

## ANNUAL LEAVE (3 FAM 3410)

Employees accrue annual leave on the following basis:

### Leave Earned

Years of Service	Per Pay Period	Per Year
1-3	4 hours	13 days
3-15	6 hours	20 days
15+	8 hours	26 days

The years of service are based on your service computation date, which generally includes all federal government service. Employees are paid for accrued annual leave upon separation or retirement.

### Ceilings

The maximum amount of annual leave that may be accrued and carried over from one leave year to another is 240 hours or 30 days if serving on a domestic assignment and 360 hours or 45 days if serving overseas. (The ceiling for SES and SFS members is 720 hours or 90 days.) Employees who transfer to a domestic assignment from an overseas assignment and have an annual leave balance of between 241 – 360 hours may carry a personal ceiling with them on the domestic assignment. The leave year generally corresponds with the calendar year, and accrued annual leave over the maximum must be used by the end of the leave year to avoid forfeiture.

### Restored Annual Leave

There are provisions to restore annual leave under certain prescribed conditions. Employees who are over the leave ceiling may qualify for restoration of annual leave under four conditions: administrative error, illness, exigencies of public business, or national emergency work. To qualify for restoration under exigencies of public business (the most

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common reason), a written request for annual leave must be submitted before the end of pay period 23 (usually the end of November), and the supervisor or manager must document in writing the reason for denial at the time such leave is denied.

In the Department of State, Executive Directors of regional and functional bureaus have the delegated authority to approve restoration of annual leave. Restored leave is placed in a separate annual leave account and must be used within two years after restoration.

**Voluntary Leave Transfer Program (3 FAM 3340)**

Under the Voluntary Leave Transfer Program, employees who face a personal or family medical emergency, have exhausted all of their available annual and applicable sick leave, and will be in a non-pay status for a minimum period of 24 hours because of the medical emergency, may apply for the leave transfer program. Domestically, applications are approved by the bureau’s executive office, and overseas by the post’s Management Officer (for Department of State personnel).

Other employees must donate annual leave to a specified approved recipient. There are currently no provisions for donating to a leave bank (for Department of State personnel).

**SICK LEAVE (3 FAM 3420)**

Employees accrue sick leave at the rate of four hours per pay period, or 13 days per year, and there is no maximum limit on accumulation.

**Use of Sick Leave**

Sick leave may be used under the following conditions:

- 1) when incapacitated for performance of duty, because of sickness, injury, or pregnancy and confinement; or exposure to contagious disease;
- 2) for medical, dental, or optical examination or treatment;
- 3) for general family care (to care for an immediate family member for illness, injury, or medical treatment);

- 4) for adoption-related activities;
- 5) for bereavement purposes; or
- 6) to care for a family member with a serious health condition.

**General Family Care or Bereavement Purposes**

A covered full-time employee may use 40 hours (five workdays) of sick leave each leave year for attending to a family member receiving medical, dental, or optical appointments, or providing care for a family member incapacitated by medical or mental condition. An employee may use an additional 64 hours of sick leave for a total of 104 hours (13 workdays) for general family care or bereavement purposes or to care for a family member with a serious health condition if he or she maintains a balance of at least 80 hours of sick leave in his or her account. Only the first 40 hours of sick leave (or a proportional amount for an employee on a part-time schedule or uncommon tour of duty) may be advanced. (See 3 FAH-1, 3426.1)

**Sick Leave to Care for a Family Member**

A full-time Federal employee may use a total of up to 12 administrative work weeks of accrued sick leave each leave year to care for a family member with a serious health condition. If an employee previously has used any portion of the 13 days of sick leave for general family care or bereavement purposes in a leave year, that amount must be subtracted from the 12-week entitlement. If an employee has already used 12 weeks of sick leave to care for a family member with a serious health condition, he or she cannot use an additional 13 days in the same leave year for general family care purposes. An employee is entitled to a total of 12 weeks of sick leave each year for all family care purposes.

“Family member” is defined as:

- spouse and parents of the spouse;
- children, including adopted children and their spouses;
- parents;
- brothers and sisters and their spouses; and



- any individual related by blood or affinity whose close association with the employee is the equivalent of a family relationship.

**Serious Health Condition**

The term “serious health condition” has the same meaning as used in the Office of Personnel Management’s regulations for administering the Family and Medical Leave Act of 1993 (FMLA). That definition includes such conditions as AIDS, cancer, heart attacks, strokes, severe injuries, Alzheimer’s disease, pregnancy, and childbirth. The term “serious health condition” is not intended to cover short-term conditions for which treatment and recovery are very brief. The common cold, the flu, earaches, upset stomach, headaches (other than migraines), routine dental or orthodontia problems, etc., are not serious health conditions unless complications arise.

**Sick Leave for Adoption**

Employees are permitted to use sick leave for purposes related to the adoption of a child (no limit on usage). Employees may use sick leave for appointments with adoption agencies, social workers, and attorneys; court proceedings; required travel; and any other activities necessary to allow the adoption to proceed. However, sick leave may not be used for the purpose of bonding with a newly adopted child.

**Disposition of Sick Leave**

Employees are not paid for accrued sick leave upon resignation or retirement. However, employees who entered government service prior to January 1, 1984, and are covered under what is called the “old” retirement system (FSRDS – Foreign Service Retirement and Disability System or CSRS – Civil Service Retirement System), may use accrued sick leave to gain additional service credit for retirement purposes, at the rate of 176 hours of sick leave for each additional month of service credit (2,080 hours for one year).

**Family and Medical Leave Act (FMLA) (3 FAM 3530)**

The FMLA of 1993 provides federal employees who have 12 months of government service with the entitlement to 12 work weeks of unpaid leave during any 12-month period for the following purposes:

- the birth of a son or daughter of the employee and the care of that child;

- the placement of a child with the employee for adoption or foster care;
- the care of a child, spouse, or parent of the employee who has a serious health condition; or
- a serious health condition of the employee that makes the employee unable to perform any one or more of the essential functions of the job.

An employee may elect to substitute other paid time off, as appropriate, for any period of unpaid leave under the FMLA. Also, under certain conditions, leave may (if approved), be taken intermittently, or the employee may work a part-time work schedule.

**Other Absences in Pay Status**

- Military Leave (3 FAM 3440)
- Court Leave (3 FAM 3450)
- Absence for Maternity or Paternity Purposes (3 FAM 3350)
- Local Holidays (3 FAM 3462)
- Leave to Serve as a Bone Marrow or Organ Donor (3 FAM 3464.6)

**Excused Absences (Administrative Leave) (3 FAM 3460)**

- Blood Donations (3 FAM 3464.1 (5))
- Absences of Less than One Hour (3 FAH-1 3461)
- Voting (3 FAH-1 3463)
- Time Zone Dislocation (3 FAH-1 3464)
- Packing and Unpacking (3 FAH-1 3465)

**Advances of Leave (3 FAM 3400)**

- Annual Leave
- Sick Leave

**Unpaid Leave (3 FAM 3500)**

- Leave Without Pay
- Absent Without Leave

**HOME LEAVE (HL) (3 FAM 3430)**

The purpose of home leave is to ensure that all employees sent overseas for extended periods to represent the United States undergo periodic reorientation and re-exposure to the United States. All employees must take home leave, as it is a statutory requirement. Foreign Service employees who are assigned

abroad earn home leave at the rate of 15 days for each year of overseas service. There is no maximum limitation on the accrual of home leave. Employees are not paid for unused home leave upon separation or retirement. Home leave can be used only in the United States. Any trips made outside of the United States before, after, or during the home leave must be charged to annual leave, leave without pay, or compensatory time off.

Home leave is normally taken at the end of the tour, and most tours are 24 to 36 months depending upon the post differential rate. A minimum period of 18-months continuous overseas service is required to qualify for home leave. Time spent in the United States on annual leave, emergency visitation travel, rest and recuperation, and/or any time in a non-pay status will delay the 18-month minimum period of eligibility. Family members qualify for home leave based on the eligibility of the employee, and normally the employee and family members travel together on home leave.

The amount of home leave that can be authorized varies depending upon the employee's next assignment. If the employee's next assignment is overseas, the amount of home leave that can be authorized varies between 20 days (minimum) to 45 days (maximum), with 20 days as the normal established standard. Effective April 14, 2000, employees reassigned to the United States may take a maximum of 25 days of home leave, and under specified circumstances, the leave may be deferred for up to six months. Requests for exceptions on the prescribed time limits are considered on a case-by-case basis. All home leave that is approved is taken in working days.

The only expense paid by the U.S. Government in connection with home leave is the round-trip air fare (and per diem while in travel status) for the employee and family members from post to the home leave address of record that is officially documented on the OF-126, Residency and Dependency Report Form. Travel eligibility for children of the employee stops at age 21. Expenses for food, lodging, and other expenses connected with home leave are the responsibility of the employee. Since home leave is a statutory requirement all of the unreimbursed expenses for the employee (no one else) are tax deductible. Receipts

should be retained, and employees may wish to consult with a tax advisor before filing tax returns.

Home leave is not authorized for State Department Civil Service (CS) employees who are assigned to an overseas post on a limited non-career Foreign Service appointment (LNA) when returning to a domestic assignment. However, a State Department CS employee may be granted a period of transition leave (or excused absence) not to exceed 10 workdays for the purpose of resettling back to the United States after an overseas assignment. (3 FAM 3464.3)

### **REST AND RECUPERATION TRAVEL (R&R) (3 FAM 3720)**

The purpose of R&R is to give employees relief from onerous conditions at the post of assignment. Approximately 70 percent of all posts worldwide are certified for R&R, with the majority of the non-certified posts in Western Europe. If a post is R&R certified, employees are eligible to take one R&R trip during a two-year tour and two trips during a three-year tour unbroken by home leave. R&R travel must begin and end at post, and the time away from post is charged to annual leave. See 3 FAH-1, 3722, Exhibits 1-5 for a list of posts certified for R&R and their designated relief areas.

Employees have the choice of traveling to the designated overseas relief point, to any other overseas location on a cost-constructed basis using the travel costs to the designated relief point (provided that the purpose and objectives of R&R travel are met), or they may elect the option of traveling to any city in the United States. The travel costs to the United States may not be used for cost-constructed travel to a point outside the United States. Normally, R&R is not taken during the first or the last six months of the tour. The eligibility of family members stems from that of the employee, and once the employee is eligible, that eligibility is usually automatically extended to family members. Employees and family members may travel at separate times and to separate locations, and the family may take R&R even if the employee is not able to travel. For children, travel eligibility ceases at age 21.

### **EMERGENCY VISITATION TRAVEL (EVT) (3 FAM 3740)**

Emergency Visitation Travel allows an overseas employee or spouse to travel to the United States for certain family emergencies. Medical EVT occurs when a family member dies or is about to die because of a serious illness or injury. Eldercare EVT applies when a parent becomes incapacitated and requires medical treatment or assessment of his or her living situation and/or care. If the recommendation to authorize EVT for a medical emergency is not received quickly enough, the employee or spouse may travel at personal expense and seek reimbursement later or, as an alternative, sign a repayment acknowledgement and post may procure transportation through official channels.

For purposes of medical EVT, family members are defined as:

- the spouse of the employee
- parents, including stepparents or adoptive parents and
- children, including stepchildren, adopted children, and those who are or were under legal guardianship of the employee and the employee's spouse.

EVT for brothers and sisters, including stepbrothers and stepsisters of the employee and the employee's spouse, is authorized only for death. Ordinarily, only one member of a family may travel at U.S. Government expense on EVT, and he or she must be physically overseas at post or TDY; and the spouse may not travel in the place of the relative of the ill or deceased family member, except in some circumstances for Eldercare EVT. The Office of Medical Services (MED) is responsible for determining eligibility for EVT under medical emergencies. Only one trip is approved for each serious illness or injury of an immediate family member. The employee is required to cable MED with the facts of the medical emergency. The employee or spouse must approve release of information to MED by physician/hospital. MED will take the necessary action to contact the doctor and make a determination on travel eligibility. Posts may authorize travel without MED approval in the case of death.

(See Chapter 5, "Medical Information and Issues.")

Eldercare EVT entitles an employee and spouse to two trips each throughout the career of the employee, subject to any limitations established below. Parent includes:

- the mother or father of the employee or the employee's spouse
- stepparents
- adoptive parents or
- individuals who have stood in place of a parent

Employees and their spouses will decide when to use the travel benefit and for which parents. An employee may designate a spouse to travel in his or her place. Both eldercare trips may be used for one parent.

Under no circumstances may an individual be deemed to have more than two parents for purposes of all EVT trips. If an employee or spouse travels for eldercare EVT, the parent that is visited is designated for medical EVT purposes also. Only one other parent may be designated for EVT, regardless of gender. For example, an employee who is approved for two elder-care EVT trips to attend to a biological mother and a stepmother cannot be approved for a medical EVT for a father at a later time, even if one of the mothers is no longer living.

Authorization for eldercare travel must be requested from the Office of Employee Relations (HR/ER/WLP) by submitting a cable that includes a self-certification with the details of the parent's health issue. If approval from HR/ER/WLP cannot be obtained prior to travel, the request for approval must be provided not more than 30 calendar days after completion of travel. (See also Chapter 17, "Eldercare.")

Human Resources and Employee Relations (HR/ER) and counterpart offices in other foreign affairs agencies have the authority to approve EVT in exceptional situations involving an unusual personal hardship that does not meet the medical criteria. Generally, requests are limited to instances in which the traveler would attend the funeral services or visit a seriously ill or injured person who stands in the place of a parent or is the sole surviving member of the family of a seriously ill or injured person.

Travel may be authorized to locations outside the United States if the seriously ill, injured, or deceased immediate family member or incapacitated parent is outside the United States, and the member is physically overseas. Such travel is on a cost-constructed basis, limited to the travel cost from post to the separation residence of record. All time away from post on EVT, with the exception of travel time to and from the place of emergency, is charged to annual or sick leave.

### **TRAVEL OF CHILDREN OF SEPARATED FAMILIES (3 FAM 3750)**

This travel authority provides for the payment of one round-trip per year to enable each child below age 21 of a member of the Foreign Service stationed abroad to visit either of the child's separated parents. Travel cannot be authorized within the first or the last 30 days of assignment or return from home leave.

A child may travel to visit: (a) the member abroad if the child does not regularly reside with the member and the member is not receiving an educational allowance, educational travel, or separate maintenance allowance for the child; or (b) the other parent of the child if the other parent resides in a country other than the country to which the member is assigned, and the child regularly resides with the member and does not regularly attend school in the country in which the other parent resides.

Stepchildren are also eligible for this travel benefit. The benefit can also extend to children of tandem couples provided that the parents are stationed overseas, and all other eligibility factors for the travel benefit are met.

### **FAMILY VISITATION TRAVEL (3 FAM 3730)**

When a post has been designated by the Director General of the Foreign Service as an imminent danger area at which family members are not authorized to reside, employees who are serving at that post are authorized periodic travel to visit their family members at U.S. Government expense. Generally employees are authorized two round-trips for each 12-month period of service abroad. For a fractional

part of a year, one trip may be authorized for each full six-month period of service in an imminent danger area. Time away from post, including travel time, is charged to annual leave.

Employees with family members located in the United States are authorized two round-trips in each 12-month period, with no travel during the first or last three months of the tour, and trips must be spaced three months apart. For employees with family members located abroad, more than two visits may be permitted during a 12-month period provided the cost does not exceed the cost of two round-trips to Washington, DC. Visits to family members outside the United States are not permitted during the first four weeks or the last four weeks of the tour, and a four-week interval must separate the trips.

When a post is designated for both family visitation travel and R&R travel, eligible employees have the option of taking two family visitation trips and no R&R, or they may elect to take one family visitation trip and one R&R. In exceptional circumstances involving unusual personal hardship, an individual may be authorized two family visitation trips and an R&R trip, if eligible. Requests for exceptions are approved by the Director General at the Department of State and counterparts in other foreign affairs agencies.

### **RESOURCES**

**Office of Employee Relations (HR/ER)**  
Room H236, SA-1  
Columbia Plaza  
2401 E Street, NW  
Department of State  
Washington, DC 20522-0108  
Tel: (202) 261-8171  
Fax: (202) 261-8182  
Intranet: <http://hrweb.hr.state.gov/er>

**Federal Government Leave Policies, including Family Medical Leave Act**  
<http://www.opm.gov/oca/leave/>

**Foreign Affairs Manual (FAM) and Foreign Affairs Handbooks (FAH)**  
<http://foia.state.gov/REGS/Search.asp>

**Foreign Service Institute Transition Center**

(M/FSI/TC)

George P. Shultz National Foreign Affairs Training Center (SA-42)

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA  
(do not send mail to this address)

Internet: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)

Intranet: <http://fsi.state.gov/fsi/tc>

Directions, maps, parking and other information

<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center**

(M/FSI/TC/OBC)

Room E2126

Tel: (703) 302-7277

Fax: (703) 302-7452

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Related videos that can be checked out from OBC:

*Leave and Travel Regulations* – 1 hour 18 min.

(2002)

*Transportation* – 2 hours 15 min. (2002)

**Transition Center Training Division**

(M/FSI/TC/T)

*Foreign Service Life Skills Training*

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Regulations, Allowances and Finances in the Foreign Service Context (MQ 104)

<http://www.state.gov/m/fsi/tc/c6950.htm>

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## Chapter 5

# MEDICAL INFORMATION and ISSUES

### STATE DEPARTMENT MEDICAL PROGRAM

The Foreign Service family needs to understand the scope of the Department of State Medical Program. Eligibility for the Department's program is not automatic. Each employee and family member must take a physical examination and receive a medical clearance before going overseas. Any family member who travels to post without proper medical clearance may be denied benefits, including medical evacuation coverage, hospitalization coverage, and health unit access at post.

The Department of State acts as secondary payer (personal health insurance is primary) for treatment of an illness, injury, or medical condition incurred while abroad that requires hospitalization or similar care. U.S. hospitals and American military hospitals overseas will bill the patient's health insurance carrier, and the State Department will cover the balance. If the hospitalization occurs in a local hospital overseas, the State Department will pay the bill but the employee is expected to submit a claim to his/her insurance carrier and reimburse the Department. The Department of State does not pay for illness, injury, or medical condition incurred while the employee or family is in the United States for any reason (assignment, home leave, personal travel, or education).

Where there is an embassy health unit, or where Department medical personnel serve the post, certain limited in-house services are available at no cost. If a medical problem arises for which adequate resources (including those of the host country) do not exist, the Department of State will pay for travel from the post to the nearest adequate care for either hospitalization or out-patient care. Otherwise, medical treatment is not covered unless the treatment is in connection with covered inpatient care and occurs within a one-year period following that care.

Certain family members living overseas with the employee may not be eligible for benefits under the Department's medical program. Coverage for an eligible child ceases on his or her 21st birthday, unless the child is physically or mentally incapable of self-support. The child of a legally separated or divorced employee is eligible only if the employee has legal custody and the child receives a medical clearance before going overseas. An employee's (or spouse's) parents, whether residing at post or visiting, are not eligible for benefits. A child whose adoption has

not been legalized is also ineligible, as are Members of Household of any kind. (See Chapter 13, "Eligible Family Members and Members of Household.") At the discretion of the Chief of Mission, ineligible family members and household members may have access to health services at post, but government funded medical evacuation and hospitalization are not allowed.

Neither Medicare nor Medicaid provides coverage for people overseas. If the employee's personal health insurance policy does not cover such family members, other insurance should be acquired. Short term policies that provide coverage similar to that of the Department of State's program, including emergency medical evacuation, are available. For informational purposes, the Overseas Briefing Center maintains a list of supplemental insurance providers, available on the intranet under "Handouts" (<http://fsi.state.gov/fsi/tc>, click on "Overseas Briefing Center," then "Publications") or via e-mail ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)).

## PRE-DEPARTURE MEDICAL INFORMATION

### *Medical Clearance*

The employee and all family members traveling on the employee's orders must receive medical clearance prior to proceeding to post. Medical clearance examinations for adults and children over six are given in the Office of Medical Services (MED) (SA-1, Room L201, Columbia Plaza) and require the morning of day one and several hours on day three for completion. The first day is for laboratory testing, with the actual examination two days later, allowing time for completion of laboratory tests. Appointments are required and should be made as far in advance as possible.

Adults and children age six or older may be examined at the Columbia Plaza Health Unit, but travel to the Department for this purpose will not be reimbursed. Alternatively, a private physician may perform the examination and the employee can collect reimbursement for charges from the Department. Children under six cannot be examined at the Department; they must be examined by a private physician.

A medical clearance is valid for two years or a tour of duty, whichever is longer. A new clearance is based on a physical examination or medical clearance update form (DS3057). Every employee and eligible family member must have a valid medical clearance before each overseas assignment and before returning to post following home leave.

Since the physical examination is a point of reference for post-employment benefits, it is also required for the employee and family members upon the employee's separation from service, for the eligible child when he or she turns 21, or for family members as soon as possible after the death of an employee.

When a family expands overseas (through birth, adoption, or marriage), the results of a physical examination of the new family member must be submitted to the Office of Medical Services within 90 days. In addition, a Residence and Dependency Report (Form JF 20) must be filed. Without these, the new family member will not be covered by the Department's medical program.

Please ensure you have medical clearances for yourself and your family members prior to travel. Please call (202) 663-1668 or e-mail MED Clearances on the DOS global directory or [medclearances@state.gov](mailto:medclearances@state.gov).

### *Immunizations*



Required and recommended immunizations for overseas travel can be obtained at the health units listed below. Be sure to allow time for spacing the immunizations, as a complete initial immunization series may require about five weeks.

When necessary, because of geographic considerations, adults residing more than 50 miles away may obtain immunizations from private providers. If authorized, the Department of State will reimburse the full cost of recommended immunizations performed by private providers for adults and children. *Note: These payments are made only for immunizations recommended for overseas service, such as yellow fever, and NOT for routine immunizations such as polio.*

Children should be current on routine immunizations from their private health care providers.

Country-specific recommendations on immunization and prophylaxis may be obtained online through the intranet at <http://med.state.gov/immunizations.htm> (click on the MED/Travax button and then on "Destination Information") or on the Internet at [www.travax.com](http://www.travax.com).<sup>1</sup>

~~The information on this website is provided and specifically intended for use for official travel of U.S. Government employees and family members participating in the U.S. Department of State Medical Program in conjunction with consultation with a health care provider. It is not designed nor intended as advice for individuals not covered by this program and should not be distributed to individuals or entities not included in this program. Further, the information contained on these web pages is not intended and should not be construed as U.S. Department of State guidance to the general public. The information is continuously updated and provided through a special agreement between Shoreland, Inc. and the Office of Medical Services.~~

### **Health Units**

#### **Columbia Plaza (SA-1)**

Suite L201  
2401 E Street, NW  
Washington, DC  
Tel: (202) 663-1705  
Fax: (202) 663-1717

#### **George P. Shultz National Foreign Affairs Training Center (SA-42)**

Room E1111  
4000 Arlington Boulevard  
Arlington, VA  
Tel: (703) 302-7450

#### **State Annex 44**

301 4th Street, SW, Room M18  
Washington, DC  
Tel: (202) 619-4507  
Department of State employees only, no family members, no contractors

*Note: Medical advice and counseling services specific to your new post are available at each of these clinics. Remember to bring the World Health Organiza-*

*tion International Immunization Card (the yellow card) with you.*

### **General Cautions and Considerations Regarding Immunizations**

- 1) **Regulations.** Immunizations are regulated by the U.S. Food and Drug Administration with recommendations for their use issued by the Centers for Disease Control and Prevention (CDC). The recommendations of the Office of Medical Services of the Department of State for particular posts are considered best for the particular needs of Foreign Service employees and family members based on recommendations by Regional Medical Officers and other sources. Check with the health unit at your post shortly after arrival and always keep your "yellow shot card" current and with you. Also, when obtaining your immunizations, consider not only your destination post, but also the countries through which you may be traveling.
- 2) **Timing.** Certain vaccines require strict adherence to a timing schedule. Some series are completed in three to four weeks (rabies pre-exposure vaccine), while others require six months to complete (hepatitis B vaccine). Consult with the Immunization Clinic early to assure you have enough time to complete the necessary vaccinations.
- 3) **Pregnancy.** Immunizations, like most other medications, are generally avoided in pregnant women. However, the relative risks of getting the disease and its effect on the pregnancy must also be weighed. These considerations must be carefully discussed and weighed before initiating immunization therapy. In general, inactivated vaccines, such as hepatitis A vaccine, are safe in pregnancy. Certain live bacterial or viral vaccines, such as measles, mumps, or rubella vaccine, should be avoided, and others, such as yellow fever, should only be given if indicated. Some vaccines such as influenza vaccine are specifically recommended for pregnant women because the risk of serious disease from influenza is high. Breast feeding is generally not a contraindication to immunizations.

- 4) **Allergy to vaccines.** Vaccine components can cause allergic reactions in some recipients. Persons who have had a significant reaction to a vaccine should tell the medical professional administering their immunizations. The most common animal protein allergen is egg protein in vaccines produced in chicken eggs (influenza and yellow fever vaccines). People who can eat eggs or egg products safely can take these vaccines.

***If you are in doubt about the immunizations you need or have other questions about their administration, please check with professional staff in the Health Units.***

### ***Medical Insurance***

Make sure you have adequate medical insurance for you and your family. The Federal Employees Health Benefits Program (FEHB) provides you and your family with protection against the cost of illness or accident at reduced costs; you and the government share the cost. Each year an open season is held for FEHB program enrollees to change health plans and/or the type of enrollment they have. Open season runs from Monday of the second full workweek in November through the Monday of the second full workweek in December. Moving overseas also allows you to change your plan. For more information, see Chapter 6, "Insurance."

### ***Prescription Medications***

The State Department does not provide or pay for medications for long-term chronic medical conditions, such as hypertension, elevated cholesterol, or birth control. Check with post about the local price, availability, and quality of medicines. If you will not be able to fill your prescriptions locally, arrange for mail-order delivery. Your health insurance plan may provide this or ask others at post if they can recommend an online service.

Be sure to take enough prescription medications with you to last three to four months. Mail delivery may be subject to delays.

If you or members of your family are undergoing desensitization injections, discuss re-supply with your

private provider. Depending on a variety of specific factors this program may need to be modified based, for example, on the potential allergens at your new post.

Drugs, serums, eyeglasses, or other medically prescribed devices can be sent to you via the State Department's diplomatic pouch. Packages should be labeled clearly with your pouch address and the following statement:

MEDICATION (or MEDICAL EQUIPMENT)  
URGENTLY NEEDED  
AIR POUCH

### ***Medical Records***

Take copies of all important medical information with you overseas. For example, in addition to prescriptions, include insurance policies and claim forms, immunization records, and eyeglass and contact lens prescriptions. *Carry these with you. Do not send them in your luggage or effects.*

### ***Dental Care***

It often is difficult to obtain quality dental care overseas. All family members should have a preventive dental check up and cleaning before departure, and yearly during R&R or while on home leave.

### ***Medical Travel Kit***

Small carry-along first-aid kits often come in handy as you travel. Suggested contents might include:



- ace bandage
- acetaminophen (e.g., Tylenol)
- adhesive tape
- antacids (e.g., Maalox, TUMS)
- antibacterial ointment—useful for minor skin infections and burns
- antifungal ointment
- aspirin

- bandages
- eye dropper
- first aid manual
- foot powder
- insect repellent (e.g., DEET-containing) lotion, and a spray containing pyrethrum
- laxative(s)
- malaria prophylactic medication, if needed
- motion sickness medication
- nonprescription cold and cough medication
- Pepto Bismol or similar preparation
- scissors and tweezers
- sunscreen
- thermometer

### **MEDICAL ISSUES OVERSEAS**

Plan to visit the embassy health unit shortly after arrival to introduce yourself and tell health unit personnel about your medical history. They will offer advice and explain local medical services, including how to obtain medical care after regular working hours.

All posts should publish a Health and Medical Information booklet, updated annually. These are available online through the MED/Travax link: on the intranet at <http://med.state.gov/immunizations.htm>, click on the MED/Travax button and then on "Destination Information"; or on the Internet at [www.travax.com](http://www.travax.com)<sup>A</sup>

Take a look as soon as you have a firm assignment, so that you can adequately prepare for life at post. Topics covered might include:

- safe drinking water
- foods to avoid or special preparations needed
- local restaurant precautions
- recommended training or pre-employment screening for domestic help
- laundry procedures
- health recommendations related to climate (measures to deal with extreme heat or cold, if needed)
- information on dangerous animals or insects
- precautions related to swimming and pools
- malaria
- HIV

- tuberculosis
- common complaints and remedies
- other post-specific information

Read and review this handbook so that you can enjoy a safe and healthy assignment overseas.

### **MENTAL HEALTH SERVICES**

The Office of Mental Health Services encompasses the Alcohol and Drug Program, Employee Consultation Services, Mental Health Medical Clearances, and coordination with Regional Psychiatrists. Regional psychiatrists provide consultations at their home embassies, as well as at missions within the geographic region. Preventive mental health services are emphasized through seminars and discussion groups on topics such as raising children abroad, coping with cultural issues/differences abroad, alcohol and drug abuse, parenting skills, resolving marital conflicts in the overseas setting, coping with problems related to aging parents, stress management, terrorism, and so on. Regional Psychiatrists are actively involved in crisis intervention activities when disasters, natural and otherwise, occur overseas.

#### ***Alcohol and Drug Awareness Program***

The Alcohol and Drug Awareness Program (ADAP) provides services to all Department of State and USAID employees and family members, both Civil and Foreign Service, and all U. S. Government employees and their eligible family members served by the DOS Office of Medical Services.

ADAP is primarily a prevention education and substance abuse/addiction identification program. ADAP staff evaluates relevant information to determine if a substance abuse problem exists. If it does, treatment recommendations are made. ADAP does not provide any formal inpatient or outpatient treatment. Family members or co-workers who are dealing with the substance use problems of others can also receive services. For more information, check [http://med.state.gov/common/mental\\_health/adap/](http://med.state.gov/common/mental_health/adap/) (intranet).

## ***Employee Consultation Service***

Employee Consultation Service (ECS) is a free, confidential counseling and referral service for employees and family members of the Department of State, USAID, and other agencies who contract with Medical Services. ECS has a staff of licensed clinical social workers with domestic and international experience who provide crisis intervention, problem assessment, grief counseling, referral to community resources, information and follow-up services, consultation to supervisors, workshops on selected topics, and support groups.

Employees and family members consult with ECS about a variety of issues and concerns. Some examples include job stress, marital/relationship issues, parent-child problems, single parent/blended family concerns, school adjustment, elderly parent concerns, separation, loss and grief, acute and chronic medical illness, depression, anxiety, and other emotional problems, financial concerns, life transitions, and pre-post departure and reentry issues.

ECS also authorizes the Special Needs Education Allowance (DSSR 276.8) for children of Foreign Service families posted overseas. ECS provides referrals and assists in arranging the necessary assessments for children with special needs. These may include psychoeducational, speech/language, occupational therapy, neurological, and psychiatric assessments. Families are encouraged to contact ECS if their children have developmental delays or special educational needs.

## ***Children with Developmental Disabilities***

### **Evaluation of Developmental Problems**

Children with developmental problems (i.e., speech, language, learning) will receive educational evaluations as part of the medical clearance process. Parents must describe any developmental problem on the medical history form as soon as it is suspected so that evaluation and treatment plans can be formulated early in the child's life. Learning disabilities are the most frequently encountered developmental problem among Foreign Service children. A current school report should be submitted with the physical exam form

or clearance update form to assist in the clearance determination.

Because developmental problems affect various areas of the child's physical and psychological health, the evaluations are often extensive. An evaluation of a child who is having trouble in school might include not only an educational assessment but also speech, hearing and neurological examinations, and a series of psychiatric interviews.

### **Procedure When a Developmental Problem Is Suspected While at Post**

If a family is abroad and a developmental problem is suspected, the parents should have the child seen by the Regional Medical Officer (RMO), the Regional Psychiatrist (RMO/P), or the Foreign Service Health Practitioner (FSHP). Written reports from the school should be obtained so that the problem can be fully understood.

It is unlikely that a full evaluation will be completed at post. The complexity of the issues requires the multi-specialty approach described above. For this reason, the assessments are done in CONUS (Continental United States). MEDEVAC is usually not required. MED authorizes the evaluation when the family is on home leave or R & R. If the school at post requests that the child be tested on an urgent basis and the RMO, RMO/P, or FSHP concurs, the child and one parent may use the Special Handicapped Child Education Allowance for travel to and from a diagnostic testing site.

The Employee Consultation Service will assist parents in making arrangements to have a child evaluated. (See information below.)

### **Clearance Requirements for a Child with a Developmental Problem**

The Medical Division will clear the child for posts where the child's developmental needs can be met. If the evaluation is completed as part of the child's medical clearance examination, parents are required to obtain written confirmation that a school at the proposed post of assignment can meet the child's needs. The child will not be cleared for a specific post until that information is provided to MED.

If the evaluation is completed while the employee is in mid-tour, the child will be cleared to return to post. The school at post will then have the benefit of specific educational recommendations for attempting to develop a program for the child. Before the child is cleared for an onward post, however, a letter from the proposed new school will be required. The appropriateness of boarding school placement or home study options for a child with special needs will be considered by the evaluators and by MED in making clearance decision for the child.

Parents with a child suspected of having a specific learning disability (SLD) may request an assessment in connection with the medical clearance process. The Department of State will pay for an assessment provided that the parent (and child, if possible) meets with a Mental Health Services staff member to determine if criteria for authorizing testing are met, and that a written report of the testing is submitted to the Office of Medical Services (for the purpose of making a medical clearance determination). The assessment must be performed by a qualified center approved by MED, and must be required as part of a medical examination relevant to upcoming or future medical clearance action. The costs of medical or psychiatric treatment for the child's condition are not covered.

The Separate Maintenance Allowance (SMA) may be recommended when a family member is unable to secure the necessary medical clearance for overseas assignment. Travel to post is paid when the family member regains sufficient health to receive the medical clearance. (The SMA granted under such circumstances is not considered an employee election. The employee would still be able to apply for SMA if the family member were to leave the post at some future time.) (See Chapter 3, "Allowances and Benefits.")

## **MEDICAL EVACUATIONS**

A medical evacuation occurs when it is determined that adequate medical facilities do not exist at post to treat an individual's medical problem. Evacuation to a regional center is based on the rec-

ommendation of the RMO or Foreign Service Health Practitioner. Evacuation to the United States requires the approval of the Office of Medical Services in Washington. Final authorization rests with the post's principal or management officer. If evacuation to a regional center is authorized, the patient may travel to the United States for treatment on a cost constructive basis. (For information on Emergency Visitation Travel, see Chapter 20, "Contingency Planning.")

Travel costs and per diem while the patient undergoes treatment (but not during hospitalization) are paid. Travel costs and per diem for three days are paid for any authorized attendant, medical or non-medical. Attendants are authorized by the Regional Medical Officer or MED. The decision is made for medical reasons, and not for the convenience of the patient. A family member may be authorized as a non-medical attendant under some circumstances (for instance, when an attendant is required but need not be a medical professional, or when the seriousness of the problem warrants the family member's presence). Children may be authorized to accompany a parent if the evacuation would otherwise disrupt their care. Authorized attendants travel in the same class as the patient. Employees evacuated for medical treatment are placed on either sick or annual leave status until returning to post.

A patient evacuated to the United States must have his or her medical clearance reinstated before returning to post. This can usually be accomplished over the telephone between the patient's doctor and the Office of Medical Services, (202) 663-1662. Per diem continues for the patient until the final clearance decision has been made, except for days when the patient is hospitalized.

The patient on a medical evacuation should have in hand medical travel orders, a completed Authorization for Medical Services (form DS3067) or a letter of authorization from the post, and a travel advance (as appropriate). The patient should be sure to have his or her Social Security number and that of the employee (if the patient is a family member).



Medical travel is authorized for dental treatment that cannot be postponed until home leave and that, if delayed, can reasonably be expected to result in a need for emergency care. Prophylactic and cosmetic dental care are excluded. Orthodontic care, is usually excluded but may be authorized if considered necessary for proper occlusion. Authorized travel is limited to one round trip per year between post and nearest suitable care. The patient receives one day's per diem, but is responsible for payment of all treatment expenses.

### **MEDICAL EMERGENCY VISITATION TRAVEL**

Emergency Visitation Travel (EVT) can be authorized when a parent, child, or sibling has died; when a parent or child is in a life threatening, critical condition; or when a parent's health has significantly changed and the parent needs assistance. EVT may be authorized for a member of the Foreign Service when "stationed" abroad or for an eligible dependent "located abroad." A Foreign Service member or eligible dependent is limited to one round trip for each serious illness or injury of an immediate family member who is in an imminent death state. Separate travel for death/interment, however, can be authorized. There is no medical EVT for the illness of siblings.

Although the health unit may be able to answer general medical questions, it is the responsibility of the post's Human Resources Office to contact Foreign Programs (MED/FP) for authorization when a parent or child has a life threatening medical condition. In the event of the death of a parent, sibling, or child, authorization for EVT is authorized by post and not MED.

A repayment acknowledgement may be signed if the traveler wishes to begin travel prior to receipt of the authorization (the employee needs to be fully aware that if the criterion of imminent death is not met, he/she is responsible for reimbursement of the travel).

It is helpful to ask a family member in the United States to give a release of medical information to the attending physician/nurse/clinic/hospital and alert the attending physician/nurse/clinic/hospital that

a medical professional from the State Department Medical Division may be contacting them.

MED will require the following contact information in order to authorize the EVT:

- 1) name and Social Security number of employee
- 2) name of post
- 3) name of traveler
- 4) name of ill relative and approximate age or date of birth
- 5) relationship to traveler
- 6) name, phone number, and location of hospital
- 7) name and phone number of attending physician
- 8) name and phone number of an alternate contact person in the States
- 9) confirmation that a release of medical information has been requested from the treating facility and the treating health care provider

If you need additional assistance call during working hours, from 8:15 a.m. to 5:00 p.m.: (202) 663-1662, MED/Foreign Programs. After working hours, weekends, and holidays: (202) 647-1512, Operations Center.

Other types of Emergency Visitation Travel are as follows:

*Interment or Death EVT.* This is travel for the funeral of an immediate family member (parent, child, sibling). This type of EVT is post funded and does not require MED authorization; HR/ER only needs notification that the travel has occurred (Ref 3 FAM 3746.2).

*Incapacitated Parent EVT.* This is travel for a parent that has a life-changing event and requires family participation to assist in placement and/or arrangements for long-term care. The family member is authorized travel back to the parent's residence—one trip per parent per career. Please check with the post Human Resources office or Employee Relations (HR/ER) in Washington on limitations and exceptions. This kind of EVT is funded centrally and is authorized under HR/ER (3 FAM 3746.3). (See also Eldercare EVT in Chapter 17, "Eldercare.")

*Personal Hardship EVT.* This is travel for a catastrophic event, such as a residence in the U.S. is destroyed

by fire or tornado. All personal hardship travel must be approved by HR/ER; this is post-funded travel (3 FAM 3746.4).

For more information on Medical Emergency Visitation Travel, check <http://med.state.gov/common/evt/> (intranet).

### INFORMATION AND RECORDS

MED CHANNEL is a special channel for telegraphic communication of medical information. Cables received via MED CHANNEL are medically confidential and are distributed to medical personnel only. An employee or family member who wants to initiate communication from a post where there are no Department of State medical personnel may telephone the RMO, RMO/P, or the Office of Medical Services in Washington if confidentiality is important.

Anyone for whom there are medical records in the Department of State may obtain a copy of his or her records in full or in part, or may have the information forwarded to a third party. An individual's full medical file will include any records from Mental Health Services (even though these records are stored separately from other medical records). However, it will not include records from the Employee Consultation Service (ECS). These must be requested separately. In special instances material may be withheld with deletions noted and described. A decision to withhold information is made by the Office of Medical Services and is subject to appeal.

Requests for records should be sent to the Office of Medical Services, or the Information and Privacy Coordinator (contact information below). To initiate a request, submit a letter stating full name, place and date of birth, and employee's name if request is from family member. The request is valid only if signed by the person whose records are sought, unless the records pertain to a child less than 18 years of age, in which case a parent may sign. Also, the designated legal guardian (who presents proof of the guardianship) may request records for an adult who has been deemed incompetent to manage his or her own affairs. Processing takes a minimum of two months.

Every family should keep complete and well documented medical records (including English translations if necessary). Documentation may be needed

to file claims with the Department's medical program or the employee's health insurance plan. Personal medical records are also important for the light they shed on medical conditions that develop later on. For these reasons, they should be retained for as long as possible.

It is particularly important that employees and family members keep documentation pertaining to treatment at overseas posts. Pursuant to the Department's records disposition schedules, medical records that originated in overseas embassies may be destroyed six years after the employee has left the post.

Records of medical expenses may be required for income tax purposes. Medical and dental expenses (including insurance premium payments, prescription drugs, and transportation) in excess of 7.5 percent of adjusted gross income are deductible from federal income tax. See IRS publication 502, "Medical and Dental Expenses," at [www.irs.gov](http://www.irs.gov).

### RESOURCES

#### Immunization Information and Health Handbooks

Intranet: <http://med.state.gov/immunizations.htm>, click on MED/Travax button, click on "Destination Information"

Internet: [www.travax.com](http://www.travax.com)

Click on "Destination Information" 

~~The information on this website is provided and specifically intended for use for official travel of U.S. government employees and their dependents participating in the U.S. Department of State Medical Program in conjunction with consultation with a health care provider. It is not designed nor intended as advice for individuals not covered by this program and should not be distributed to individuals or entities not included in this program. Further, the information contained on these web pages is not intended and should not be construed as U.S. Department of State guidance to the general public.~~

**Office of Medical Services (M/MED)**

Room L209, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1611  
Intranet: <http://med.state.gov/>  
Internet: [www.travax.com](http://www.travax.com)

**Mental Health Services (M/MED/MHS)**

Office of Medical Services  
Room L223, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1903  
Internet: [http://med.state.gov/common/mental\\_health/](http://med.state.gov/common/mental_health/)

**Alcohol and Drug Awareness Program**

(M/MED/MHS/ADAP)  
Room H246, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1904  
(If there is no answer, your Audix message will be heard only by ADAP staff.)  
Fax (202) 663-1456  
Intranet: <http://med.state.gov/common/mental>

**Employee Consultation Services**

(M/MED/MHS/ECS)  
Room H246, SA-1  
Department of State  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1815  
Fax: (202) 663-1456  
E-mail: [MEDECS@state.gov](mailto:MEDECS@state.gov)  
Intranet: [http://med.state.gov/mentalhealth\\_ecs.htm](http://med.state.gov/mentalhealth_ecs.htm)

**Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
Department of State  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
Internet: <http://www.state.gov/m/fsi/tc/>  
Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

**Transition Center Training Division (M/FSI/TC/T)**

Foreign Service Life Skills Training  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

A Safe Overseas Home (MQ 917)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

16 FAM Medical Program  
Intranet: <http://arpsdir.a.state.gov/fam/16fam.html>  
Internet: <http://foia.state.gov/REGS/Search.asp>

Medical information for members of household and visitors to post, including a list of private medical evacuation companies:  
[http://travel.state.gov/travel/tips/health/health\\_1185.html](http://travel.state.gov/travel/tips/health/health_1185.html)

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## Chapter 6 INSURANCE

In the Foreign Service community, international moves become a way of life. As part of a transfer, you might need to ship an automobile, which other people will drive to or from a port. Moving companies will pack your belongings, transport them, or place them in storage. Your luggage will disappear into the hands of airline employees. Loss or damage can occur despite care taken in packing and shipping. Therefore, you will benefit from investigating and purchasing adequate insurance.

### THE CLAIMS ACT

The U.S. Government does not insure your household effects. However, the Military Personnel and Civilian Employees' Claims Act of 1964 (14 FAM 640) provides some compensation—but *not full coverage*—for loss or damage to personal belongings.

The Claims Act provides a maximum amount of \$100,000 for loss or damage to employees' effects incident to their official service, resulting from acts of violence directed against the United States Government or its representatives in a foreign country or from an authorized evacuation of personnel from a foreign country. The minimum claim per item is \$50, with restrictive upper limits. In addition, the Claims Act offers depreciated rather than replacement value in most cases. For additional clarification, refer to the Table of Maximum Amounts Allowable (14 FAM Exhibit 646.2A).

The Claims Act also states: "Employees are encouraged to carry private insurance against damage to or loss of their personal property. Such insurance is desirable to cover risks specifically excluded or limited by these regulations." **The Department of State strongly urges all employees to obtain private insurance for the full value of personal belongings and household effects.** Some U.S. companies specialize in Foreign Service insurance. Purchase full protection that covers marine/transit losses, contingencies at your foreign post, and effects left in commercial storage warehouses. Most storage companies offer very limited liability coverage. Create a detailed inventory of items in storage and keep it with you, leaving a copy with the State Department's Claims Office.

## HOUSEHOLD EFFECTS INSURANCE

Insurance coverage for an overseas move differs greatly from your typical stateside policy. Choose a policy specifically designed to cover the unique aspects of international assignments. Consider coverage for the following types of possessions:

- belongings left in commercial storage
- items shipped by sea, air, and ground transportation
- effects at your residence abroad in case of fire, theft, natural disasters, and so forth
- baggage while you travel within the United States or other countries

“All-Risks” transportation coverage provides broader protection, and “Replacement Cost” coverage assures a non-depreciated claims settlement.

Do not rely on insurance provided by shippers and packers, since such policies may be inadequate, expensive, or simply unavailable. In the event of a loss, it may be difficult to determine which party is fully responsible, resulting in the possible denial of your claim.

Again, it is advisable to complete a full inventory of effects, both transported abroad and left in U.S. commercial storage. This will allow you to file comprehensive claims with your insurance company in the event of a loss.

## AUTOMOBILE INSURANCE

Because you ship and drive your automobile overseas, you need to understand the separate components of international automobile insurance. In most cases, you will purchase the following two distinctive areas of coverage separately.

### *Physical Damage*

This includes collision, comprehensive, and marine transit coverage for the automobile. Collision insurance protects your vehicle when driven. Comprehensive insurance provides coverage while the vehicle is parked, including for theft, vandalism, and so forth. Companies may provide both types of coverage un-

der one policy. The Overseas Briefing Center maintains a list of U.S. companies that offer overseas automobile insurance, which is available on the intranet or by e-mail request ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)). Purchasing this coverage in the country where you are located may carry a substantial risk—check with your post of assignment.

### *Liability*

Most posts require that an automobile primary (third party) liability policy be issued in the country in which you are posted. You can buy this directly at post or through U.S. insurance agents or brokers representing overseas companies. Coverage and premiums may vary dramatically. Adequate coverage is highly recommended. If the locally purchased primary automobile liability policy provides inadequate limits of coverage, excess liability coverage (also known as “gap insurance”) is available through U.S. companies.

## PERSONAL LIABILITY INSURANCE

### *Foreign Comprehensive Personal Liability*

It is becoming more critical than ever to secure appropriate personal liability insurance. This type of policy covers you if you are legally obligated to pay because of bodily injury and/or property damage to others. This coverage typically includes defense costs and provides protection for you and family members living in the same household.

Known as Foreign Comprehensive Personal Liability, coverage is usually available in conjunction with household effects insurance. This type of policy provides an adequate baseline of coverage when residing abroad, with levels of protection ranging between \$100,000 and \$500,000. Foreign Comprehensive Personal Liability insurance may be purchased through U.S. insurance companies specializing in the needs of Foreign Service members.

### *International Umbrella*

Additional liability insurance protection can be purchased in the form of International Umbrella Insur-

ance, which extends both Foreign Comprehensive Personal Liability and Automobile Liability Insurance. This coverage becomes important for families with young drivers and those who entertain frequently or own pets. Additionally, it protects you against areas that are typically not covered elsewhere, such as libel, slander, defamation of character, and so on.

## **STATESIDE INSURANCE WHILE ON ASSIGNMENT**

When you move abroad, your U.S. insurance policies may need to be changed. For example, when renting your home to others, you must cancel your current homeowner's policy and change it to an appropriate Fire Dwelling Policy, which should also include Owners', Landlords' and Tenants' Liability coverage. Make sure your domestic insurance agent knows about your move and is familiar with the necessary changes in coverage while you are residing abroad.

## **HEALTH INSURANCE**

The Federal Employees Health Benefits Program helps pay for health care for you and your family. When transferring between domestic and overseas assignments, you may need to change your health and life insurance plans. Changes must be made within 31 days before leaving the old post and 60 days after arriving at a new post.

In the U.S., newer options include consumer-driven plans, which provide funds spent at the members' discretion for approved health-related expenses, and high-deductible plans attached to health savings accounts.

To help employees decide between the various options, the State Department has purchased online access to the *Consumer Checkbook Guide to FEHB*. Employees can access this service from Employee Express (on the Internet at [www.employeeexpress.gov](http://www.employeeexpress.gov)). Use of Employee Express requires registering for a personal identification number (PIN), which takes approximately a day.

Before going abroad, members of household and visitors should learn what medical services their health insurance will cover overseas. Although many

health insurance companies will pay "customary and reasonable" hospital costs abroad, very few will pay for medical evacuation back to the United States. This can exceed \$75,000, depending on the location and medical condition.

*The Social Security Medicare program does not provide coverage for hospital or medical costs outside the U.S.*

The Overseas Briefing Center offers a list of supplementary insurance providers (available on the State Department intranet or by e-mail request) or see [http://travel.state.gov/travel/tips/health/health\\_1185.html](http://travel.state.gov/travel/tips/health/health_1185.html).

## **FLEXIBLE SPENDING ACCOUNTS**

While not insurance products, flexible spending accounts can help reduce medical and child care expenses by allowing you to use pre-tax dollars to pay for them. A Health Care FSA pays for uncovered or unreimbursed portions of qualified medical costs, while a Dependent Care FSA may be used to pay for the care of children under age 13 or incapable of self-care while you and your spouse work, look for work, or attend school full-time. You may establish flexible spending accounts when hired or during the FEHB Open Season each fall. Benefits may be claimed from January 8 to March 15 of the following year, after which time unused contributions are lost.

## **LIFE INSURANCE**

The Federal Employees Group Life Insurance Program (FEGLI) provides term insurance for the employee, including accident and dismemberment coverage. The insurance builds no cash, loan or paid up or extended insurance equities, nor can it be assigned to anyone before a loss occurs. It is intended as a form of immediate protection against financial hardship or loss in the event of death. Therefore, it is not offered as a form of life insurance with cash values which might be purchased through nongovernment insurance agents.

The Basic Insurance Amount equals the greater of your annual basic pay rounded up to the next \$1,000 plus \$2,000 or \$10,000. If you have Basic

insurance, you have your choice of three types of Optional insurance:

- Option A — standard optional insurance — \$10,000
- Option B — additional optional insurance — one, two, three, four or five times your annual basic pay after rounding up to the next \$1,000
- Option C — coverage for your spouse and eligible children — one, two, three, four or five multiples of coverage. Each multiple is equal to \$5,000 (\$25,000 maximum) for your spouse and \$2,500 (\$12,500 maximum) for each of your eligible dependent children.

## FEDERAL LONG-TERM CARE INSURANCE

Long-term care insurance provides services needed by people with chronic illnesses or other conditions that limit their physical or mental abilities. It covers a broad range of health and social services as well as assistance with activities of daily living such as bathing, dressing, eating, and moving from place to place. Long-term care can be provided in the home, in a community setting such as an adult day care center, or in a residential facility such as a nursing home, a board and care home, or an assisted living facility.

The cost of coverage will be based on the person's age on the date the application is received. There is no government contribution and employees will be responsible for the entire premium.

## RESOURCES

### Foreign Affairs Manual

14 FAM 640 and 650

<http://foia.state.gov/REGS/Search.asp>

### Health Insurance

<http://www.opm.gov/insure/health/index.asp>

For information on overseas plans, select "OPM Tool to Compare Plans by ZIP Code" and then click the "Overseas" button.

Medical and health insurance information for members of household and visitors to post

[http://travel.state.gov/travel/tips/health/health\\_1185.html](http://travel.state.gov/travel/tips/health/health_1185.html)

### Flexible Spending Accounts

Internet: [www.fsafeds.com](http://www.fsafeds.com)

E-mail: [FSAFEDS@shps.com](mailto:FSAFEDS@shps.com)

Tel. (toll-free): (877) FSAFEDS (372-3337)

TTY: (800) 952-0450

### FEGLI

FEGLI Program Booklet for federal employees (FE 76-21, also available online at <http://www.opm.gov/insure/life/booklet/2004/federal>)

FEGLI handbook (online at <http://www.opm.gov/insure/life/handbook/>)

<http://www.opm.gov/insure/> for Frequently Asked Questions and other information.

### Long-Term Care Insurance

(800) 582-3337

<http://www.opm.gov/insure/>

<http://www.ltcfeds.com/>.

### Foreign Service Institute Transition Center

(M/FSI/TC)

George P. Shultz National Foreign Affairs Training Center (SA-42)

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)

Internet: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)

Intranet: <http://fsi.state.gov/fsi/tc>

Directions, maps, parking and other <http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

**Transition Center Training Division (M/FSI/TC/T)**

Foreign Service Life Skills Training  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Regulations, Allowances and Finances in the Foreign Service Context (MQ 104)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

**Office of Medical Services (M/MED)**

Room L209, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1611  
Intranet: <http://med.state.gov/>  
Internet: [www.travax.com](http://www.travax.com), ~~user name: statedept,~~  
~~password: 4re\$ted~~

**Office of Employee Relations (HR/ER)**

Room H236, SA-1  
Columbia Plaza  
2401 E Street, NW  
Department of State  
Washington, DC 20522-0108  
Tel: (202) 261-8166  
Fax: (202) 261-8182  
Intranet: <http://hrweb.hr.state.gov/er>

**Companies Providing Automobile and Household Effects Insurance Overseas**

*Note: This list is not an endorsement of any individual business. It is for informational purposes only. OBC offers an updated list of insurers on the intranet (<http://fsi.state.gov/fsi/tc/default.asp?id=1156>) and by e-mail request ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)).*

**AFSA Members**

**Personal Insurance Plan**

(Household effects)  
The Hirshorn Company  
14 East Highland Avenue  
Philadelphia, PA 19118  
Tel.: (215) 242-8200  
DC Area: (202) 457-0250  
Toll-free: (800) 242-8221  
Fax: (215) 247-6366  
Website: [www.hirshorn.com](http://www.hirshorn.com)

**Clements International**

(Transit, automobile, and household effects)  
One Thomas Circle N.W.  
8th Floor  
Washington, DC 20005  
Tel.: (202) 872-0060 or (800) 872-0067  
Fax: (202) 466-9064  
E-mail: [info@clements.com](mailto:info@clements.com)  
Internet: [www.clements.com](http://www.clements.com)

**The Jannette Embassy Plan**

*Now administered by Clements International*  
(Automobile insurance, personal effects, transit, personal liability)  
One Thomas Circle N.W.  
8th Floor  
Washington, DC 20005  
Tel.: (202) 478-6595  
(800) 256-5141  
Fax: (202) 469-9069  
E-mail: [jannetteplan@clements.com](mailto:jannetteplan@clements.com)  
Internet: [www.jannetteintl.com](http://www.jannetteintl.com)

**GEICO Overseas—**

International Insurance Underwriters  
(Automobile, marine transit, personal effects)  
P.O. Box 7729  
Fredericksburg, VA 22404  
Tel.: (540) 286-2500  
(800) 248-4998  
Overseas can call collect  
Fax: (703) 579-9046  
E-mail: [overseas@geico.com](mailto:overseas@geico.com)  
Internet: [www.geico.com](http://www.geico.com)

**HUMCO, INC.**

(Marine cargo and automobile)  
6777 Moravia Park Drive  
Baltimore, MD 21237-1019  
Tel.: (410) 485-4000  
Fax: (410) 485-1414  
Internet: [www.humcoinc.com](http://www.humcoinc.com)

**UNICOVER**

(vehicle and personal property, marine insurance,  
and foreign effects floater insurance)

UNIRISC  
2000 North 14th St., Suite 500  
Arlington, VA 22201  
Tel.: (703) 797-3300  
(800) 424-9500  
Fax: (703) 524-7933  
E-mail: [unicover@unirisc.com](mailto:unicover@unirisc.com)  
Internet: [www.unirisc.com](http://www.unirisc.com)

**USAA**

(Auto, renter, and household effects)

Those eligible for USAA insurance are active and retired military officers, Foreign Service generalists, specialists, and FBI agents. Children of USAA members are also eligible.

9800 Fredericksburg Road  
San Antonio, TX 78288  
Tel.: (800) 531-8080  
Fax: (800) 531-8877  
Internet: [www.usaa.com](http://www.usaa.com)

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*Chapter 7*  
**INCOME TAXES**

Every year U.S. citizens and resident aliens must prepare for the Internal Revenue Service (IRS) an accounting of income, exemptions and deductions, and taxes paid. Tax forms are available at the IRS website, <http://www.irs.gov>, by telephone at (800) 829-3676 (weekdays 7 a.m. to 10 p.m.), as part of commercial tax preparation software, at the Employee Services Center, certain IRS and state offices, banks, libraries, or post offices. Each post abroad should also have a supply.

**STATE TAXES**

You must prepare a similar accounting for your state of domicile if it has an income tax.

(For more information on determining domicile, see Chapter 22, "Legal Issues.") *The Foreign Service Journal* prints a summary of state

tax requirements every year, usually in February (see <http://www.afsa.org>).

The most important thing to remember is that *most states and the District of Columbia require that Foreign Service personnel continue to pay taxes while on assignment abroad.* Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming do not collect income tax. New Hampshire and Tennessee have no tax on personal income but do tax businesses and profits from the sale of property and bonds. States for which there is no tax liability for out-of-state income under certain conditions include California, Connecticut, Idaho, Minnesota, Missouri, New Jersey, New York, Oregon, Pennsylvania, and West Virginia. To qualify for the exemption, most require a permanent place of abode outside of the state and limit the number of days allowed in the state. (Be careful about home leave). Pennsylvania does not consider government-provided quarters as a permanent place of abode; therefore, Foreign Service personnel domiciled in Pennsylvania living in government-leased quarters overseas could be liable for income tax.

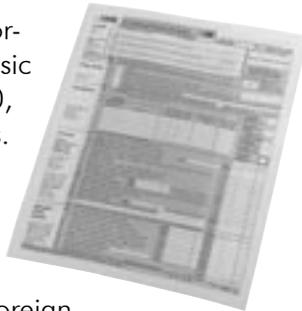


Some states consider you liable for taxes if you have been physically present in that state more than 183 days of the calendar year even if you are domiciled in another state. If you have any uncertainty about

your liability to a state jurisdiction, consult tax authorities, prior to departure if possible. If you fail to meet your state tax obligation, you face paying interest and penalties, as well as the unpaid taxes.

## FEDERAL TAXES

The following discussion is organized according to the basic federal tax form, Form 1040, and its supporting schedules. The IRS offers many publications and guides online at <http://www.irs.gov>. The AFSA Tax Guide provides information specific to the Foreign Service ([www.afsa.org](http://www.afsa.org)). Various publishers produce tax information guides that try to cover the whole field in one book. These often have good indices so that you can easily find the information you need. Higher end tax preparation software includes reference materials as well.



## INCOME

To prepare your tax return, you must first calculate your income. In January, employers prepare W-2 forms, which are mailed to you or posted online. These forms give totals for the amount earned in the previous year and show the federal and state taxes withheld. One copy of each set of W-2s must be sent with your tax return to the IRS and another to the state(s) to which you owe tax. An additional copy is for you to keep with your copy of your tax return.

Other income must also be reported. Banks and companies send you Form 1099 to report interest and dividends earned. Use the information on these forms to fill in Schedule B. Interest earned on money loaned to someone also must be reported. More information is given in IRS Publication 17, "Your Federal Income Tax."

Money earned from self-employment is taxed, including freelance work such as tutoring, catering, or selling your written work or artwork. Certain expenses incurred in connection with self-employment may be deducted; these are listed on Schedule C, the form used to report this kind of income. It is essential to

keep good records of expenses if you plan to deduct them. Refer to Publication 17 for the definition of hobby income and deductions.

Earning more than \$400 annually from self-employment obliges you to pay Social Security tax by using Schedule SE. Many Foreign Service spouses find self-employment attractive as a means of earning additional credit toward Social Security retirement benefits, particularly when they are serving abroad and unable to continue regular employment. Some income earned abroad, however, is exempt from Social Security tax. This area must be explored carefully.

If you sell capital assets, such as stocks, bonds, or real estate, you must pay tax on the profit.

Some losses can be deducted from your taxes. Capital gains and losses are reported on Schedule D. See the instructions for this schedule to find out whether your situation qualifies.

The capital-gains exclusion on the sale of a principal residence on or after May 7, 1997, applies to all homeowners, regardless of their age. Current tax laws allow an exclusion of up to \$500,000 for couples filing jointly and up to \$250,000 for single taxpayers on the gain from the sale of their principal residence. The Military Families Tax Relief Act of 2003 benefits Foreign Service families who would not meet the "two-year occupancy within the five years preceding the date of sale" requirement because of overseas assignments. The law states that the five-year period may be extended for up to ten years while serving on qualified official duty.

It is to your benefit to research this provision thoroughly to familiarize yourself with the intricacies of and qualifications to this exclusion. Above all, keep good records of purchase price, costs of improvements, and documents such as deeds and titles and settlement sheets.

In addition to Publication 17, other good sources of information are the following:

- Publication 523, "Selling Your Home"
- Publication 530, "Tax Information for First-Time Home Owners"
- Publication 554, "Older Americans' Tax Guide"

Rental income you receive is taxable and is reported on Schedule E. If you show a net loss on Schedule E, you are allowed up to \$25,000 of such loss against your other income, as long as your adjusted gross income does not exceed \$100,000.

Mortgage interest, property manager payments, depreciation, and other expenses can be deducted from your rental income. Depreciation must be researched carefully, as you need to begin with the right “basis.” Even if you do not claim depreciation, certain points of tax law will assume that you do, particularly if you eventually sell the property. There are ways to “catch up” if you mistakenly did not claim depreciation. Consult a tax advisor for assistance. For more information, see Publication 527, “Residential Rental Property.”

Form 1040 provides space for reporting other income, such as taxable pensions, IRA distributions, unemployment compensation (part of which could be taxable), or alimony received. The portions of Foreign Service and Civil Service annuities that exceed what the employee paid into the retirement system are taxable. Social Security benefits have been partially taxed since 1984 and need to be reported. Keep records of any Social Security benefits you receive. Child support payments are not taxable.

Separate Maintenance Allowances, like most allowances Foreign Service employees receive while serving abroad, are not taxed and need not be reported. Note, however, some allowances (primarily the Post Differential and Danger Pay) are considered extra compensation and are taxed; these will be included in the W-2 statement of income received at the end of the year. In addition, tax-exempt interest, although not taxed, must be reported, and may not be exempt on your state returns.

## **ADJUSTMENTS TO INCOME**

The next major section of Form 1040 covers adjustments to income. In this section, you claim eligible contributions to Individual Retirement Arrangements (IRAs), alimony payments, reimbursed employee business expenses (where the reimbursement had been included in your gross income), self-employed health insurance deductions, and penalties on early withdrawal of savings.

## **IRAs**

Individual Retirement Arrangements (IRAs) are personal savings plans that give you tax advantages for setting aside money for retirement. If you or your spouse receive taxable compensation during the year, you may set up a **traditional IRA**, which may be tax-deductible under certain circumstances. Permitted contributions and deductions are based on earnings and adjusted gross income. While contributions may be tax-deductible, distributions (which also have defined conditions and amounts) are generally taxable. For more details, see Publication 590, “Individual Retirement Arrangements (IRAs).”

Contributions to **Roth IRAs** are not tax-deductible, but qualified distributions are tax free. Again, income affects contribution limits and participation.

A self-employed family member may set up a **SEP** (Simplified Employee Pension), **SIMPLE** (savings incentive match plan for employees), or **qualified plan** (sometimes known as a Keogh or H.R. 10 plan). As of 2005, SEP contributions may be as high as 25% of self-employed compensation, with \$42,000 the maximum contribution. The same year, the limit for a non-employment-related IRA was \$4-5000 depending on age. If you would like to make larger contributions to a retirement plan and have self-employment or small business income, investigate these options. IRS Publication 560, “Retirement Plans for Small Businesses” provides extensive information.

## **Foreign Earned Income Exclusion**

Family members may benefit from the Foreign Earned Income Exclusion while working overseas. This applies to work on the local economy or work performed as an independent contractor, even if for the U.S. Embassy. It does not apply to any interest earned or salaries paid by the U.S. Government. If you are paid by the U.S. Government under a non-personal services contract (meaning that the agency for which you work does not control your work functions, work facilities, work hours, etc.), your earnings may be excludable.

To be eligible in any instance, you must have a tax home in another country and meet either the bona fide residence test or the physical presence test (be-

ing outside the United States for 330 days out of a full 365-day year). To find out if you qualify for the foreign-earned income exclusion, obtain Form 2555, "Exemption of or Reduction from Income Earned Abroad," with instructions.

Other helpful publications include:

- Tax Topic 853, "Foreign Earned Income Exclusion – General"
- Tax Topic 854, "Foreign Earned Income Exclusion – Who Qualifies"
- Tax Topic 855, "Foreign Earned Income Exclusion – What Qualifies"
- Publication 54, "Tax Guide for U.S. Citizens and Resident Aliens Abroad"

## TAXES AND EDUCATION

Publication 970, "Tax Benefits for Education," explains education credits and deductions. These include two credits: the Hope credit and the lifetime learning credit.

Other potential benefits allow you to:

- deduct student loan interest
- receive tax-free treatment of a canceled student loan
- receive tax-free student loan repayment assistance
- deduct tuition and fees for education
- establish and contribute to a Coverdell education savings account (ESA)
- participate in a qualified tuition program (QTP, also known as a 529 plan)
- take early distributions of an IRA for education expenses without paying 10% additional tax on early distributions
- cash in savings bonds for education costs without having to pay tax on the interest
- receive tax-free educational benefits from your employer or
- take a business deduction for work-related education

You generally cannot claim more than one of the above for the same educational expense.

## DEDUCTIONS

At this point you have determined your adjusted gross income. You now need to consider your deductions. You can claim either a standard deduction or itemized deductions, which are figured on Schedule A (Form 1040). The standard deduction differs according to your filing status, which is explained further in the instructions accompanying Form 1040 and in Publication 17. If you are single or head of a household, look up the definition before you claim this status! There is also a phase out of Schedule 1040-A totals when adjusted gross income exceeds a certain amount.

For federal taxes, the status "married filing a separate return" is disadvantageous because the tax rates are higher. However, on most state tax returns, the lowest tax often results when spouses split their income. Each claims his/her own salary or wages, and earnings from separately owned bank accounts, stocks, rental property, etc. Jointly owned earnings from dividends, interest, and rents are divided equally. Deductions may be allocated in any way that reduces your tax. In the District of Columbia, Virginia, and Maryland the form has two parallel columns, one for each spouse. You may use whichever filing status results in the lower tax.

If your deductions total more than the standard deduction, you may itemize them on Schedule A. You must have good records to prove that the deductions you claim are valid, in case you are challenged by the IRS.

### *Medical/Dental Expenses*

You may deduct only certain items, summarized on Schedule A and described more fully in Publication 17 and Publication 529, "Miscellaneous Deductions." Medical insurance premiums paid by you, prescription drug expenses, and other medical and dental outlays are deductible to the extent that they exceed 7.5 percent of adjusted gross income.

Transportation to source of medical care at a specified rate of reimbursement can be included. Publication 17 tells you more, as does Publication 502, "Medical and Dental Expenses."

### ***Real Estate Expenses***

You may deduct the interest portion of your home mortgage. If your house is rented while you are abroad, you can deduct the taxes and mortgage interest from the rent received, using Schedule E. For interest expense, see Publication 17. Mortgage "points" on the loan on the house you live in are deductible on Schedule 1040 the year of purchase. If paid through refinancing, they are amortized over the life of the loan.

### ***Charitable Contributions***

You may deduct charitable contributions and perhaps even the use of your car and other out-of-pocket expense for volunteer work connected with charitable purposes within certain limits (for example, only U.S.-based charities are eligible). See Publication 17 and Publication 526, "Charitable Contributions."

### ***Business Expenses***

Business travel expenses include airplane, bus, railroad, and taxi fares, auto rental expenses and mileage, baggage transfer costs, cleaning expenses, hotel expense, meals, telephone expense, and tips. Receipts provide the best substantiation for business travel expenses. For expenses such as mileage in a personal automobile, a contemporary written record usually suffices. You should keep a diary to show such expenses. A claim for meal expenses can be made in two ways. You can claim the exact costs, using a receipt for substantiation. Or, you can claim a standard amount without submitting receipts, but in this event you must have receipts for lodging and travel covering the period for which you claim the meal expenses. (Any food or entertainment expenses claimed must be reduced by 50 percent before entering on Schedule 1040A.)

Unreimbursed and documented expenses incurred during training while on temporary duty (TDY) orders for periods of less than 12 months may be deducted as employee business expenses. Use Form 2106 to file claims for lodging for you and accompanying family members, based on actual costs; meals, estimated on a reasonable basis; and books and other training expenses. The claims may be accompanied

by a statement from the Director of the Department of State's George P. Shultz National Foreign Affairs Training Center (Shultz Center) or other appropriate official to the effect that your training was a temporary assignment and that you were either not entitled to per diem or entitled to only a limited amount. It is not necessary to include this statement when filing, but is helpful in case of an audit. If you took a course at the Shultz Center between two overseas posts and the government shipped your family car directly to the next overseas post, the cost of car rental is also deductible, if not reimbursable.

You do not need to submit your substantiation to the IRS with your tax return, but you should have receipts and an expense diary along with a copy of your travel orders, in case of an audit.

### ***Home Leave Expenses***

Substantiated home leave expenses of a U.S. Foreign Service employee are deductible business expenses. However, the employee's family members' personal and living expenses are non-deductible. Business travel expenses include airplane, bus, railroad, and taxi fares, baggage transfer costs, dry cleaning, hotel, meals, telephone, tips, auto rental, and mileage.

Claim home leave expenses on Form 2106. Attach a statement explaining that you are a Foreign Service employee on mandatory home leave, giving dates. If you traveled with family members, explain how you have allocated expenses between them and yourself. Keep all receipts and records of other expenses (such as an expense diary) along with a copy of your travel orders, in case of an audit.

### ***Moving Expenses***

To be eligible for a moving expense deduction, you must be at post at least 39 weeks during the 12 month period immediately after arrival. Moving expense deductions cannot be taken if you retire or resign within those 39 weeks. However, if departure from post is unexpected and involuntary, the deductions are allowed.

Deductions are allowed (Form 3903) for any legitimate expenses not covered by government allowances, such as:

- cost of shipping effects in excess of government allowances
- shipping pets
- transit insurance for effects and cars
- unreimbursed losses incurred during shipment
- disconnecting utilities (does not include telephone)
- cost of shipping a second car, or the first car if it is foreign made and not covered by the government
- extra cost of first class air travel, if you select it in lieu of economy class
- cost of transporting a family member who may be ineligible to travel at government expense
- actual cost of lodging in excess of per diem payments for official travel

### ***Representation Expenses***

Unreimbursed entertaining (representation) expenses also can be claimed, although this is one area the IRS often questions. Read Publication 463, "Travel, Entertainment, Gift and Car Expenses."

Keep records of all official representation such as restaurant bills or home entertainment accounts to show the amount spent, time and place of function, representational purpose, and position and official relationship to those entertained. These can justify business expense deductions if certified by the post fiscal officer as performed in the interest of the government and as prescribed in the employee's job description but not reimbursed due to insufficiency of funds. On Form 2106 show the total amount claimed, any amount reimbursed by the government, and the balance as your deduction. Attach an itemized list showing date and type of expense, and relationship to Foreign Service activity.

### ***Other Deductible Expenses***

Losses of property due to theft or casualty above a certain percentage of adjusted gross income are

deductible under limited circumstances described in Publication 17.

Other deductible expenses are dues paid to professional organizations (including AFSA and AAFSW) or unions for government employees, professional publications, enrollment in classes, or correspondence courses related directly to improving your job skills (not deductible if incurred to meet the minimum requirements of your profession or to qualify you for a new profession), and transportation to official functions at the yearly specified rate per mile or the actual documented costs. Claim these on Form 2106.

On Schedule A, deduct safe deposit box rental fees and cost of tax consultants and tax preparation.

Specifically not deductible are losses due to foreign currency exchange and payments to a retirement fund. Also not permitted are direct contributions to foreign charities. However, some government employees have successfully defended contributions to foreign charities as unavoidable business expenses related to the proper conduct of business of diplomatic representation. Some have made their contributions deductible by routing them through American charitable organizations with overseas operations. But scrutiny by IRS can be expected if such expenses are deducted.

Miscellaneous deductions are subject to a floor of two percent of your adjusted gross income; you can deduct only the excess above that amount. However, the moving expense deduction and a few others are not subject to the two-percent floor.

It is very important to maintain and retain careful records of expenditures and reimbursement and to obtain post certification of expenses related to transfer or conduct of official diplomatic representation.



## **EXEMPTIONS**

Two kinds of exemptions reduce your taxable income: personal exemptions (for yourself and your spouse) and dependent exemptions (for qualifying children or relatives). A number of tests determine whether someone is a qualifying child or relative. Since these changed in 2005, see Publication 501, "Exemptions, Standard Deductions, and Filing Information" for more information. Dependents over two years old need Social Security numbers.

You may lose part or all of your exemptions if your adjusted gross income is above a certain level.

After determining your taxable income, find your tax by looking at the tax tables that come with the instructions. Now determine if you are eligible for any of the following credits or deductions:

### **Child and Dependent Care Credit**

Credit for expenses paid to care for a child, disabled dependent, or disabled spouse so you could work or look for work. Limits and qualifications apply. See Form 2441, "Credit for Child and Dependent Care Expenses," and Publication 503, "Child and Dependent Care Expenses."

### **Child Tax Credit**

Credit if you have a qualifying child. See Publication 972, "Child Tax Credit."

### **Adoption Credit**

Credit for qualifying expenses paid to adopt an eligible child. Complete Form 8839, "Qualified Adoption Expenses."

### **Foreign Tax Credit**

Credit for foreign taxes paid. Use Form 1116, "Foreign Tax Credit," and see Publication 514, "Foreign Tax Credit for Individuals."

### **Credit for the Elderly and Disabled.**

Credit for people over age 65 or permanently disabled below a certain income level. See Publication 524, "Credit for the Elderly and Disabled."

After subtracting the credits you might have to add other taxes, such as Social Security tax on self-employment income (Schedule SE).

## **REPORTING**

After determining your total tax, compare it with the tax you have paid during the year. If you owe more, pay it by enclosing a check with your return or by using a credit card if you file electronically. Be sure to write your Social Security number on your check. If you owe less, the IRS will send you a refund.

The law states that you must pay your taxes as you earn your money. For this reason, taxes are withheld from salaries. If the amount being withheld is insufficient, the employee should arrange to change the amount with the appropriate personnel officer. For Foreign Service employees and families whose income is mainly or entirely from Foreign Service salaries, the tax withheld should be adequate to cover most tax liability. However, if you have additional income, such as capital gains, interest, dividends, or self-employment income, it may be necessary to file a Declaration of Estimated Tax (Form 1040 ES) to prepay the additional tax in quarterly installments, or have payroll withhold more from your pay check. *Anyone taking a lump sum retirement or annuity benefit should be especially careful about these regulations.* The rules about who must file a Declaration of Estimated Tax are spelled out in Publication 17 and should be studied carefully; the penalties for underpaying the tax are substantial. Publication 17 also describes the conditions under which you may be excused from the penalty. This is a confusing area, and it may be advisable to consult a tax professional.

### ***Income of Child***

Under certain circumstances, dependent children must file tax returns. See Publication 929, "Tax Rules for Children and Dependents" to investigate filing requirements.

### ***Filing***

Federal income tax is payable on or before April 15 each year. United States citizens and resident aliens who live abroad are given until June 15 to file their federal returns, but they must attach a statement indicating they were living and working outside the United States on April 15. They will be billed for interest from April 15 on any tax due.

If you cannot meet the April 15 deadline (or June 15, as described), you may file a Form 4868, "Application for Automatic Extension of Time to File." The automatic extension is four months, to August 15, which includes the two-month extension for overseas taxpayers. *Note that the extension of time to file does not mean extension of time to pay.* If you do not pay the estimated amount due at the time you file Form 4868, you will be assessed interest and penalty charges.

## TAXES FOR NON-U.S. CITIZENS

Many Foreign Service Officers marry citizens of other countries, who may be considered resident or non-resident aliens for tax purposes. Resident aliens are generally subject to tax in the same manner as U.S. citizens. Non-resident aliens generally owe tax only on U.S.-source income. Non-residents may choose to be considered residents for tax purposes. For more information, see Publication 519, "U.S. Tax Guide for Aliens" and, if relevant, Publication 54, "Tax Guide for U.S. Citizens and Resident Aliens Abroad."

## GENERAL ADVICE

Because tax calculation is complicated, you should stay informed of changes in regulations and allowances. Government publications, IRS booklets, and consultations with visiting tax specialists are ways to do this while you are overseas. You may want expert advice as to whether it is in your interest to itemize deductions or take the standard deduction. The expense of tax consultation is deductible.

If you are a do-it-yourself taxpayer, you will still need expert counsel if you have special concerns about community property income, if your spouse is a non-resident alien, if you are ordered to evacuate to a safe haven post and incur expenses not covered by the government allowances, and/or if you believe the cost of domestic help or out-of-pocket costs constitute legitimate business expenses. Consider discussing your situation with a professional before departing for post. You will then be able to call upon that person as need arises with greater confidence that you will receive sound and timely advice.

When you go overseas, leave copies of tax records in a safe, accessible place in the United States so

that you can get them easily in case of an emergency such as evacuation from post. Do not put them into storage with other household effects. Also, use an address on your return where you can be sure any notices sent by the IRS will reach you at least through several years in the future.

## RESOURCES

### Foreign Service Institute Transition Center

(M/FSI/TC)

George P. Shultz National Foreign Affairs Training Center (SA-42)

Department of State

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)

Internet: <http://www.state.gov/m/fsi/tc/>

Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information

<http://www.state.gov/m/fsi/tc/c16687.htm>

### Overseas Briefing Center (M/FSI/TC/OBC)

Room E2126

Tel: (703) 302-7277

Fax: (703) 302-7452

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Related videos that can be checked out from OBC:

*Tax Seminar* – 1 hour 50 min. (2006)

### Transition Center Training Division (M/FSI/TC/T)

*Foreign Service Life Skills Training*

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

### Related Transition Center Training

*Tax Seminar (MQ 117)*

*Managing Rental Property from Overseas (MQ 853)*

<http://www.state.gov/m/fsi/tc/c6950.htm>

### AFSA Tax Guide

<http://www.afsa.org> (choose "Tax Guide" from the drop-down menu).

This includes issues such as state domicile and taxes, home ownership, Foreign Service-specific tax issues, and tax liability upon sale of a residence.

### IRS Resources

<http://www.irs.gov>

This site contains publications, forms, frequently asked questions, and much more. Make it your first stop for tax information.

IRS Taxpayer Assistance Centers are available throughout the U.S. and in several other countries for personalized service. See the IRS website ([www.irs.gov/localcontacts](http://www.irs.gov/localcontacts)) for locations, hours, and contact information.

For assistance by phone, call IRS at: (800) 829-1040 or (215) 516-2000 (not toll-free).

If you have attempted to deal with an IRS problem unsuccessfully, contact your Taxpayer Advocate toll-free at (877) 777-4778, contact the Taxpayer Advocate Office in your area, or visit [www.irs.gov/advocate](http://www.irs.gov/advocate). For more information, see Publication 1546, "How to Get Help with Unresolved Tax Problems". This publication is available in Spanish, Chinese, Korean, Russian, and Vietnamese, as well as in English.

## Chapter 8

# AUTOMOBILES

### ADVANCE CONSIDERATIONS

Repeatedly buying and selling vehicles to have the best possible choice for each post can become a major expense. You may be able to keep the car you already own. Use the following information to help you through the decision-making process.

#### *State Department Limitations*

The Department of State ships one privately owned vehicle (POV) per employee. The size of the vehicle may not be more than 600 cubic feet, with any excess being paid by the employee. The GMC Suburban, Toyota Land Cruiser, and Ford Expedition and Excursion are among current popular models that exceed State limitations.

#### *Import Restrictions*

Many countries place restrictions on the types of vehicles that can be imported. Certain colors or models may be prohibited, the car may have to be only two or three years old, or tinted windows may be illegal. The ~~TMTWO~~ welcome cable from post generally includes this information. Copies of these are available from post or at the Overseas Briefing Center (contact information below).

Contact GSO at post before making any decisions about buying or selling a car—or before beginning the process of removing a catalytic converter.

#### *Local Conditions*

Consider the conditions at your future post. If temperatures are very high, air conditioning may be essential. An alarm system may be helpful if theft is common. If roads are narrow, you may prefer a small vehicle.

Check on the availability of spare parts and repair services. (Remember that warranty and part numbers may be different overseas, even for the same model of car.) Ask if there are any makes to avoid.

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Find out if a car is even necessary. Some posts offer great public transportation and housing near the embassy or consulate.

### *New Cars vs. Used Cars*

Some posts require new models or cars in near-perfect condition. New cars may be more reliable than older cars and require less maintenance. New car loans may carry a lower interest rate than used car loans.

On the other hand, new cars are expensive, and much of the value is lost in the first few years—just in time for the Foreign Service family to need to sell before moving to the next post. New car warranties may not be valid overseas, negating peace of mind as a factor. New cars may stand out and present a target for theft or other crime.

Driving conditions are not always optimal overseas. Encountering potholes, fender-benders, aggressive trucks and taxis, unusual driving practices like going down the sidewalk, and so forth may be less stressful if you are driving an older car.

### *Four-wheel Drive*

Post reports may indicate that large, four-wheel drive vehicles are necessary. Double check this information before making an expensive purchase. Ask the condition of roads in the city, where you presumably will do most of your driving. Ask when, where, and how often four-wheel drive is needed. Find out if vehicles are available for rent at post for occasional trips to places with poor roads.

Note that expensive sports utility vehicles are popular targets for carjackings and theft and are not permitted at some posts for that reason.

### *Right-hand Drive*

Again, opinions vary as to whether to buy a different car if traveling to a country with right-hand drive. Some countries do not allow cars with U.S. configurations. In others, it is your choice. It is probably cheaper to keep the car that you already own, and

many families have reported no problems with driving “on the wrong side of the road” (other than horrified stares from bystanders at children apparently “driving” the vehicle!)

On the other hand, visibility is not as good, turning may become confusing, and insurance premiums may be more expensive. You may find that buying a car with seemingly limited usefulness may prove surprisingly practical if you are posted to other right-hand drive posts or if you can re-sell the vehicle for a minimum loss.

### *One Car, Two Cars*

Only one car is shipped at U.S. Government expense. You may choose to ship a second vehicle at your own expense or purchase one at post. The need for a second car depends on your family circumstances, local transportation options, embassy commuting information, and personal preferences. Again, check with post for local updates.

## **BUYING A CAR**

Foreign Service families who need to purchase a motor vehicle have more options than their U.S. counterparts. These include:

**Diplomatic auto sales.** Prices may be discounted, but not all kinds of cars are available. Contact OBC for lists of companies that sell to diplomats and overseas ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)).

**Foreign car manufacturers.** Some of these offer discounts to diplomats posted overseas. You may be able to pick up a car at the factory and drive it to post at U.S. Government expense on a cost-constructive basis (meaning that you may be reimbursed up to the cost of shipping a car from the U.S.) If the car is made locally, it should be easy to find parts and repair facilities for it.

**Post departures.** People leaving post may want to sell their vehicles. A big advantage to this is the certainty of having a car when you first arrive. However, if you do not have a chance to examine the car, it may not meet your needs. You may want to enlist someone at post to check the car

for you. Make sure that any exemptions the car has received from local laws will pass to a new owner.

**Dealers at post.** Ask post about whether purchasing a car on the local economy is an option. If so, request information on local dealerships, costs, tax rebates, and so forth.

If you wait to buy a car until 30 days before leaving, you may not have to register the car in the U.S., resulting in substantial savings. However, new cars may need to be registered in the U.S. for the warranty to be valid.

Services such as the State Department Federal Credit Union Priority Assist car buying service can provide other purchasing options (for instance, the SDFCU located a car in Texas for an officer to purchase and drive to his new post in Mexico).

Ask lots of questions about car loans. In some cases, these have to be paid off before leaving the U.S., resulting in unexpected last-minute difficulties. If you plan to take a car that is still being financed out of the country, you will need a letter from the lending institution granting you permission to do so. Investigate a new loan if needed; the State Department Federal Credit Union is one financial institution that will allow even newly financed vehicles to leave the country.

## SELLING A CAR

Be sure you keep the title with you; don't let it get packed with your household effects.

A favorable resale price usually depends on restrictive import-export policies. As the world economy opens up, these policies may change. Don't buy a car assuming that you will get your money out of it based on your post of assignment. Circumstances could change.

Automobiles may not be sold at a profit overseas unless the proceeds are donated to charity, something that must be documented and approved at post. If you anticipate this situation, keep a record of taxes and capital costs (major repairs); these may affect your cost basis. Investigate the tax implications. If the charity is based in the U.S., your donation should be

tax-deductible, offsetting the tax that you will owe on the profitable sale. The same might not be true of an overseas charity. One option is to sell the car to the local charity at your cost basis, allowing them to resell the vehicle for a profit.

## SHIPPING A CAR

### *Arranging the Shipment*

- Two weeks prior to your requested pickup date, send all of the following required documents to the U.S. Despatch Agency in Baltimore to initiate shipment of a personal, or privately owned vehicle (POV) :
  - a completed Vehicle Shipment Form (JF-49)
  - Title or Certificate of Origin for the vehicle
  - a copy of the Travel Authorization
- Documents should be faxed to (410) 631-0058 or mailed to:

U.S. Despatch Agency Baltimore  
2200 Broening Highway  
Suite 125  
Baltimore, MD 21224

- Two days after faxing and a week after mailing, call DA Baltimore to finalize pick-up arrangements: (410) 631-0046.
- Baltimore understands the scheduling pressure employees are under when transferring and will make every attempt to accommodate them even if paperwork is submitted with less than two weeks notice.
- DA Baltimore assigns a drive-away firm to pick-up the vehicle. Because assignments are made based on competitive bids, employees should contact the Despatch Agency prior to speaking directly to a drive-away firm. Baltimore will provide the name and telephone number of the firm they assign. The firm will drive the vehicle from the customer's residence, or other pickup point, to the port in Baltimore. For vehicles being shipped through Miami Despatch, the drive-away firm will drive the POV to their local facility then truck it to Florida.

- Employees will have a chance to discuss specific issues such as removal of the catalytic converter when they call the Despatch Agency. In order to have a catalytic converter removed, you must have your TMFOUR and an EPA letter from Transportation (available in room 1248 at the Harry S Truman building), stating that you will be moving to a country where lead-free gasoline is not available. Call the company/gas station where you plan to have the work done for an estimate and for an appointment. Prices vary with make, model, and gasoline station. Save your receipt, as this is an allowable expense under the Miscellaneous Expense portion of the Foreign Transfer Allowance if you are itemizing (see Chapter 3, "Allowances and Benefits").

Check with the manufacturer (not a dealer) to make sure that it is actually possible to remove the converter from your car. In some models, removing the converter damages the entire electronic system of the car—or it may be impossible to reinstall the system when leaving post.

- Do not put anything in the trunk of the car that is not standard equipment. Spare parts or tires should be shipped with household effects.

### ***Required Documents***

Employees **MUST** have all three documents to set up a POV shipment.

- 1) **JF-49:** Provide as much information as you can. Essential items are name, Social Security number, pickup address, requested pickup date, and destination. When you call, DA/Baltimore will review the pick-up address and ask for clarification of any needed items on the JF-49 form. Consequently, employees need not worry about items on the JF-49 they may not understand. For instance, Baltimore will complete the fiscal data portion of the form from the Travel Authorization.
- 2) **Titles or Certificates of Origin**  
To guarantee hassle-free shipment of personal vehicles, employees should be sure documents meet U.S. Customs Service standards. U.S. Customs

is attempting to stem the export of stolen vehicles and have instituted rigid requirements for ALL vehicle exporters.

Titles and certificates of origin are purposely difficult to copy; however, the *owner's name and the VIN (vehicle identification number) must be completely legible*. Stress this point when asking banks or finance companies for copies.

An employee may ship a vehicle owned jointly with a spouse or member of household. However, the employee's name must appear on the title.

U.S. Customs will accept titles signed over to a new owner on the reverse. In this case, both the front and back of the title must be submitted.

If planning to provide a certificate of origin in lieu of a title, remember that these only exist for new vehicles. Be sure to obtain a copy of the certificate of origin from the dealer before the dealer submits the document to the Department of Motor Vehicles (DMV). Without a copy of the certificate of origin, you may have no choice but to wait for the DMV to issue a title, a process that may take up to 45 days.

- 3) **Travel Authorization** provides required fiscal data and proof to U.S. Customs that employees are assigned abroad.

### ***Preparing the Vehicle***

Contact your post regarding recommended vehicle preparation. In addition to removing the catalytic converter and altering the opening on the gas tank (or shipping a funnel) if necessary, the motor, brakes, windshield wipers, lights, horn and exhaust system should be in good operating condition. Check to see that the battery is fully charged and that the cooling system contains sufficient antifreeze to prevent freezing in transit. Hubcaps, floor mats, ashtrays, tools, or anything else pilferable can be removed and shipped with your household goods. A complete set of keys usually accompanies the vehicle. Keep an extra set of keys. Don't pack anything in the trunk.

## Shipping Times

An en route cable and ocean bill of lading from DA/Baltimore will notify posts that a vehicle shipment is underway. Keeping in mind time between pickup and sailing, as well as customs and other procedures in the receiving country, employees can expect the following transit times:

to ELSO (Europe)	10 days
to the Mediterranean	20 days
to Africa	30 - 35 days
to the Middle East	30 - 45 days
to South Asia	45 days
to Southeast Asia	30 days
to East Asia	20 days
to Latin America	20 days

Should employees wish to know the current status of their POV shipments, they may contact Transportation Operations on ~~(202) 647-4140~~ or (800) 424 2947.

## Picking up the Vehicle

When picking up a car at post, remember that the fluids may have been drained during the shipping process. Locate a service station near the pickup point in advance and plan to immediately fill the gas tank and top up the oil and other fluids as needed.

## DRIVING AT POST

Driving in a foreign country should be considered a privilege. Rules of the road in any country are conditioned by culture and may be quite different from American driving behavior. Information about traffic regulations, local laws, and customs can be obtained from the management office or the CLO at post. Although diplomatic immunity can offer certain protections, diplomats and their family members are expected to obey traffic laws. Diplomatic immunity can be waived by the Chief of Mission (with permission of the Department of State) if it is in the American interest to do so.

You will need a valid U.S. driver's license in order to acquire one in the host country. The host country driver's license will be valid only for the period that the U.S. license is valid. If you have an American

driver's license, you can obtain an international driver's permit, valid for one year, from the American Automobile Association (AAA). (You can apply for a new one by mailing application, photographs, and fee to AAA—see <http://www.aaa.com>.) Teenagers may find that, though they have a valid U.S. license, host country age requirements may prevent them from obtaining a driver's license overseas.

## Repairs

Check with your new post regarding availability of replacement parts and supplies. Parts such as air filters, oil filters, fuel filters, spark plugs, belts, fuses, and windshield wipers can be easily packed in your household effects if they are difficult to locate or expensive at post. (Metric sizes may make it difficult to find an exact fit). If you are short on space, the right hoses and belts can often be "created" locally. If you are not sure what to take, contact a reliable mechanic or dealership and explain that you need to take supplies for all of the maintenance that your vehicle will need over the next two or three years. They may be willing to help you make a list and even put together a package for you.



It also may be useful to talk to a U.S. dealership or your current mechanic about the possibility of sending parts to you as needed. Other strategies include enlisting the help of family members, picking up parts when visiting the U.S., or using a parts dealer or on-line service, such as:

[www.dmauto.com](http://www.dmauto.com)

[www.carparts.com](http://www.carparts.com)

[www.jcwhitney.com](http://www.jcwhitney.com)

*These listings do not constitute endorsement by the U.S. Government of the products, services, or site privacy policies.*

## INSURANCE OVERSEAS

Most posts require that an automobile primary (also called third-party) liability policy be issued in the country in which you are posted. This can be accom-

plished by a direct purchase of coverage at post or through U.S. brokers that represent local companies. Coverage and premiums vary widely. In the event the locally purchased primary liability policy provides inadequate limits of coverage, additional coverage called “excess liability coverage” is available through U.S. brokers. Adequate coverage is highly recommended.

Full protection on the car itself is available through certain U.S. brokers who specialize in this coverage, with which the car is insured at all times outside the United States regardless of location. Policies should include comprehensive, collision, and full marine insurance, which covers vehicles in transit.

Marine insurance is a matter of personal choice; however, remember that the Military and Civilian Personnel Claims Act does not fully cover privately owned vehicles. Shipping records show that catastrophic loss or damage to vehicles shipped overseas is extremely rare and that minor damage—cracked windshields, missing accessories, frayed tires—may not exceed the deductible and may, in fact, be less than the cost of insurance. Nevertheless, the Department strongly recommends purchase of personal marine insurance. (See also Chapter 6, “Insurance”)

### RESOURCES

#### Transportation Operations Branch

(A/LM/OPS/TTM)

~~Room 1248, Harry S Truman Building~~

~~2201 C Street, NW~~

Department of State

Washington, DC 20520

Tel: ~~(202) 647-4140~~

Toll-free: (800) 424-2947 ~~outside DC metropolitan area~~

Detailed contacts (intranet): <http://almpsttm.a.state.gov/transops.asp>

#### Transportation and Travel Management

(A/LM/OPS/TTM)

Intranet: <http://almpsttm.a.state.gov/default.asp>

#### American Automobile Association

Tel: (703) 222-2000

<http://www.aaa.com>

#### State Department Federal Credit Union

1630 King Street

Alexandria, VA 22314-2745

or

Room 1827, Harry S Truman Building

2201 C Street, NW

Washington, DC

Tel: (703) 706-5000 (both locations)

Toll-free: (800) 296-8882

TDD: (703) 519-8360

Internet: <http://www.sdfcu.org>

E-mail: [sdfcu@sdfcu.org](mailto:sdfcu@sdfcu.org)

#### Overseas Briefing Center (M/FSI/TC/OBC)

Foreign Service Institute Transition Center

George P. Shultz National Foreign Affairs Training

Center (SA-42)

Room E2126

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA

(do not send mail to this address)

Tel: (703) 302-7277

Fax: (703) 302-7452

Intranet: <http://fsi.state.gov/fsi/tc/>

Internet: <http://www.state.gov/m/fsi/tc/>

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Intranet ~~Electronic Post Boxes~~ (with TMTWO cables for many posts)

<http://fsi.state.gov/fsi/tc/epb/epb.asp>

#### Websites

*External links are for informational purposes only and should not be construed as endorsement of the sites or their privacy policies.*

[www.mapsupport.com](http://www.mapsupport.com)

Guide to the kinds of cars, parts, dealers, and manufacturers available in countries around the world

#### Consumer Reports

[www.consumerreports.org](http://www.consumerreports.org)

Extensive information on and ratings of both new and used cars

#### Kelley Blue Book

[www.kbb.com](http://www.kbb.com)

Price information, reviews, and ratings of new and used cars

#### Edmunds

[www.edmunds.com](http://www.edmunds.com)

Price information, reviews, and ratings of new and used cars

**CONTENTS****GENERAL INFORMATION****TRAVEL ARRANGEMENTS****HEALTH CERTIFICATION****RECOMMENDATIONS ON  
SHIPPING AN ANIMAL****RESOURCES***Chapter 9***TRAVELING WITH PETS****GENERAL INFORMATION**

Before deciding to take your pet overseas, check to be certain that your new post welcomes animals. Current post-specific pet entry requirements can be found in ~~TMTWOs~~ or welcome cables, available from post or the Overseas Briefing Center. OBC offers various resource lists that pertain to traveling with pets, including the "Shipping of Pets Checklist" (a general resource that includes critical information such as the current airline pet shipping policies) and the "Pet Chart," with specific country quarantine and/or import restrictions.

Contact the post directly to confirm entry and quarantine requirements. Some countries' government websites provide forms printed in English and the host language for your veterinarian to complete. Posts often provide OBC with links to these forms. Some countries do not permit importation, or they have long, expensive quarantine requirements.

**TRAVEL ARRANGEMENTS**

If you decide to take your pet, make the necessary arrangements directly with the airlines well in advance. Government travel offices will not handle pet reservations. Checking each airline's current pet transport regulations is crucial. They vary considerably. Shipping a pet in summer months and the coldest winter months is often more difficult due to temperature restrictions. Occasionally, a commercial pet shipper may be used because of this.

Most airlines will permit one or two animals per flight in the coach and first-class sections. Make reservations early. The pet must be small enough to fit in a container that slides under your seat. Check for exact crate size requirements and availability of acceptable containers from the airline you are using.

There are three ways you can ship your pet via the airlines:

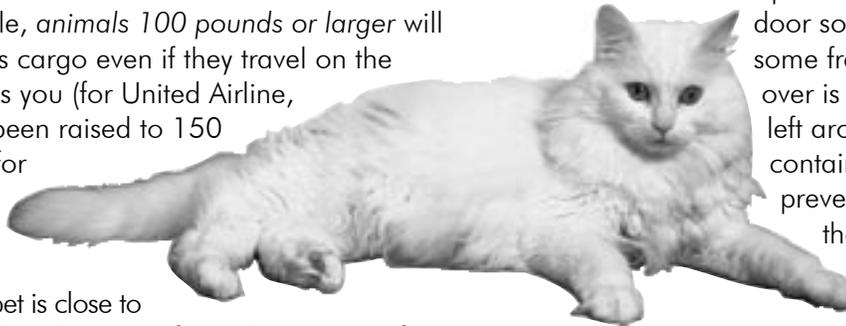
- 1) Your pet can travel on the plane with you (either in-cabin or in the cargo). *In either case, your pet will be considered excess/accompanied baggage and charged accordingly. It is usually to your advantage to take your pet along as "excess*



baggage.” The pet will be checked in along with your bags at the ticket counter. Unfortunately, some airlines no longer offer this option.

- 2) You can book your pet on a separate flight. In this case, you will be charged the cargo rate, which is considerably more than excess baggage. The pet will have to be brought to the cargo facility of the airport rather than the ticket counter. This will require an earlier arrival time at the airport. In some cases, an airline may require all pets to be shipped as cargo or the country of assignment may require all pets to enter as cargo. Some airlines no longer offer the cargo option.
- 3) You can have your pet shipped through a licensed commercial shipper. You will be charged the cargo rate *plus* the shipper’s fee. Several airlines require this method unless your pet is small enough to fit in the cabin.

Note: As a rule, animals 100 pounds or larger will be charged as cargo even if they travel on the same plane as you (for United Airline, the limit has been raised to 150 pounds; call for specifics.) It is important to check with the airline if your pet is close to that weight and to determine if its policy may vary from this general rule.



Shipping containers must be made of sturdy wood or reinforced plastic. Acceptable crates often are sold by airlines as a service to their passengers. Extremely large animals may require specially constructed shipping crates and/or may have to be shipped in a cargo plane since some cargo openings cannot accept unusually large crates. Carrying cases suitable for use as “under the seat” baggage are not acceptable as shipping containers. Your crate should have a solid leak proof bottom lined with absorbent material. At least 20 to 30 percent of the crate’s upper surfaces should be ventilated. A batten or other protrusion on the container will prevent it from being placed flat against another surface, which would limit its air flow. It should be large enough to permit the animal to stand and turn around. (Too much space should

be avoided as rough weather can create a battering effect on the animal).

A water dish should be fastened to the crate so it cannot spill and so that the animal can be watered without the crate being opened. It should be conveniently located so that an attendant can provide water at stopovers without being bitten. A clothesline leash and cloth bag of food can be attached to the crate along with care and feeding instructions. Attention given to pets at stopovers varies and is sometimes nonexistent. Some flight attendants will feed and water animals; others will only open the baggage compartment door for ventilation.

The crates are placed in the hold of the plane in a pressurized compartment where temperatures should be similar to that of the passenger compartments. The compartments are airtight, but the number of pets that can be shipped on a single flight is limited.

If possible, the crate is put near a door so that the animal can get some fresh air whenever a stopover is made. Space should be left around each crate and the container secured with a net to prevent bouncing. Try to check these details before boarding your flight.

## **HEALTH CERTIFICATION**

*Certification requirements vary from country to country.*

- Some countries simply require the veterinarian who examines your pet to be licensed in the state of origin and no endorsement by the United States Department of Agriculture (USDA) is required.
- Some countries will accept a standard letterhead health certificate and rabies certificate issued by a licensed veterinarian and endorsed by the USDA.
- Other countries may require that your pet be checked by a federally accredited veterinarian, and a *United States Interstate and International Certificate for Health Examination for Small*

*Animals (APHIS Form 7001)* to be issued by that veterinarian, which must also be endorsed by the USDA. (Since August of 1994 only a federally accredited veterinarian can sign this form).

Check carefully the country briefing box on your post at the OBC or contact the post to determine what the exact requirements are before making an appointment with a vet. It is also wise to check the airline carrier that you will be using for your pet. There have been cases where a country does not require a certification, but a particular airline does. There is an endorsement fee by the USDA of \$24 per certificate for cats and dogs (for the UK \$76). More than one dog or cat may be on the same certificate. For other animals, please call.

Be sure to *plan well in advance* so that your paperwork will be done in time for your shipping date. You may send your paperwork by mail or courier along with a rabies certificate, the appropriate fee for service, and a self-addressed stamped envelope or a pre-paid Federal Express envelope (if you are short of time) for return to you. Some veterinarians may take care of this for you. *Ask before mailing examination statements yourself.*

Be sure that the vet's name is legible, and include a contact person with a daytime telephone number. Pets examined by veterinarians in other U.S. areas should have the papers certified by the USDA APHIS Veterinary Office in that state. The offices closest to the Washington, DC, area are:

U.S. Department of Agriculture  
Animal & Plant Health Inspection Service  
(USDA-APHIS)  
Veterinary Services  
1598 Whitehall Rd., Suite #A  
Annapolis, MD 21401  
(410) 349-9708 or (301) 261-8072

If the veterinarian is accredited in Virginia, mail to:

U.S. Department of Agriculture  
Animal & Plant Health Inspection Service  
(USDA-APHIS)  
Veterinary Services  
Federal Building  
400 N. 8th St, 7th Floor  
Richmond, Va 23240  
Tel: (804) 343-2560 Fax: (804) 343-2599

USDA-APHIS websites are:  
Veterinary Services  
<http://www.aphis.usda.gov/vs>

National Center for Import and Export  
<http://aphis.usda.gov/vs/ncie>

A few countries may also require an authentication of certificate. If your country of assignment requires one, go first to the following office:

Department of State  
Office of Authentication  
518 23rd Street, NW  
SA-1, Columbia Plaza  
Washington, DC 20520  
Tel: (202) 647 5002 or (800) 333-4636 and  
then press 5  
Fax: (202) 663-3636  
TDD: (202) 663-3468  
E-mail: [aoprgrsmauth@state.gov](mailto:aoprgrsmauth@state.gov)  
Internet: <http://www.state.gov/m/a/auth/>

The timetable for obtaining examination statements and certifications can be very tight. Plan ahead carefully to be sure all paperwork is complete before travel. For more information, visit the Overseas Briefing Center to review suggestions made in the hand-out "Shipping of Pets Checklist."

Remember to save your shipment receipts as a "moving expense" for the IRS or for partial or possibly full reimbursement in conjunction with the Miscellaneous Portion of the Foreign Transfer Allowance. (See chapters 4 and 7, "Travel and Leave Benefits" and "Income Taxes.")

## **RECOMMENDATIONS ON SHIPPING AN ANIMAL**

Let your pet become accustomed to the crate before shipment, by having practice sessions that increase in time of confinement.

Include a familiar toy or something with your scent on it.

Put identification tags that include an emergency phone number around your pet's neck, using a plastic, breakaway collar.

Feed your pet(s) a light meal about six hours before shipping. *No water* within two hours, unless the weather is very *hot*. Check with your veterinarian for requirements for your pet. Do *not* tranquilize the animal.

Special information placed on the crate should include: flight route, shipping destination, whether the animal has been sedated, when last fed and watered, and the pet's description with a photo of the pet, and a telephone contact number. You might want to list this information in other languages, depending on the countries transited.

Check with the agent who meets the flight about your pet's progress when you are changing planes. Have your airway bill number readily available when doing this.

Allow plenty of time between connecting flights to be sure your animal is transferred to your flight if traveling with you.

If there is a delay, the airline will kennel the pets, when kennels are available. State on your airway bill that your animal is to be taken to the animal port if there is a delay or stopover, if you desire this service. There are daily and half-day rates for the service. These rates usually vary depending on the type and size of the animal.

Arrange to have your pet picked up immediately on arrival. Airline facilities for pets may be limited or nonexistent.

Carry a photograph of your pet for emergency identification purposes.

## **RESOURCES**

### **Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)

Department of State

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)

Internet: <http://www.state.gov/m/fsi/tc/>

Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information

<http://www.state.gov/m/fsi/tc/c16687.htm>

### **Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126

Tel: (703) 302-7277

Fax: (703) 302-7452

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Intranet: <http://fsi.state.gov/fsi/tc/>, click on "Overseas Briefing Center," then "Traveling with Pets"

Intranet ~~Electronic Post Boxes:~~

<http://fsi.state.gov/fsi/tc/epb/epb.asp>

### **Related videos that can be checked out from OBC:**

*Traveling with Pets* – 2 hours (2006)

### **Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

### **Related Transition Center Training**

*Traveling with Pets* (MQ 855)

<http://www.state.gov/m/fsi/tc/c6950.htm>

*Chapter 10***ELECTRICITY,  
TELEVISION, DVDS  
and PHONES**

Working out how to cope with the gadgets in your life can be a confusing part of an overseas move. The electricity, television standard, DVD region, and mobile phone service may all differ from the U.S. Different choices may affect the way you call home. Understanding a few basic principles may help you work out convenient solutions for your situation.

**ELECTRICITY**

Once you have been assigned to a specific post, contact the post directly to find out what you need to do to prepare for the electrical system. In some countries, plug adapters and multi-system appliances cost less than in the United States. Other posts provide a limited number of transformers along with housing. Some posts have unusual challenges, such as electric sockets with reversed polarity or multiple voltages. General information appears below to help you know which questions to ask. Try to double check facts, since the first person you contact may not know the whole story.

*Voltage and Frequency*

Electricity in the United States, Canada, and much of the Western Hemisphere operates as 110 volt, 60 cycles-per-second (hertz, abbreviated Hz) alternating current (AC). The designation "110 volts" actually includes voltages up to 125. Much of the rest of the world operates on 220-volt electricity flowing at 50 cycles per second or hertz. Again, so-called "220-volt" electricity includes voltages up to 250.

Some dual-voltage appliances are built to operate in either of these systems. You can check this by looking at the small label usually found on the back of the appliance. A dual-voltage appliance will have gibberish such as: 125/250 V AC 50/60Hz. Some appliances switch automatically, while others require you to turn a selector to change voltage systems. Always unplug the appliance before changing the selector.

If your appliance can operate using either system, you are still likely to need plug adapters. You can purchase these from a travel supply store, or they may be available at post. (It is a good idea to purchase adapters at post if possible, since that way you will be sure that they

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Voltage and Frequency  
Electronic Equipment  
Safety Precautions

**TELEVISION****DVDS****TELEPHONE OPTIONS**

International Call-back  
Calling Cards  
Internet Calling

**MOBILE PHONES****RESOURCES**

fit the sockets in your new home). Make sure the adapters fit polarized plugs, the plugs with prongs that are slightly different sizes.

Be sure to explain the different voltages to anyone working in your home, carefully show domestic staff what must be plugged in where, and emphasize that they should not plug anything in if in doubt.

If your appliances are not dual-voltage, you have several options:

- 1) Sell or store the appliances and purchase new ones at the new voltage. Ask people at post whether to buy appliances before arriving or at post. If the electricity supply is very quirky, local appliances may make your life easier. On the other hand, they may be very expensive.
- 2) Purchase dual-voltage appliances. Again, check with post before making any purchases. Even if your television and VCR are dual voltage, they may not function in a country with a different television broadcasting system.
- 3) Take your appliances and run them on transformers. Find out if the embassy supplies transformers or if you should buy some. Transformers convert 220 to 400-volt electricity to 110 volts; however, they do not change the cycle frequency from 50 to 60 hertz. This does not matter for some appliances. Others, such as electric clocks, devices that rely on internal clocks to operate, appliances with automatic shutoff features, and microwave ovens may not function properly on the wrong frequency. You may need to replace these appliances. People departing post may be happy to pass on their locally adapted appliances; contact the CLO Coordinator for more information.

The transformer must be large enough to handle the wattage of your appliances. To find out the wattage of appliances you plan to use, look for the small box printed on the back of the appliance. There will be a number followed by "W" or "A." "1500W" means that the appliance draws 1500 watts of electric current and will need a transformer of 1500 watts or more. "A"

indicates amperes. To find the wattage of appliances marked with amperes, multiply amperes by voltage. For example, a fax machine marked "120V~ 50/60Hz 1.8A" has a total of  $120 \times 1.8$  or 216 watts.

Remember that you must add together the watts needed by all appliances that will be plugged in at the same time to find the size transformer needed. Transformers come in all sizes, from 50 watts on up. Smaller transformers are easily portable, but the larger ones are extremely heavy and difficult to move. Do not assume that you will be able to easily move your 1600-watt transformer from the kitchen to the living room whenever you want to play the electric piano!

*Note: Very few locations in the world use direct current (DC), the type of electricity provided by batteries. Your AC appliances will not function on DC current.*

### ***Electronic Equipment***

Fluctuations in power supply, common in many countries, can ruin electronic equipment. You may want to purchase a UPS (uninterrupted power supply) for your more expensive items. Be sure that the UPS can handle the total wattage of the appliances that will be plugged into it. Also be sure that the UPS is compatible with the local electricity or the transformer you will be using.

A voltage regulator may be recommended for computers, stereos, and televisions. The regulator should be larger than the rated capacity of your equipment and UPS because these may use more power to start up than the labels indicate. Not all regulators and UPS units are compatible; be sure to check. People at post who have learned from experience can best advise you as to what to purchase.

Surge suppressors may be helpful at some posts. However, remember that you may not be able to plug the surge suppressor into a transformer without wrecking both. Surge suppressors also may be sensitive to the difference in cycles. Again, consult your local post experts for the best advice.

## Safety Precautions

Electricity operating at 220 volts is much more powerful than that in the United States. Just about everyone knows correct safety precautions: do not touch appliances with wet hands, do not use appliances in wet or damp places, unplug the appliance before handling or trying to repair, make sure appliances are properly grounded, keep appliances well away from the bathtub, and so on. Do not think that you can ignore these precautions as you might have done in the past (just ask the person who put a knife down a plugged-in toaster in Great Britain and blew out the power in the entire house). You should take special care to explain to your children the difference in voltages so that they do not plug equipment into the wrong voltage and cause appliance/electronic device damage or, worse, personal injury or fire.

Take specific precautions with transformers:

- Do not attach an appliance requiring more wattage than the rating of your transformer. When attaching more than one appliance, the total wattage must not exceed the rating of the transformer. For instance, with a 1600-watt transformer do not use a toaster drawing 1100 watts at the same time as a waffle iron drawing 1100 watts. The total of such a combination would burn out your transformer.
- Do not purchase any type of transformer with exposed wiring. Buy from a reliable dealer only those transformers that conform to established safety standards.
- Do not handle or move a transformer when it is plugged into a socket. Disconnect it first.
- A 1600-watt transformer should never be used in an ungrounded socket or with an ungrounded plug.
- Finally, do not place your transformers on carpets or near curtains or other combustible surfaces. They should always be kept dry and well ventilated. Transformers do produce heat, but if they are very hot to the touch something is wrong. An electrician should be able to determine if the problem is with the transformer or the appliance.

## TELEVISION

You have mastered voltage, but still cannot peruse the latest episode of your favorite television program. Why? Color television developed simultaneously around the world, leaving a crazy quilt of different standards.

North American countries, Cambodia, Japan, Korea, the Philippines, and parts of South America use **NTSC**, named for the National Television Standards Committee. This format displays up to 525 lines of resolution.

**SECAM**, Séquentiel Couleur avec Mémoire or Sequential Color Memory, developed in France and continues to be used there and in some Eastern European, Middle Eastern, and African countries.

Most of the remaining countries use **PAL**, Phase Alternating Line, with 625 lines of resolution. Unusual systems dominate some countries, such as Brazil (half NTSC and half PAL-M). Argentina, Uruguay, and Paraguay use PAL-N. Most SECAM systems can display PAL programs, but PAL systems may not be able to show SECAM programs in full color.

Videotapes also come in different standards. To watch them, you may need a multisystem VCR and a multisystem television or a digital video standards converter and VCR, or a VCR with a built-in converter. Blank videotapes can be used to record in any system, although the recording time may change.

Check with post to find out which television systems are currently used. This information also appears online (search for "international television standards"). Recently certain countries have changed from SECAM to PAL. In a number of places, you can receive Armed Forced Network television, which broadcasts in NTSC format regardless of the local system.

If the system is different, find out whether a television place shifting or forwarding system (such as Slingbox) might work, allowing you to keep your current television. If that option does not seem desirable, ask contacts at post whether it makes more sense to purchase a local or multi-system television after arrival or to buy something before leaving for post. Costs and quality vary.

**DVDS**

DVDs store video recordings digitally, but come in two television formats, NTSC and PAL/SECAM. Most computers play both kinds of discs, but DVD players attached to your television might not. To complicate the matter, most Hollywood studios encode DVDs with specific regions (see chart). A typical DVD player will only play discs coded for that region.

Multi-region DVD players either automatically match regional codes or allow the user to select a specific region. Alternatively, individuals and manufacturers explain online how to disable region checking. Search the Internet to see if instructions exist for your player. Finally, if your DVD player was purchased in the U.S. and you only play DVDs recorded in the U.S., you may never encounter regional code issues.

<b>DVD Regional Codes</b>	
<i>Region Code</i>	<i>Area</i>
0	Unofficially used for a disc that will play in any region
1	U.S., Canada, U.S. territories
2	Western Europe, much of Central Europe, the Middle East, Egypt, Greenland, Japan, Lesotho, South Africa, Swaziland
3	Southeast Asia, Hong Kong, Taiwan, South Korea
4	Australia, New Zealand, Pacific Islands, Central America, Mexico, South America, and the Caribbean
5	Eastern Europe (Former Soviet Union), Indian subcontinent, Africa (except for the South), North Korea, and Mongolia
6	China
7	Unassigned
8	Cruise ships, airplanes, and other special venues

**INTERNATIONAL TELEPHONE OPTIONS**

These days it is cheaper and easier than ever to stay in touch by telephone while you are overseas. Direct dial to the U.S. exists in most countries, although it can be expensive (\$1.50 per minute or more). Post management establishes local policies on the use of IVG (International Voice Gateway) telephone channels; all calls placed within this network are free, although you may need a personal calling card to connect with locations outside of the Washington, DC, metropolitan area. The disadvantage of using this service for personal calls is having to make calls at certain times or places. Check with post to find out more about IVG.

To save money while calling from your overseas home, three types of commercial services may help: international call-back, calling cards, or Internet calling.

***International Call-back***

Many different companies offer this option. You dial an access number, let it ring once, then hang up. The company calls you back, at which point you dial the number you would like to reach. Because you are using the company's line, you don't pay the normal outgoing international rate. This procedure may also work well from a cell phone, particularly in a country where you do not pay to receive incoming calls.

Ask which companies provide high-quality service in your country and read the fine print to ensure that you understand the billing procedures. Make sure that using call-back does not break local laws. The U.S. Federal Communications Commission has determined that call-back services do not violate domestic or international laws, but some countries have declared them illegal. For an updated list of these countries, see <http://www.fcc.gov/ib/pd/pf/call-back.html>.

***Calling Cards***

Again, dozens of companies provide international phone cards, which exist in pre-paid or pay-as-you-go accounts (and may or may not require an actual card). Normally these involve dialing an access number, possibly a personal identification or card number, and then the number you would like to reach.

Investigate the billing structure carefully: some cards charge a high minimum fee per call or incur weekly service fees once the card is activated. Ask at post for a good service, search on the Internet, or visit your local dollar store before leaving the U.S.

### ***Internet Calling***

Known as “voice over Internet protocol” (VOIP), this service allows you receive phone calls through a broadband Internet connection rather than over a telephone line. It requires a computer with speakers, a microphone, and high-speed Internet. Many companies offer the option of choosing your phone number, giving you a local DC or Virginia area code, for instance, even while overseas. International calls may be very inexpensive or even free. On the down side, you will have no service during power outages, and the quality of the calls may vary at times.

### **MOBILE PHONES**

You are used to being constantly connected. What happens to your mobile phone now that you’re headed overseas?

Most countries in the world operate on a standard called GSM (Global Services for Mobile). In 2006 the U.S. companies T-Mobile and Cingular/AT&T offer GSM service, while other U.S. companies do not (this is, of course, subject to rapid change). Japan and South Korea also do not offer GSM service.

GSM uses a variety of frequencies, similar to tuning in radio stations at different numbers. In the U.S. the frequency 1900 MHz dominates for cell phones, with some areas using 850 MHz. Overseas, 900 MHz is the most common, with 1800 a second common band. The GSM Association offers a country-by-country list of GSM wireless providers and the frequencies they use: [www.gsmworld.com](http://www.gsmworld.com).

If you want one phone that will work almost anywhere, buy a quad-band GSM phone (able to operate on 850, 900, 1800 and 1900 MHz). A tri-band GSM phone (operating on 900, 1800, and 1900 MHz) will prove almost as useful.

Wireless companies in the U.S. “lock” most telephones so that the phones can only access the services of that company. GSM phones can be “unlocked” to use any company. Most companies will unlock phones upon customer request, sometimes requiring a 90-day waiting period or proof that you have an overseas assignment. If you encounter a salesperson who does not understand this concept, ask to speak to someone else. If the wireless provider will not cooperate, you can pay a separate company to unlock your phone (search the Internet for providers). Finally, you can purchase unlocked phones, although they tend to cost more.

Once you have an unlocked GSM phone able to operate on the frequency of the service where you will be living, you need phone service. GSM telephones have a removable computer chip, known as a SIM (Subscriber Information Module) card. This contains your account information, phone number, and information you add, such as your personal phone directory. In an unlocked phone, you can change the SIM card. (You can also use your SIM card in a different unlocked phone). This means that you can buy a new SIM card overseas—or purchase one in advance that will operate in that country—and continue to use the same phone. Ask at post whether you should wait to buy a SIM card until you arrive or pre-purchase one.

If you find yourself enjoying your overseas location by traveling to many different countries, you can also purchase a global roaming SIM card that offers service in a variety of countries (such as Mobal, Riiing, or HopAbroad). Many of these offer free incoming calls. Search the Internet for updated options.

Be sure to check local laws related to mobile phones. Some countries have banned cell phone use while driving, enforcing laws with fines or even prison time. Find out before you dial.

**RESOURCES**

**“Electric Current Abroad”**

[www.ita.doc.gov](http://www.ita.doc.gov), click on “Publications,” click on “Electric Current Abroad.”

The International Trade Administration offers this 30-page document for free online in PDF format or as a printed publication for a small fee. The publication lists types of electricity and plugs for over 150 countries, with helpful illustrations.

Regulations on use of State Department telephone services

5 FAM 520 and 5 FAH-2 H-640

<http://foia.state.gov/REGS/Search.asp>

U.S. Federal Communications Commission information on call-back services

<http://www.fcc.gov/ib/pd/pf/call-back.html>

GSM wireless providers

[www.gsmworld.com](http://www.gsmworld.com)

“International Cell Phone Service” (seven-part article with helpful links):

<http://www.thetravelinsider.info/2002/0308.htm>

List of countries banning cell phone use while driving

[http://www.cellular-news.com/car\\_bans/](http://www.cellular-news.com/car_bans/)

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*Foreign Service Life Skills Training*

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**Related Transition Center Training**

A Safe Home Overseas (MQ 916)

<http://www.state.gov/m/fsi/tc/c6950.htm>

## Chapter 11

# PACKING TO GO

Packing and unpacking are a constant part of Foreign Service life. Preparation can help make the process much easier. Begin by reading the Transportation publication *It's Your Move* (available online at [www.state.gov/m/a/c8026.htm](http://www.state.gov/m/a/c8026.htm) or from Transportation in Room 1248, Harry S. Truman building). Alternatively, you may choose to initiate your pack-out requests through the online tool WebMove (<http://webmove.a.state.gov> – intranet – or <http://webmove.state.gov> - Internet). WebMove walks you through the pack-out process and provides valuable information such as a glossary of transportation-specific terminology, reference documents, forms, and other helpful resources.

### HOUSEHOLD EFFECTS

#### *Types of Shipments*

You will be packing two kinds of shipments:

- 1) Your household effects (HHE), which will be handled by a moving and storage company and sent overseas or put into storage; and
- 2) Your unaccompanied air baggage (UAB), also referred to as "air freight," which will also be packed by a packing company but will go by air.



The Department of State regulations define baggage as "official and personal property needed for use en route or immediately upon arrival at destination." It includes accompanying air baggage (the suitcases you take to the airport) and UAB.

The household effects shipment includes everything you need for your tour of duty that has not been included in your accompanying air baggage or UAB. Your vehicle will be shipped separately. HHE are belongings that will be sent in a liftvan by sea freight, surface, or even air.

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Foreign Service posts vary. A few require that you bring your own furniture and appliances. Most supply furniture and large appliances and allow you to ship housewares, linens, and those items that will make you feel at home. Post reports indicate what type of housing the U.S. Government provides and which household items might be available on the local market. Some posts not only allow for the shipping of HHE, but also additional consumables such as food, paper products, toiletries, and other items not available at post. For country specific information on household effects and consumables, check with the Overseas Briefing Center and contact the post Community Liaison Office (CLO) Coordinator or Management section.

### ***Weight Allowance for Shipment of Household Effects***

The full weight allowance for shipment of household effects is 18,000 pounds. The full shipment applies when post offers unfurnished quarters. If post provides furnished quarters, a limited shipment of 7,200 pounds is authorized. Ambassadors may send a limited shipment of 12,000 pounds, of which 1,000 may be sent by air in addition to the standard UAB allowance.

The weight of cartons, crates, and other packing materials is charged against the weight allowance; the weight of liftvans is not. Storage at government expense is authorized for household effects that are not shipped (within the overall weight allowance). The total shipment weight plus the weight of effects stored may not exceed the total HHE allowance.

The shipment authorization remains valid for one year from the date of the employee's arrival at post, so it is possible to request a supplemental shipment. The Chief of the Transportation Division is authorized to deny use of U.S. Government services and facilities when requests are made for more than two supplemental shipments or multiple requests are made for pick-ups of HHE from locations other than the employee's residence.

An overweight shipment will not be shipped until the employee has paid the excess freight charges (which may be deductible from income tax). Consider sched-

uling a few days between packing out and departure to deal with any unanticipated needs and make arrangements should your shipment be overweight.

A separate weight allowance is authorized for UAB. Any unused UAB weight allowance may be applied to increase the surface shipment or storage of household effects. UAB should be packed and weighed before the surface shipment so that adjustments can be made easily. The weight of all packing materials, crates, and banding is charged against the UAB allowance. Often the final wrapping takes place after the cartons have been taken from your home, so check with the packing company in order to allow for the additional weight.

### ***Ways to Ship Household Effects***

In moving HHE from the United States to Foreign Service posts, the Department uses the following methods:

- 1) The conventional pack-and-crate method and
- 2) International Through Government Bill of Lading (ITGBL) method

Under the conventional pack-and-crate method, a company that is under contract with the Department packs your effects at your house, picks them up, and prepares them for export shipment.



When packing is completed, your HHE is brought to the packer's warehouse and from there to the nearest port. There the shipment is loaded on the first available U.S. flag-ship scheduled to call at the overseas port used by your new post for its inbound shipments. The post arranges for customs clearance, delivery, and unpacking. This method is used for many posts.

In November 1992, the Department began to ship employee household effects via the International Through Government Bill of Lading (ITGBL) method to some posts. Under this mechanism, an international freight forwarder handles shipments to given posts

from origin to destination through agreements it has with packing, port handling, and steamship companies. With the ITGBL method, the employee will work with two contractors, one firm to handle air freight and storage, and another to pack and remove HHE for overseas shipping. The international forwarder arranges to have the shipment trucked to port, booked and loaded aboard ship, cleared through customs at destination, and delivered and unpacked at your new home.

## ***Shipping Documents***

A Government Bill of Lading (GBL) is a contract between the government and a transportation company for the performance of certain transportation services. It is a receipt for effects turned over to the company at origin and a receipt for their delivery. It is used for rail, highway, air, and occasionally for sea shipments. It also serves as the following:

- shipping order,
- carrier's waybill,
- notice of loss or damage.

Packer's Authorizations are approvals by the Department for a packing and storage company to perform the duties listed below:

- pick up your household effects and prepare them for shipment
- place goods you will not need in storage
- withdraw goods from storage and deliver them to your house
- give you access to your stored goods so that you can remove certain items

The Transportation Operations Office issues Packer's Authorizations after a packing company has been selected and the Department has assigned you a packer. Packer's Authorizations will not be issued until you have selected dates and confirmed the dates of your move with the Transportation Operations Office.

Please remember that you may make all your packing, storing, and shipping arrangements without having your orders in hand. However, actual packing of items cannot start unless you have received your orders.

## ***Personal Inventory***

Begin the packing process by making a personal inventory of all your possessions. There are a number of tools you can use to do this.

### **1) Video recorder**

One of the simplest ways to complete an inventory is to use a video camera. Go through each room of your house recording the contents, opening closets, cupboards, and drawers (you may need help). Describe everything, giving brand names, the approximate age or purchase date, and other details.

Once you have finished, make a list of any serial numbers you need, collect warranties, sales receipts, appraisals, and other paperwork, and make a copy of both the recording and the accompanying papers to store in a safe deposit box or with a friend or relative.

### **2) Camera**

Again, go through your house taking photographs that clearly show all of your possessions. This will require many shots of each room, showing the contents of all closets, cupboards, drawers, and so on.

Once the photos are printed (double prints, of course), write additional notes on the back regarding brand, approximate age or purchase date, and any special considerations.

Alternately, place the digital files into a document where you add notes as above. Copy the photo files and notes onto external storage devices (CDs or jump drives).

With either method, collect receipts, warranties, appraisals, etc., and make at least two packages, one to carry with you and one to store someplace safe.

### **3) Computer software**

You can find household inventory programs online, often for free. Some popular financial software programs include an inventory option. Once you have completed your inventory, back up your work, put your paperwork together, and store as above.

**4) Paper and pencil**

Write your name(s) and the date on a cover page. (The Overseas Briefing Center offers a sample inventory form online in Word format at <http://www.state.gov/documents/organization/43095.doc>.) Go through your house, room by room, and write down everything you see. Group and record items by category unless they have special features or exceptional value. Attach receipts, appraisals, and so forth, and copy the whole package.

Regardless of which inventory method you use, keep pictures of household effects, especially valuables, and make sure you have all receipts, appraisals, or estimates of the value of items, in case of loss or damage. Fax or mail a complete inventory to the Claims Office (see below), indicating which items on the list are of high value (\$1,000 or more), or hand in a limited list of the high-value items only. Doing this establishes the ownership and value of these items in case you ever need to file a claim. You may want to attach this to the DS-1620 so you will be sure to provide the personal information requested, such as agency, grade, Social Security number, and so on. This form is available on Infoforms, from the Claims Office, or at post. Please note that the packing company never sees your list of high-value items; it goes only to Claims.

Once your inventory is complete, you can plan how you will separate items:

- 1) packed in your suitcase
- 2) sent by air freight (UAB)
- 3) sent by surface (HHE)
- 4) put in storage

***Assignment of Packers***

Transportation counselors will answer your questions and help you make the necessary arrangements. Travelers should visit or contact the Department's Transportation Office (see "Resources," below) as soon as moving dates are known. At that time, the employee will inform the Transportation Counselor of his/her moving and storage requirements, the approximate amount of the effects to be shipped and/or stored (your inventory should help with this), and the preferred pack-out dates. Provide at least two avail-

able dates to give the counselor flexibility in scheduling your move. The counselor will then select a packing company, assign a packer to handle the move, and schedule the move with the selected contractor. When the move is scheduled, the packer will contact the employee to reconfirm the pack-out dates. If, at a later date, the employee needs to change the pack-out dates, the employee *must contact the Travel Counselor early*, in order to reschedule the move. The best dates for you and your family should be established *early*, before the packing company is assigned. *Cancellation may result in no date at all if the movers are already booked.*

If you live outside the Washington, DC, area, Transportation Operations will furnish you with specific information on the packing procedure to be followed. Department of State and AID employees may call toll-free for assistance at (800) 424-2947.

***Pre-pack Survey***

The next task is to make an appointment with the representative of the packing and storage company to get an estimate of your shipment's weight. The signed pre-pack estimate will enable you to eliminate items necessary to keep within your shipment or storage allowance or, if underweight, to give you a chance to include additional items in your shipment.

It is your responsibility to arrange the pre-pack survey with the assigned company. Be certain the estimator knows of and includes all items stored in your garage or attic, as well as items to be purchased. The pre-pack estimate is not binding, and all charges will be based on actual weights, not on the estimated weight. At the time of the survey, discuss any items that might need special handling. Authorization for controlled storage must be included in the travel orders. Such authorization is obtainable from the employee's Human Resources' Technician in SA-3, Room 4240; Tel: (202) 663-0405/0442.

To protect yourself against an overweight shipment, advise the packing company that it may not ship or store any weight in excess of your allowances without your written consent.

## *Before the Packers Arrive*

Prior to moving day, consider doing the following:

- Sort out items for shipping and storage. Do not ship anything you could not bear to lose, should you have to leave post in an evacuation. Also consider that household effects are sometimes subjected to climatic extremes and rough handling.
- Dismantle outdoor play equipment and stereo and television sets. Repack in original cartons, if you saved them.
- Remove pictures and mirrors from walls and group together.
- Consider having your area rugs cleaned before placing them in long term storage or shipping them overseas.
- Separate, tag with different colored stickers, or otherwise identify surface shipment, air freight shipment, and storage items. Indicate the destination of drawer contents on the outside of the drawer. (Note that stickers should *not* be left on storage items, as damage may occur over the years the items are stored).
- To the extent possible, divide items to be packed into “Fragile” and “Heavy” groups. Packers usually start with fragile items and need to have a space to pack, such as the dining room table. Fragile items can be collected on the table and, as they are packed, new items can be brought until all art objects, china, crystal, and so forth have been wrapped. (Each lampshade should be packed in its own carton).
- Place kitchen utensils on the counters or on the kitchen table.

Some people prefer to pack unbreakable items such as clothing, linens, and personal papers themselves to get them out of the way before the packers arrive. Sealed owner-packed cartons will be listed on the moving company’s inventory as packed by owner (PBO), and the carrier will disclaim any responsibility for loss or damage. Similarly, any claim against the

U.S. Government for loss or damage of PBO goods will be disallowed. Only privately purchased insurance will provide protection for lost or damaged goods that were packed by the owner.

On the other hand, if an owner has packed goods and the packers inspect the contents, they may then seal the carton and accept responsibility for it. If you plan to do self packing, confirm agreement with the packers prior to moving date. The moving company can furnish appropriate cartons, tape, and labels in advance if you wish to pack some items yourself.

However, please note: especially after 9/11, many moving companies will simply refuse anything “packed by owner.”

Personally pack small, high-value items such as cameras, watches, and jewelry and include them in your accompanying baggage.

Packers are supposed to bring a scale for weighing air freight as it is packed. In case they fail to bring a scale, try to have a bathroom scale handy. Allow an extra 10-12 pounds per box for wrapping and banding, which will be done later. Because of the impossibility of keeping mobile scales calibrated, their weights can only be considered an estimate. The employee should arrange to telephone the packer the day after pack-out to check the final weight. On the day of packing, ask whether waterproof cartons will be used. The liftvans themselves should also be waterproofed.

## *When the Packers Arrive*

For best results, it is essential for you to plan on being present during the entire pack-out. The person who has organized the pack-out is always best able to answer the packers’ questions. When the packers arrive, take them around your entire dwelling to indicate what needs to be packed. Marking all items with color-coded labels (e.g., green for HHE, red for storage, or blue for air freight, etc.) and somewhat grouping items according to destination helps immeasurably to reduce packing mistakes. Once everything else has gone, don’t forget to remove these labels from storage items, as they may damage your furniture over time.

It is preferable to pack air freight first; that way you can add or subtract items according to weight. This is impossible if everything else is already packed. Next, pack surface freight and finally the storage items. You may arrange to have all of these packed on separate days.

In order to better supervise the packers, try to enlist the help of friends or family. Especially if several packers come at once, it is very difficult for one person to supervise them all.

The packers will place a number on each item or carton and list it on their inventory sheets; for example: #1 linens, #2 china, and #3 kitchen supplies. You may also wish to use your own marking system to number each carton as it is filled and sealed. In a notebook, record a brief description of the contents, which makes it easier to locate specific items upon arrival at post. If any cartons are lost, it is then possible to determine quickly what is missing.

Be certain that every container or loose item has the packer's inventory tag or tape on it and that each item is listed legibly on all inventory copies. (The packer's inventory will not be as detailed as the ones you made earlier). The contents of cases, such as a violin case, should be listed separately on the inventory.

The packers should specially crate mirrors, paintings, and similar items that are easily damaged or broken. Dishes and glassware should be packed vertically with horizontal layers of cardboard between layers of china and glassware to minimize breakage risks.

Notations on the condition of your furniture—marks, scratches, worn places—will be entered on the inventory. You should make sure that a proper description of the condition of your goods is entered. Note any exceptions you may have to the condition descriptions on the inventory next to the item number.

Usually liftvans (huge crates of wood used for sea shipment) are loaded at your doorstep. Watch how they are packed. Make certain that those cartons designated for storage are separated from those to be shipped. Specially mark cartons containing things you may wish to locate easily. Be sure items are protected from each other with the heaviest ones at the bottom. Generally, packers do a meticulous job, but

should you have to give instructions, remember that everything should be packed so solidly that nothing can move even a fraction of an inch. Do not hesitate to telephone the Transportation Inspector (202-647-4140) if questions or problems arise during pack-out in the United States.

On occasion, moving companies prefer to take your cartons and crates to their warehouse for packing into liftvans. Under no circumstances should this happen unless it has been previously cleared with a Transportation Counselor before the company leaves your home. Taking loose cartons and items to the warehouse for packing increases the chances for loss and confusion.

When the packers have finished, you will sign their inventories for goods in shipment and in storage. These are the only receipts you have for your goods. Take part in seeing that they are accurate. The inventory includes notation of the condition of separate pieces, but contents of cartons are not listed in detail. Especially for items of high value, be sure the description is adequate and the value noted. *Hand carry copies of the inventories with you to post, and leave copies in a safe accessible place in the United States.* You will need the inventory when your shipment is delivered, when you receive your stored effects, and if you need to make a claim. You must refer to the inventory of stored goods when you request an additional shipment to post of items from storage. If you should need to retrieve items from storage before access or delivery at government expense is authorized, the inventory can save you time and money. Any personal inventory cannot serve as a substitute for the inventories you receive from the packers.

### ***Storage in the United States***

When cartons are stored in the United States, the storage company will number each box. It is important for you to know exactly what each carton contains since you might want to request some of the cartons for a later shipment. The request for cartons must be made by number. Individual items will not be retrieved from boxes.

It is also essential that this information be recorded if, for some reason, you may wish to go into storage

for items at your own expense. All arrangements for gaining access to goods in storage must be made in writing to the Transportation Operations Office. The storage company cannot grant access without authorization by the Department. In order to gain access to goods in storage, it is important for couples to draft a joint property statement, in a similar format to the one appearing at the end of this chapter. The statement needs to be signed by both parties and notarized. An e-mailed or faxed permission to have access may be used in lieu of the formal property statement.

Government-paid access to stored goods is allowed only during a transfer between overseas posts or if Separate Maintenance Allowance for family is in effect. At all other times (including evacuation, home leave with return to post, and vacation travel), access is at the employee's expense. Retrieval of goods from storage in situations of divorce is especially complex, as is shipment of goods from post to a divorcing spouse. Seek advice from the management office at post or from the Family Liaison Office (e-mail [flo@state.gov](mailto:flo@state.gov); tel: 202-647-1076).

A retiree has one year from the last date in pay status to arrange for the delivery of goods from storage or shipment from post in some situations. This period can generally be extended to a final maximum of 18 months. Consult with Travel and Transportation for further information.

In the case of the death of an employee overseas, storage of goods at government expense continues for three months. After that, the family member must accept the goods or assume storage expenses. HHE are shipped to any point in the United States designated by the next of kin within 12 months of the date of death.

### ***Unpacking at Your Destination***

When your HHE are unloaded, check off the number of each carton or loose item listed on your copy of the packer's inventory. Any missing or damaged items should be noted on the movers' inventory prior to signing it. You are entitled to have the movers unpack all your effects. However, you may wish to do some of your own unpacking later in order to know where things are stored. In that case, note in writing at the

bottom of the inventory sheet that "the condition at the time of delivery is unknown."

Consider saving boxes for electronic equipment, if you have used the original packing and anticipate moving the items again at the end of your tour.

## **SUGGESTED DOS AND DON'TS**

### ***DOs***

- Read *It's Your Move*. (See "Resources," below).
- Go over the information on allowances provided by the Transportation Operations Office and the post report.
- Plan your departure with enough flexibility to allow for possible failure by packers to meet the scheduled time exactly.
- Visit the Transportation Office as soon as you know your preferred moving date so that a Transportation Counselor can select a packing company and schedule your move. Consider packing air freight, surface shipment, and storage on separate days.
- Order any new furniture and/or appliances far enough in advance to be delivered to your home for pick-up with your other HHE.
- Be sure the packer provides you with a complete and descriptive inventory showing the correct number of items stored and shipped.
- Be sure that agreements between you and the packing company are in writing. Confirm all transactions with the Transportation Office.
- Advise the Transportation Operations Office of your travel plans and a telephone number and/or address where you can be reached prior to or en route to your destination. **IT IS THE TRAVELER'S RESPONSIBILITY TO STAY IN TOUCH WITH TRANSPORTATION.**
- Check with the Transportation Operations Office regarding controlled storage for valuable or irreplaceable items such as furs, tapestries, paintings,

and rugs. Controlled storage must be written in your Travel Authorization by the employee's Human Resources' Technician in SA-3, Room 4240; Tel: (202) 663-0405/0442.

- Make certain you have adequate private insurance on your shipment and stored items for damage, loss, and replacement value.
- When you receive your effects at your post, note on the inventory or delivery receipt provided by the mover all exceptions as to loss or damage. If you do not have time to open all cartons, sign the receipt by adding the proviso: "subject to further inspection."
- Promptly file a written claim with the moving company for any losses or damaged items. Under ordinary circumstances, if it turns you down—which it often does—you then apply to your own private insurance. If you do not have insurance, you can then file a claim against the U.S. Government (see Chapter 6, "Insurance").

### ***DON'Ts***

- Do not put valuable items, such as silverware, heirlooms, furs, jewelry, and important documents and papers, in storage with the rest of your effects. They are best protected in a safe deposit box, bank vault, or moving company vault.

Controlled storage may be authorized for clothing, rugs, tapestries, paintings, other works of art, and other non-furniture items of high value. Furniture is not authorized controlled storage. High-value items include non-furniture items which: have value exceeding \$2,100; are part of a set whose combined pieces exceed a value of \$2,100; are one-of-a-kind articles that are irreplaceable and have a substantial, albeit hard-to-determine monetary or insurable value; and have special storage requirements. Notwithstanding the \$2,100 limit, controlled storage may be authorized for usable (in working condition) firearms. For more information on the availability of controlled storage, talk with the Transportation Office.

- Do not leave money or other valuables unprotected during the packing process.

- Do not offer alcoholic drinks to packing company employees. You may want to have nonalcoholic refreshments available, hoping that special attention paid to the movers will result in a positive attitude and more productivity.

### **SUGGESTED ITEMS FOR HOUSEHOLD SHIPMENT**

Items that you will need vary from post to post. The most important step in successfully packing just the right things is research. Contact the Overseas Briefing Center and CLO Coordinator or Management Officer to find out as much as you can about your future home.

Ask more than one person at post about what to bring. Do not assume that the first person you hear from has actually paid close attention to the size of the beds or whether vacuum cleaners are provided. Opinions will vary, so be sure to ask for the reasons behind people's suggestions.

Following are some general points to consider, based on the experiences of other Foreign Service Officers and Families.

- 1) **Furniture:** Request a list of furnishings that will be provided, if any. Check whether items such as computer desks, entertainment centers, child-sized furniture, or sufficient bookshelves will be available. Be sure to investigate before deciding which larger items to take, since limited warehouse space may mean that you have to keep all of the government furnishings even if you bring some of your own.
- 2) **Mattresses:** Mattresses in government housing vary in quality and comfort. Some people recommend shipping a memory foam pad, an air mattress, or even a complete mattress and box spring set. Confirm the bed size and make sure that post can store items you prefer not to use.
- 3) **Decorations:** Bring anything that makes a new place home. However, remember that you will probably pick up all kinds of wonderful new items. If you are not flexible about colors and décor, bring sofa covers or textiles to place over embassy furniture.

- 4) **Priceless items:** Do not bring anything that you absolutely cannot bear to lose; however, remember that things can get lost or damaged in storage, too.
- 5) **Books:** Books are wonderful, but heavy. Find out if there is a good English-language library or book exchange at post. Make sure that special books are packed carefully.
- 6) **Shopping plans:** If you can receive packages via APO or pouch, you will be able to shop online or by mail, making it less essential to try to pack everything you will need. Remember that, if you will be in the Southern Hemisphere, U.S. companies may have difficulty filling out-of-season orders such as bathing suits in December or sweaters in July.
- Think about when you will be visiting the United States or when you will have visitors. You may be able to shop then or ask friends to bring a few extra items.
- 7) **Climate control:** Ask what kind of heating and cooling exists at post, when it is turned on, and how it functions if the power supply is erratic. You may appreciate an extra space heater or fan(s).
- 8) **Electrical items:** Verify with post whether you need to buy different electrical appliances, a multisystem television, an unlocked mobile phone, or other items. (See Chapter 10, "Electricity, Television, DVDs, and Phones.")
- 9) **Clothing:** Make sure that actual temperatures at post match your expectations (for instance, Mexico City can be very cold, but some people do not bring warm clothing because they imagine that they will not need it). Check whether local shops supply shoes and clothing in your size. It is hard to buy children's clothing in advance, because you never know how much they will grow. Try to make other arrangements (see point 6 above). It is also difficult to know what to bring in the way of women's clothing since fashions vary greatly from post to post. Find out as much as you can in advance or wait to see and buy later. Some people suggest packing winter clothing, even if you are going to a tropical post, since you may end up traveling during the winter.
- 10) **Computers:** Hand carry a laptop if it is important for you to have a computer immediately. Find out if electronics are cheaper or more expensive at post before purchasing anything new. Bring printer, scanner, paper, supplies, and anything else not available at post.
- 11) **Cosmetics:** Do not stock up too much. Large supplies can end up going out of fashion or out of date. Take just enough to last until your next trip or the arrival of your next visitor. Do find out which items are not available locally (cotton balls, unscented soap, hypoallergenic products, and so forth.)
- 12) **Gifts and seasonal decor:** Ask when (and what kind of) hostess gifts are expected and if there are special items you should bring (expensive or hard to find at post). You may want a supply of presents for children's parties and special occasions, but remember that tastes change quickly. It is hard to gauge the exact need for these kinds of things. You may also wish to include holiday items.
- 13) **Kitchen:** Find out which foods are available at post and bring whatever cooking supplies you need. Ask if there are special items that are particularly useful (large pot for boiling water, flat rubber sink stoppers, ice cube trays, etc.)
- If anyone in your family has special dietary needs or preferences, plan ahead. Items such as unbleached flour, canned soups without MSG, or specialty products may not be available. It may be worth using a little of your shipment weight on certain foods, even if you are not going to a consumables post.
- 14) **Hobbies:** If you quilt, sew, or do crafts, be sure to ask what supplies are available locally. You may want to stock up on fabrics, notions, and so on.
- 15) **Vacuum cleaners:** Some posts offer these, some do not. In some cases, if the post vacuum breaks, it will not be fixed or replaced. Is a vacuum even needed? A "stick" vacuum is lightweight and easy to pack, but it may not do as good a job, while a floor steamer can be useful for large areas of tile.

- 16) **Pet supplies:** Check on the availability and cost of these, especially if you have a “picky” pet.
- 17) **Miscellaneous:** Some people suggest bringing wastebaskets, on the theory that you can never have too many. On the other hand, there is probably something at post that would do. Find out if you should bring: extra telephones (and, if so, if you will need special adapters to plug them in); shower curtains and hooks (plus rods if needed); bathroom hooks or organizers; extra lamps; or occasional tables. Also bring lots of clothes hangers and whatever linens you normally use—having verified, of course, the size of your new beds.
- 18) **Cleaning products:** If you think you might hire household help, you may want to stick with local products, since your staff will know how to use them. Bring anything needed for special items such as non-stick pans.

Other suggested items (adapt according to your preferences and what is available at post):

- automobile parts and supplies
- bicycles
- camping and picnic gear (cooler, grill—especially if you like a certain kind of grill)
- candles (birthday cake and decorative)
- card table and chairs (may be available from the embassy if only needed occasionally)
- china/dishes/glassware/silverware
- holiday decorations (perhaps even an artificial tree. Find out what will be available locally.)
- flashlights, batteries, rechargeable lamps
- Flower vases and any flower-arranging supplies you use
- freezer wrap and bags (an upright freezer is often provided at post, and you may want to stock up on and freeze items unavailable year-round.)
- household tools that you regularly use, nails, screws, picture-hanging supplies, extension cords, any electrical supplies
- paper products—again, ask what is available locally. You may want decorative paper napkins or paper plates, gift wrap, cards, transparent tape if you want U.S. quality, envelopes if you need a certain size, such as #10 business envelopes, post-it notes, or other office supplies. If you are heading to the tropics, stick strips of waxed paper in the envelope flaps so they will not stick together. If you do not have time for this, some people swear

- by putting them in the freezer after unpacking.
- photo albums. You may want to copy irreplaceable pictures, such as historic family photos, and leave the originals someplace safe.
- sports equipment and supplies (tennis balls, golf balls)

## **BAGGAGE**

Your personal (as opposed to household) effects travel as either accompanied or unaccompanied air baggage (UAB). Security concerns may affect what you are allowed to pack. Please check with your airline before preparing your bags.



### ***Accompanied Air Baggage***

#### **Weight Allowance** (14 FAM 568)

The amount of baggage allowed to passengers without charge varies by airline according to class of service, ownership (American/foreign), and departure location. Pets are not included in your baggage allowance.

A traveler leaving the United States on an American flag carrier (AFC) is often entitled to take two pieces of luggage each weighing a maximum of 70 pounds (31.8 kilos) for a maximum of 140 pounds. However, some major airlines have now reduced the international baggage allowance to 50 pounds per bag for a maximum of 100 pounds. (This brings the maximum in line with domestic flights.) If the traveler flies all the way to his/her destination on the AFC, there is no problem. If the traveler changes to a foreign flag carrier (FFC) en route, and the luggage is “interlined” (i.e., not weighed before being put on the FFC), there is likewise no problem. However, if the luggage is weighed before being placed on the FFC, then the traveler may have to pay overweight charges on 96 pounds. The economy class weight allowance on most FFCs is only 44 pounds, and the traveler brought 140 pounds from the United States. Travelers who submit receipts for excess baggage charges may be reimbursed for the difference between the U.S. carrier’s international baggage allowance and the second carrier’s more restrictive allowance.

When travel begins on a foreign flag carrier overseas, the traveler may take the local checked baggage weight for first class passengers even when traveling on an economy class ticket. On most FFCs, the first class baggage weight allowance is 66 pounds. If a U.S. Government excess baggage authorization ticket (GEBAT) cannot be issued to pay for the excess weight charges, the traveler may pay for them directly and claim them as a miscellaneous expense documented (with a receipt) on his or her travel voucher.

### Content of Accompanied Air Baggage

Items in your suitcases may be the only possessions you will have for several weeks or more.

- Pack everything snugly, being sure that breakable items are fully cushioned by soft items. Leave no empty spaces and use underwear, socks, and so forth for cushioning. Consider using “deftors,” which compact garments to take much less space.
- Include a family medical kit. (See Chapter 5, “Medical Information and Issues.”)
- Check with the airline to determine acceptable carry-on and checked suitcase size and weight. The maximum size for luggage is determined in “linear inches,” which means length, width, and girth added together. This number may vary depending on which airline you use.
- Weigh your suitcases on bathroom scales to estimate whether they will fall within the airline’s weight requirement. Stop when you are just short of the maximum weight limit and consider whether you need to allow for purchases en route.
- Pack your accompanying air baggage so that you do not have to open every bag at every stop. If possible, pack in such a way that one bag will suffice for the whole family during stopovers.
- Remember that every member of your family may carry certain items as cabin luggage. Be sure that everything needed for the flight is in the flight bag. Depending on security measures, this may be a good place for perfumes, cosmetics, or other liquids that might be damaged by freezing or low air pressure. You should also carry your important papers in a briefcase or even a small suitcase as a “traveling desk.”
- Your flight bag is sometimes weighed with your luggage and always passes through security inspection prior to takeoff.
- If you use old luggage, be sure that it will stand the trip. If fastenings are weak, put some kind of extra belt around the bag, such as the web belts found at luggage and surplus stores. If you buy new luggage, buy lightweight, durable pieces.
- Tag each piece on the outside and tape a paper with your name and destination inside. It is helpful to mark luggage for easy identification with some distinctive color or symbol, such as a large square of plastic tape or colorful heavy yarn tied at the handle beside the luggage tags. Use luggage tags to indicate your flight itinerary and to provide telephone contact numbers in the case of loss or delay.
- Because of security considerations, travelers are often not permitted to lock their luggage, or they can only lock luggage after it has been inspected. Thus, the traveler might want to have luggage locks and keys available in case there is an opportunity to lock luggage. It is also possible to purchase locks that are acceptable to the TSA and that only they can open with a special key. Finally, it is possible to purchase plastic security seals which can be broken easily but that also indicate clearly that the luggage has been opened.

### Suggested Items for Accompanied Air Baggage

Ask your sponsor what will be in your housing when you arrive. Someone may be purchasing basic food supplies. You may want to ask for specific items if there is something very important to you (such as coffee).

Verify the contents and availability of post welcome kits. Ask for an honest opinion of the quality (Some people complain about cheap sheets and towels). When will you need to return the kit? If you have to return it when your air freight arrives, make sure that you send basic household items in your UAB.

### Suggested items to pack:

- clothes: Make sure you have one or two outfits for dressy functions, work clothes, comfy clothes for relaxing or sports activities, maybe even a few

items for the next season if it is possible that you may need them. (Your UAB may be delayed)

- photos
- pet food (if animal needs particular brand)
- Swiss army knife or all-in-one tool (not allowed in carry-on luggage)
- small toolbox for doing minor repairs if you are a fix-it type
- basic home office or school supplies such as tape, mini stapler, pens, pencils, notebook, scissors, mini pencil sharpener
- calculator
- playing cards or other small games
- CD player and CDs or MP3 player
- stamps (ask if needed—you may be able to get these at APO)
- stationery
- adapter plugs, if needed right away
- any essential kitchen items not provided in welcome kit
- clothes hangers (check how many will be in the welcome kit)
- flashlight with new batteries
- needles, thread, few buttons, snaps, hooks and eyes, safety pins
- laundry bags, if you use them
- rain gear, umbrella (if likely to be needed)
- travel alarm clock with new batteries
- anything else that will make you feel more comfortable and at home in an empty, unfamiliar place including “fun” or decorative items, family photos, etc.
- (lightweight) projects for accompanying family members if you will spend time “in limbo,” e.g., photos albums to organize, books you would like to read, language learning aids, or other things that will give you a feeling of accomplishment while waiting for your shipments to arrive.

***Unaccompanied Air Freight***

The purpose of sending a portion of your household effects by air freight is to enable you to set up light housekeeping at once. Again, verify details regarding welcome kits; find out what will be provided and how long you can keep it.

Also check with post for a realistic estimate on how long air freight should take; it usually arrives within

three to four weeks of pack-out. Since your household effects may not arrive for two to five months (in very exceptional cases), take stock of your family needs and interests and pack the air freight accordingly. Find out if you will spend time in temporary quarters: you may not want to unpack your air freight just to pack it up again.

<b>Unaccompanied Air Freight Allowance Chart</b>	
Family	Gross Weight (includes all packing material, containers, boxes)
1st person	250 pounds
2nd person	200 pounds
3rd person	150 pounds
Each additional person	100 pounds

Remember that even your air shipment may be delayed, so do not absolutely count on its prompt arrival. If you really need something, take it with you. Ask if there are items that people at post typically lend to one another during the arrival process (e.g., toys, DVDs, kitchen utensils).

Have air freight packed before household effects so excess weight can be removed and sent with your household effects. Keep in mind the high risk of breakage of china and glassware sent by air. Consider purchasing attractive plastic dishes and glasses that can be used for picnics later. Ship small appliances in their original cartons if available.

Do not pack anything in your air baggage or air freight that could be damaged by freezing or any liquids that are not absolutely escape proof. Unpressurized and unheated compartments at high altitudes can cause things to freeze or the contents of bottles and tubes to be sucked outward by low air pressure. Screw type plastic bottles packed inside leakproof plastic bags are best for transporting liquids.

*Do not pack flammable or explosive items, such as lighter fluid, matches, aerosol cans, nail polish, or polish remover in air cargo.*

### Suggested Items for Air Freight

(See Chapter 15, “Children in the Foreign Service,” for additional suggestions on packing for children):

- linens, if you prefer not to use those from the welcome kit or if a welcome kit is not available
- pillows
- CD player or stereo and CDs or tapes
- TV/VCR/DVD player (if not available to borrow or rent at post)
- microwave (if not provided)
- clothing—including for the next season, in case HHE is delayed
- more hangers
- books, games
- more photos
- cosmetics and toiletries
- basic kitchen items, including small electric appliances, spices and condiments, and a cookbook or two
- seasonal decorations, gifts, etc., if likely to be needed before HHE arrives
- electrical supplies
- office supplies
- more basic tools
- anything from the “Accompanied Air Baggage” list that didn’t fit

### CONSUMABLES ALLOWANCE

Some Foreign Service posts provide the employee an additional weight allowance for consumables. This allowance is meant to offset difficulties caused by the shortage or unavailability of certain foodstuffs, paper products, and other items at post. Consumables are used up. They do not wear out. Thus, articles such as tires may not be shipped as consumables. Up to 2,500 pounds of consumables may be shipped for a two-year tour of duty, although this amount does not have to be shipped all at once. If the tour is extended by a year, an additional 1,250 pounds may be added.

Call Transportation Regulations Office (202-647-2853) for additional information.

Check with post and the Overseas Briefing Center for suggested items to purchase; these differ from post to post. The OBC also provides a list of suggested

sources for making purchases. Bear in mind that availability at post may change rapidly.

Some suggestions when planning consumables purchases:

- Get specific information, from more than one person if possible, about what is available (and affordable) at your particular post. To aid you, ask the Overseas Briefing Center for Personal Post Insights ~~and returnee referrals~~.
- Before planning purchases, keep track of the items your household uses in a week (or, better yet, a month). Use this to determine amounts.
- Check expiration dates. It is possible to lay in a two-year supply of some things (shampoo), but impossible for other things (crackers). Make sure food is not packed together with laundry detergent or it will end up smelling and tasting like soap!
- Be sure to find out the rules on follow-up consumables orders. For a two-year posting, items can be ordered through the first year. For a three-year posting, items can be ordered through the second year with an amendment to the travel order which basically is valid for only one year. Be sure to keep track of the shipment weight so you can use your remaining pounds.

### TRACKING SHIPMENTS

The old mechanism for tracking shipments (“Where Is My Shipment?”) is not functioning because the system to which it was attached (STATS- State Transportation and Tracking System) has been phased out. STATS is being replaced by ILMS (Integrated Logistics Management System), which will have a new mechanism for tracking shipments.

In the interim, it is always possible to contact State Transportation to inquire about shipments sent out by the Transportation Office (Tel: 202-647-4140 or 800-424-2047.) Questions may also be asked via e-mail: [TransportationQuery@state.gov](mailto:TransportationQuery@state.gov).

## **FIREARMS AND AMMUNITION**

If you plan to ship firearms, read the post report to determine any restrictions or limitations in effect at your post. Arrange to have firearms registered with U.S. Customs before they are shipped from the United States (Customs Form 4457) as proof that you took the firearms from the United States. This will simplify reentry.

## **ITEMS NOT COVERED IN U.S. GOVERNMENT ALLOWANCES**

Boats, outboard motors, aircraft, animals, birds, and plants are not officially considered personal or household effects and may not be shipped or stored at U.S. Government expense. If you want to ship any of these items at your own expense, be sure to check the post report or contact the embassy of the country to which you are assigned to see if the item may be imported.

## **INSURANCE**

Throughout the moving process, your belongings are subjected to multiple handlings, stresses, and strains. Damage or loss can occur despite care taken in both packing and shipping. Therefore, purchasing adequate private insurance is of particular importance.

The Military Personnel and Civilian Employees' Claims Act of 1964 (14 FAM 640) *does not provide full insurance*. Rather, it functions only as a minimal safety net in those instances where an employee has no private insurance or where private insurance is disallowed. (See Chapter 6, "Insurance," for more information.)

The Act authorizes payment for personal property only. It does not provide a remedy for consequential damages or other types of expenses such as loss of use, interest, carrying charges, cost of lodging or food while awaiting arrival of shipment, attorney fees, telephone calls, cost of transporting claimant or family members (car rentals), inconvenience and time spent in preparation of claim, or cost of insurance premiums.

A list of high-value items (more than \$1,000) should be filed with the Claims Office in the State Depart-

ment. Thus, value and ownership will already have been established if there is need to file a claim against the U.S. Government. (See "Personal Inventory," above).

A "Personal Articles Floater Policy" can provide additional coverage for individual high-value items such as jewelry, silverware, and art objects. Professional appraisals may be required in some categories.

To file a claim against the U.S. Government, the employee needs to keep several points in mind. Within 75 days of receipt of the goods, the Claims Office must receive indication of intent to file a claim. The claim itself should be filed within one year of receipt of goods. If the employee waits longer than one year (and a maximum of two years), the amount that he or she receives may be reduced.

Forms needed to file the claim should be available from the General Services Officer (GSO) at post or on Infoforms (DS - 1620 - Claim for Personal Property; 1620A - Claims Investigating Officer's Report; 1620B - Demand on Carrier; 1620C - Schedule of Property; 1620E - Notice of Intent to File Claim for Loss and/or Damage). The Transportation Division is also finalizing EZ - Claims, which will permit the electronic filing of claims against the U.S. Government. "Fast Track" already exists for claims of less than \$1,000 (Form DS - 1620F) Transportation also has a claims site on the intranet, which provides much useful information (<http://almopsttm.a.state.gov/claims.asp>).

## **NOTE TO NEW EMPLOYEES**

As you prepare to come to Washington, you will probably not know your overseas destination. You can facilitate your subsequent move abroad if you carefully follow the packing suggestions in this section, taking special care to:

- Prepare a complete inventory of your household and personal goods
- Plan what you might take abroad if authorized a limited shipment of effects (the shipment you get if traveling to a furnished post) and see that these items are packed separately from those that would remain in storage

As the packers fill out their inventory sheets, be certain that you can identify cartons and items by the number placed on each piece. It might be useful to keep a small notebook and enter the packer's number with a brief notation of carton contents or description of individual items. When you receive your assignment you can easily notify the storage company or the department warehouse regarding the effects you wish shipped abroad.

## RESOURCES

*It's Your Move*—comprehensive Transportation publication  
 Internet: ~~[www.state.gov/m/a/c8026.htm](http://www.state.gov/m/a/c8026.htm)~~  
 Intranet: <http://lm.a.state.gov>, click on "Household Moves"

### Transportation Operations Branch

(A/LM/OPS/TTM)  
~~Room 1248, Harry S. Truman Building~~  
~~2201 C Street, NW~~  
 Department of State  
 Washington, DC ~~20520~~  
 Tel: ~~(202) 647-4140~~  
 Toll-free: ~~(800) 424-2947 if outside of the~~  
~~Washington, DC, area~~

WebMove—an easy-to-use, Web-based tool that walks you through the entire pack-out process  
 Intranet: <https://webmove.a.state.gov>  
 Internet: <https://webmove.state.gov>

### Foreign Service Institute Transition Center

(M/FSI/TC)  
 George P. Shultz National Foreign Affairs Training Center (SA-42)  
 Department of State  
 Washington, DC 20522-4202  
 Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
 Internet: <http://www.state.gov/m/fsi/tc/>  
 Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

### Overseas Briefing Center (M/FSI/TC/OBC)

Room E2126  
 Tel: (703) 302-7277  
 Fax: (703) 302-7452  
 E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)  
 Intranet, ~~Electronic Post Boxes:~~  
<http://fsi.state.gov/fsi/tc/epb/epb.asp>

Related training videos can be viewed on site or checked out for two days from the OBC Information Center.

### Transition Center Training Division (M/FSI/TC/T)

*Foreign Service Life Skills Training*  
 Tel: (703) 302-7268  
 E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

### Related Transition Center Training

Regulations, Allowances and Finances in the Foreign Service Context (MQ 104)  
 Going Overseas for Singles and Couples without Children (MQ 200)  
 Going Overseas for Families and Couples with Children (MQ 210)  
 Going Overseas – Logistics for Adults (MQ 220)  
 Going Overseas – Logistics for Children (MQ 230)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

*SAMPLE*

**JOINT PROPERTY STATEMENT**

We declare that the property being stored at government expense is the joint property of \_\_\_\_\_ and \_\_\_\_\_ and either party may have access to these effects.

1. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

2. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name of storage company:

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Date entered into storage: \_\_\_\_\_

Invoice No. \_\_\_\_\_

Notarized by: \_\_\_\_\_

Date: \_\_\_\_\_

## Chapter 12

# POST MORALE

Post morale makes a big difference to your overseas tour. Do people enjoy working and socializing together? Is there a feeling of being one team, with an important goal? Do employees and family members feel listened to and valued? Is it clear, no matter what the circumstances, that management is trying to improve the situation?

Post morale can be affected negatively by external factors such as on-going crisis situations, uncertainty, anti-American sentiments, or limited resources and facilities. However, individual attitudes and actions can temper the impact of these outside influences. Morale can change with the arrival or departure of a single person or family.

While post leadership perhaps makes the biggest difference, each person affects mission morale. The following checklists suggest ways that everyone can help build and maintain high post morale.

### PRIOR TO ARRIVAL AT POST

- ❑ Do your homework! Make sure that every post on your bid list meets your needs. The Overseas Briefing Center can help, offering everything from official resources, such as ~~TMTWO~~ ("welcome") cables or post reports, to candid anonymous opinions in the form of Personal Post Insights. Pay attention to factors such as availability of entertainment options and freedom of movement if these will impact your (or your family members') well-being.
- ❑ Once you have an assignment, contact the Community Liaison Office (CLO) Coordinator for additional information and advance help with factors such as schools and family member employment. Ask to receive the post newsletter, if available, to give you a better idea about what's happening.
- ❑ Find names and contact information for people who can answer questions for everyone in your family, whether about the new job, life at post, schools, pet supplies, or other factors important to you. Expectations influence your later experiences



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#### AS A NEW ARRIVAL

#### WHILE AT POST

#### PRIOR TO DEPARTURE FROM POST

#### RESOURCES

### Principal Officer List for Enhancing Post Morale

- 1) *Be secure enough not to micromanage, criticize, worry incessantly about your image, or feel that you need to artificially “take charge” to show your leadership skills. Trust your employees and let them do the job they are trained to do.*
- 2) *Provide a sense of mission and purpose. Help all to feel that they are making meaningful contributions and are part of a team working for an important goal.*
- 3) *Foster a respectful work environment and support community-building activities. Provide positive reinforcement and praise.*
- 4) *Listen to employees and family members. Recognize that schools and families are important and allow employees time for them.*

and the way you interpret them, so try to clarify on-the-ground conditions.

- Ask about your housing, with as many details as possible. If you will be staying in temporary quarters, find out what they are like and how long you might expect to remain there. Even if the news initially disappoints, you are better off being mentally prepared.
- Learn as much about the country and its language as you can. This matters for family members as well as employees. Even a few words of the local language can make a difference.
- Notify post of your arrival and who will be accompanying you. Let the Management Officer know if you are traveling with a pet. Try to plan your arrival at a time that is convenient for those meeting you.
- Make personal and financial arrangements prior to leaving the U.S. or your previous post.
- Pack your carry-on bags, luggage, and air freight wisely so that you can manage even if some of your luggage is lost or delayed.

- Be sure to let your sponsors (or the CLO Coordinator) know if you have special dietary needs or restrictions, since someone might be planning to purchase basic supplies or prepare a welcoming meal for you.

### AS A NEW ARRIVAL

- Thank everyone who provided pre-arrival information and those who spend time acquainting you with your new office and community. (Bringing small gifts of hard-to-find items might be a much-appreciated gesture.)
- Don't forget to pay back your sponsor for any expenses incurred on your behalf (yes, even if you never use the instant coffee).
- Attend briefings and orientation programs. Make sure family members obtain embassy ID cards and get the information they need.
- Keep an open mind and be flexible. Accept that your new life is different from the old. Try to avoid saying, "In [place name] we...."
- As the accompanying spouse or partner, remember how important and valuable you are, no matter what impression others give you. Don't hesitate to speak up or ask for help.
- Practice stress management techniques: eat nutritiously, get enough sleep, exercise, and take plenty of breaks for enjoyable activities.

### Management Officer List for Enhancing Post Morale

- 1) *Recognize that the services you provide are essential to post morale.*
- 2) *Listen to employees and family members. As one spouse said, “We can put up with poor living conditions if we feel that someone is listening and trying to improve things.”*
- 3) *Aim for fair treatment and clear communication.*

- ❑ Establish a routine or do what you can to gain a sense of stability and control (this is particularly important for family members, since employees have an instant routine).
- ❑ Seek out a local support network and don't allow yourself to become isolated. Make local as well as expatriate friends to enrich your experience.
- ❑ Bring home from the office publications and bulletins of interest if these are not provided via e-mail (being sure to follow adequate security precautions). Maintain good relationships at home and help with daily activities.
- ❑ Know post emergency and security plans (whether you are an employee or family member) and prepare documents and other items needed in the event of an emergency.

## WHILE AT POST

- ❑ Avoid comparisons of housing and other factors. Benefits vary from one agency to the next and apparent disadvantages in some areas may be balanced by advantages in others.
- ❑ Get to know local customs and courtesies. Try not to judge: things are "different," not necessarily "bad." Develop good communication with nationals at the mission. Practice the language. See the country.
- ❑ Take part in embassy community activities and work with others to create a supportive climate—but develop outside friends and interests as well. This makes life more interesting for everyone.
- ❑ Offer to be a sponsor for new arrivals. Share information and contacts. Loan items they might need while waiting for their shipments.
- ❑ Share books, music, videos or DVDs, catalogs, games, sports equipment, and other items that might be in scarce supply at post.
- ❑ Include colleagues in social functions who might otherwise have limited opportunity to attend such events. Invite others to special holiday events, remembering to include their houseguests, relatives, or other visitors.
- ❑ Send a guest list and, if appropriate, an explanation of purpose to colleagues invited to representational functions. As a guest, share responsibility for the success of representational functions.
- ❑ Help others at post when they go through difficult times. Provide a listening ear when needed.
- ❑ Give time to the commissary association, school board, American club council, or other organizations that benefit you.
- ❑ Continue to show appreciation to others. Take time to be thankful for extras that not every local resident has: air conditioning, pouch or APO, the IVG phone line, a backup generator, high-speed Internet, inexpensive household help, or whatever makes your life at post more pleasant.

### CLO Coordinator List for Enhancing Post Morale

- 1) *Provide accurate information.*
- 2) *Plan community building activities and make sure that the sponsor program works well (it should be a very high priority).*
- 3) *Listen to employees and family members.*

## PRIOR TO DEPARTURE FROM POST

- ❑ Follow the steps under "Prior to Arrival at Post," above.
- ❑ Find ways to say goodbye and thank you to the country and the people who helped you throughout your tour.
- ❑ Organize records at work to pass on what you have learned and eliminate discontinuity. Write your successor about the post and answer questions.
- ❑ Leave suggestions for enhancing post morale.

**RESOURCES**

**Family Liaison Office** (M/DGHR/FLO)

Room 1239, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
Internet: <http://www.state.gov/m/dghr/flo/>  
E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions  
[FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov) for education questions  
[FLOAskEmployment@state.gov](mailto:FLOAskEmployment@state.gov) for questions about family member employment  
[FLOAskEvacuations@state.gov](mailto:FLOAskEvacuations@state.gov) for questions about evacuations

**Foreign Service Institute Transition Center**

(M/FSI/TC)  
George P. Shultz National Foreign Affairs Training Center (SA-42)  
Department of State  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
Internet: <http://www.state.gov/m/fsi/tc/>  
Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center** (M/FSI/TC/OBC)

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)  
Intranet ~~Electronic Post Boxes~~:  
<http://fsi.state.gov/fsi/tc/epb/epb.asp>

Related training videos can be viewed on site or checked out for two days from the OBC Information Center.

**Transition Center Training Division** (M/FSI/TC/T)

*Foreign Service Life Skills Training*  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Realities of Foreign Service Life (MQ 803)  
Explaining America (MQ 115)  
Protocol and U.S. Representation Abroad (MQ 116)  
Communicating Across Cultures (MQ 802)  
Encouraging Resilience in the Foreign Service Child (MQ 500)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

*Chapter 13***SPOUSES and MEMBERS OF HOUSEHOLD****MARRIAGE**

When a Foreign Service employee marries, the following documents must be submitted within 30 days of the marriage:

- 1) Residence and dependency report (OF-126 or AID 490-2).  
The appropriate agency official will advise the employee of the opportunity to enroll or change enrollment in the health benefit and life insurance programs.
- 2) SF-86 Questionnaire for Sensitive Positions (or other personnel security questionnaire used by participating federal agencies)
- 3) A certified copy of the divorce decree or other evidence of the termination of any former marriage of either the employee or the spouse

Within 90 days of the marriage, a medical examination must be completed for the spouse and any newly acquired dependents.

Employees who intend to marry a foreign national must inform their employing agency at least 120 days prior to the expected date of the marriage. The reporting procedures are listed in 3 FAM 4100, Appendix B-3. The employee must submit through his or her personnel officer at post the forms listed above as well as:

- 1) Memorandum of intent
- 2) Counseling memorandum
- 3) OF-174 (the FSN employment application used by Diplomatic Security) or the SF-86 (Questionnaire for Sensitive Positions)
- 4) Biographical sketch on intended and family

Foreign Service or Civil Service employees who marry foreign nationals without providing the required advance notification are liable for consideration of disciplinary action against them.

***Expeditious Naturalization***

Foreign-born spouses wishing to become naturalized U.S. citizens may take advantage of expeditious naturalization according to #319 (b) of the Immigration and Nationality Act (INA). The foreign-born spouse

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must be a legal permanent resident of the U.S. and accompany and reside with the Foreign Service employee at post. To qualify, the Foreign Service employee's overseas assignment must have one full year left at post after the date the spouse becomes a U.S. citizen. The average processing time is four to five months. Spouses of employees with less than one year of their overseas assignment remaining, those returning to the United States, and spouses of employees on unaccompanied tours are not eligible for expeditious naturalization. Foreign-born spouses are not required to naturalize.

### SPOUSAL RIGHTS AND RESPONSIBILITIES

All official members of a Foreign Service family enjoy privileges, such as payment for official travel, housing while overseas, and so on. As with any official situation, however, certain rules and regulations apply. In 1972, the Department of State issued a "Policy on Wives of Foreign Service Employees." The policy now applies to male spouses and other eligible family members (EFMs), as well as to wives. Key points include the following:

- EFMs are private individuals, not U.S. Government employees, so they cannot be required to perform official duties.
- Likewise, the U.S. Government cannot insist that family members carry out representational responsibilities (hold or attend social events on behalf of the government).
- Family member participation in charitable activities, clubs, and social gatherings is strictly voluntary.
- No EFM has authority over members of other families based on the employees' respective positions.



- Family members cannot be evaluated as part of employees' official performance reports.
- Family members are required to behave in a manner "which will not reflect discredit on the United States."

In other words, Foreign Service family members do not have to participate in embassy activities overseas, although many family members find such participation to be both enjoyable and worthwhile. However, family members do have to follow certain ethical guidelines.

In brief, family members overseas should not do the following:

- Accept items of monetary value (gifts, favors, entertainment) from people seeking official action by or trying to do business with the Department of State.
- Make local investments while at post (including real estate, except for personal occupancy; stocks, bonds, or shares of companies headquartered in the country; and so on).
- Participate in partisan political activities of the host country.

The Office of Government Ethics provides more guidance ([www.usoge.gov](http://www.usoge.gov)) or the employee can check the State Department intranet site (<http://ethics.state.gov>).

Other policies and regulations apply to family members, including host country regulations related to employment outside the U.S. embassy (see Chapter 14, "Family Member Employment Overseas"). Consult post's Management or Human Resources Office for further guidance on working on the local economy.

### MEMBERS OF HOUSEHOLD

A member of household (MOH) is an individual who resides with a Foreign Service employee at post, but is not on the employee's official travel orders; this individual falls outside of the Department of State's current legal and statutory definition of an eligible

family member. Employees are required to notify post management that a member of household will reside with them during their tour of duty at post. MOHs may include elderly family members, other relatives of the employee, domestic partners, and adult dependents over the age of 21 who do not have any special needs. There is no limit on the number of people an employee may declare as members of household.

A Foreign Service child from ages 21 to 23 could still be on travel orders if the child continues to receive the education travel allowance. This status would end upon turning 23 or finishing undergraduate studies. In addition, family members may still be on travel orders until the age of 23 if they have served in the military and fulfill certain conditions. They would not have been considered a dependent during their military service and can extend their period of eligibility by the number of years of service.

### ***Accommodations***

Any member of household who has been declared to the Chief of Mission may receive limited support and assistance from post. Without conferring any special status, 3 FAM 4180 provides guidance to Chiefs of Mission on how to best facilitate member of household integration into the post community:

- Assist MOHs with obtaining residency permits and travel visas in accordance with local laws.
- Include all U.S. citizen MOHs in the mission warden system.
- Encourage employees to complete emergency locator cards for their MOHs.
- Allow MOHs access to CLO and FLO-sponsored activities and programming (except those events precluded by current regulation or policy).
- Include MOHs in post telephone and address listings at the employee's request.

- Permit MOHs to apply and compete for local-hire positions within the mission. (See "Limitations," below.)
- Allow MOHs to participate in all events officially sanctioned by post.
- Grant MOHs access to the Department of State's intranet (see 5 FAM 780).

### ***Limitations***

There are limitations on what the government can provide MOHs. Limits apply to the following:

- The U.S. Government will not pay for official travel for MOHs, including travel to post, home leave, R&R, transfers, or vacations.
- The post health unit is restricted from providing medical care to MOHs.
- Only children adopted by the employee qualify for an education allowance.
- MOHs may not work within the mission under a Family Member Appointment.
- MOHs do not have diplomatic status and therefore do not fall under bilateral work agreements or de facto work arrangements. MOHs are subject to host country employment regulations and must secure a valid work permit to work at post.
- In the event of an official evacuation from post, U.S. citizen MOHs are eligible for evacuation services provided through post's American Citizen Services, but must reimburse the U.S. Government for transportation costs. MOHs are not entitled to evacuation Subsistence Expense Allowance (SEA) benefits.

Notwithstanding these limitations, MOHs are to be considered an integral part of the U.S. mission community.

## **RESOURCES**

### ***Regulations***

#### **3 FAM 4180**

Provides guidance to Chiefs of Mission on accommodating members of household  
<http://foia.state.gov/REGS/Search.asp>

#### **5 FAM 780**

Provides MOH access to Internet and intranet at post  
<http://foia.state.gov/REGS/Search.asp>

### ***Offices and Organizations***

#### **Family Liaison Office (M/DGHR/FLO)**

Room 1239, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
Internet: <http://www.state.gov/m/dghr/flo/>  
E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions  
[FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov) for education questions  
[FLOAskEmployment@state.gov](mailto:FLOAskEmployment@state.gov) for questions about family member employment  
[FLOAskEvacuations@state.gov](mailto:FLOAskEvacuations@state.gov) for questions about evacuations

Members of Household information  
<http://www.state.gov/m/dghr/flo/24051.htm>

#### **Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
Department of State  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
Internet: <http://www.state.gov/m/fsi/tc/>  
Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

#### **Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

#### **Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

#### **Security Overseas Seminars**

Tel: (703) 302-7269  
E-mail: [FSISOS@state.gov](mailto:FSISOS@state.gov)

#### **Related Transition Center Training**

Realities of Foreign Service Life (MQ 803)  
Communicating Across Cultures (MQ 802)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

#### **Associates of the American Foreign Service Worldwide (AAFSW)**

5555 Columbia Pike, Suite 208  
Arlington, VA 22204-3117  
Tel: (703) 820-5420  
Fax: (703) 820-5421  
Email: [office@aafsw.org](mailto:office@aafsw.org)  
Internet: <http://www.aafsw.org>

AAFSW is a private, non-profit membership organization dedicated to serving the Foreign Service community. It is primarily made up of Foreign Service family members and members of household. The AAFSW website is full of information; of particular interest is the "Livelines" e-group, a forum for members of the Foreign Service community to ask questions and share experiences.

#### **Gays and Lesbians in Foreign Affairs Agencies (GLIFAA)**

Internet: <http://www.glifaa.org>  
GLIFAA is the officially recognized employee organization representing the concerns of gays and lesbians in the foreign affairs agencies. GLIFAA members include Foreign Service, Civil Service, and associated members who serve in Washington, DC, and at numerous U.S. diplomatic and consular posts worldwide.

#### **Bureau of Consular Affairs**

This bureau provides information for U.S. citizens living abroad. Its website covers a number of crucial matters, including medical issues, help for Americans abroad, citizenship and nationality, lists of international doctors/hospitals, and overseas voting assistance.  
Internet: <http://www.travel.state.gov>

**Office of Government Ethics**

[www.usoge.gov](http://www.usoge.gov)

**State Department Ethics**

<http://ethics.state.gov> (intranet)

***Publications***

**Family Liaison Office**

*Thriving as a Foreign Service Spouse* (intranet)

<http://hrweb.hr.state.gov/flo/worklife/PAPER32.pdf>

Bender, Margaret. *Foreign at Home and Away: Foreign-Born Wives in the U.S. Foreign Service*. 2002.

Describes the challenges that confront foreign-born spouses of U.S. Foreign Service officers and provides insight on the demands faced by all Foreign Service partners.

Bryson, Debra R. and Charise M. Hoge. *A Portable Identity: A Woman's Guide to Maintaining a Sense of Self While Moving Overseas*. Georgetown, TX: Park Publications, 2003.

A workbook and guide on re-establishing a personal sense of identity when overseas.

Hughes, Katherine L. *The Accidental Diplomat: Dilemmas of the Trailing Spouse*. Putnam Valley, NY: Aletheia Publications, 1999.

A sociological study of Foreign Service spouses.

Linderman, Patricia and Melissa Brayer Hess, eds. *Realities of Foreign Service Life*. Lincoln, NE: iUniverse, 2002.

A collection of essays about Foreign Service life from the Associates of the American Foreign Service Worldwide.

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## *Chapter 14*

# FAMILY MEMBER EMPLOYMENT

For family members of U.S. Government employees assigned abroad, finding employment overseas presents both challenges and opportunities. Although possibilities for working at U.S. embassies and consulates and on the local economy have increased, the emergence of the two-career family in American society has placed greater demands on the system to further expand job opportunities. Access to a variety of resources can help. Take the time to learn about the kinds of work that might be available overseas and how you can maximize your chances for meaningful employment.

### FAMILY LIAISON OFFICE

The Family Liaison Office (FLO) is the primary point of contact for Foreign Service eligible family members (EFMs) and members of household (MOHs) with employment questions. FLO provides job search guidance for family members seeking employment either overseas or in the Washington, DC, area. FLO offers numerous online resources as well as the following types of assistance:

- Family Member Employment Report (FAMER)
- functional and other training information for family members
- employment workshops
- individual and group employment advising
- information on local economy opportunities at post, including free subscriptions to the Going Global service
- employment programs inside the missions, including the Professional Associates, Consular Associates, Hard-to-Fill, and other pilot programs
- information on bilateral work agreements and de facto work arrangements
- Strategic Networking Assistance Program (SNAP/GEI)
- publications focusing on employment, including *FS Direct*, *The Network* (for those in the Washington, DC, area), *Global Employment Connections*, and the *FLO-CLO Connection*

FLO can also direct you to other sources of employment assistance, both inside and outside the Department of State.



## TYPES OF OVERSEAS EMPLOYMENT

Overseas employment for family members falls into several categories: work within the U.S. mission, employment on the local economy, telework, and/or self-employment. Each has advantages and disadvantages that may vary from post to post, so research the alternatives carefully. The following guidelines will help you get started, but be sure to check with the Family Liaison Office, the Community Liaison Office at post, the Human Resources Officer, or the Local Employment Advisor (if a SNAP post) to clarify the local situation.

### *U.S. Mission Opportunities*

Employment within a U.S. mission may be with the Department of State or other U.S. Government agencies. U.S. Government salaries, regardless of hiring mechanisms and overseas locations, are taxable, including both federal and state tax where applicable.

Jobs within the mission differ in the hiring mechanisms that define the terms and conditions of employment. Family members should understand the terms of any appointment before accepting a position. For example, a Family Member Appointment (FMA) allows U.S. citizen family members working at post to make contributions toward the Federal Employee Retirement System (FERS) and participate in the Thrift Savings Plan. The FMA is a five-year appointment. FMA employees are entered into Intermittent No Work Schedule (INWS) when they leave a position. This means that they remain on the Department of State personnel rolls for the remainder of their appointment, until the five-year period ends. One of the key advantages for those returning to Washington, DC, is that FMAs in INWS status can apply for jobs within the Department of State restricted to "State Department Employees Only."

A post employment committee at each post should ensure equity in the selection process for mission positions. Family members may compete against local resident U.S. citizens and foreign nationals, depending on the job. According to Subchapter 8200, Appendix A 3 FAM 123.8-4, American family members who are deemed qualified according to the job opening announcement will be given preference over residents or other local nationals. Candidates

should be aware that competition for jobs may be intense. Language ability, salary demands, and issues of continuity are considerations and, in a period of restricted budgets, posts may not always have sufficient funds to hire Foreign Service family members.

Family members who work 52 weeks in an overseas FMA or TEMP appointment (if days worked while outside the U.S. add up to 52 weeks) and have a fully successful or better performance evaluation, have the opportunity to earn **Executive Order Eligibility 12721** (<http://www.state.gov/m/dghr/flo/rsrcs/pubs/2093.htm>). Under this authority, a family member who meets all other requirements may be appointed by an agency non-competitively to a competitive service position within the U.S. Government during a period of three years after return to the United States. Family members serving in appropriated fund positions overseas should check with the HR office to make certain that a performance evaluation is written and filed.

Family members interested in government employment should be aware that hiring practices can change quickly. Downsizing, budget shifts, and budget cuts directly impact employment opportunities for family members at home and abroad. Many agencies are utilizing an increasing number of contract employees for both part-time and full-time work. Working on contract can be interesting and lucrative, depending on the project; however, it does not count as creditable government service. It may, on the other hand, provide meaningful work and build an interesting resume.

In addition to the foreign affairs agencies (the Department of State, U.S. Agency for International Development, Foreign Agricultural Service, Foreign Commercial Service), many other federal agencies send employees overseas. The website [www.usajobs.gov](http://www.usajobs.gov) now provides employment information for all federal positions.

### *The Strategic Networking Assistance Program and Global Employment Initiative (SNAP/GEI)*

The Strategic Networking Assistance Program (SNAP/GEI) provides career counseling services through

a local employment advisor (LEA) to assist eligible family members and members of household with their hunt for employment on the local economy. The advisor networks within the local business community, maintains contacts with local and international employers, and assists clients in their job search. The Department of State understands that in order to retain Foreign Service Officers and improve their quality of life, we must provide job assistance for EFM and MOHs. To that end, the SNAP pilot program began in 2002 with eight offices and has expanded to provide services to thirty-five including Azerbaijan, Belgium, Bolivia, Botswana, Canada, Costa Rica, Czech Republic, Egypt, El Salvador, Germany, Guatemala, Honduras, Hungary, India, Italy, Korea, Latvia, Malawi, Namibia, Mexico, Montenegro, Panama, Peru, Poland, South Africa, Switzerland, The Netherlands, UK, and Zambia. Additional information can be found on the intranet at <http://hrweb.hr.state.gov/flo/employment/SNAP.html>.

In addition to their active networking, the SNAP advisors provide assistance in six areas:

- resume writing appropriate to the local culture
- interviewing skills
- self-assessment
- briefings on cultural issues in the workplace
- lists of possible companies in your job sector
- realistic encouragement during your job search

The local employment advisor will help you identify viable options so that you will not necessarily have to compromise your work history while living overseas. Although SNAP/GEI is not a placement service, the LEA will certainly work hard to help with the job search. If you are interested in working on the local economy at a SNAP/GEI post, contact the Family Liaison Office ([flo@state.gov](mailto:flo@state.gov)) or the local employment advisor at post.

### *Manpower Partnership*

FLO has developed another great career resource by negotiating a partnership with Manpower to provide professional training and employment opportunities

around the world. This opportunity is coordinated through SNAP/GEI and is available to all EFM and MOHs in Washington, DC, and under Chief of Mission authority at overseas posts. The U.S. Government has negotiated bilateral work agreements or de facto work arrangements in 57 of the 72 countries where Manpower services are offered, making local economy employment feasible.

Through this new partnership, Manpower provides online training, on-the-ground support, and job placement services for EFM and MOHs seeking professional career opportunities. The entire range of Manpower assessment tools and training programs, including 3,600 online courses, are available at no cost to EFM and MOHs. Access to Manpower's wide selection of online courses may help EFM and MOHs from all agencies to build or maintain specialized skills required in a business setting.

In addition, EFM and MOHs receive targeted employment assistance in the 72 countries where Manpower has 4,400 offices and 27,000 employees. Manpower's philosophy of local people serving local markets enables it to serve more than 300,000 small and medium size employers each year. Manpower is eager to assist EFM and MOHs with job placements. EFM and MOHs who are interested should contact Manpower directly at [GES@na.manpower.com](mailto:GES@na.manpower.com). Please copy FLO on your e-mail at [FLOaskemployment@state.gov](mailto:FLOaskemployment@state.gov) so FLO can track who participates in the program. A Manpower representative will then contact you, sending you a form to complete, and entering you into their Global Employment Tracker.

### *Going Global*

The Family Liaison Office now offers family members free access to **Going Global's Country Career Guides** and the **Global Key Employer Directory** to assist in an international job search. Registration is from the intranet only: <http://hrweb.hr.state.gov/FLO/employment/goinglobal.html> (scroll down to where it says "create your unique user name and password.") A trustworthy employee with intranet access can create an account for you, giving your first and last name, e-mail address, password, and security ques-



tion, or you can ask the CLO coordinator at post how to access the intranet. There are kiosks available at many embassies and consulates for family members. Once you have a Going Global log-on, you can access the database from any Internet connection.

### ***Bilateral Work Agreements and De Facto Arrangements***

With the permission of the host government, Foreign Service eligible family members may find employment on the local economy. The Department of State has bilateral work agreements (BWA) with more than 90 countries and reciprocal de facto work arrangements with over 50 others. A bilateral work agreement facilitates job searches on the local economy, since eligible family members do not have to wait for a job offer, but can request a work permit immediately upon arrival at post. HR will help with the process. Under a BWA, the request only has to indicate the presence of the family member on the official diplomatic list and the length of time that the family member will live at post. No other specifications are required or advised. A list of the bilateral work agreements and de facto work arrangements can be found on FLO's website at <http://www.state.gov/m/dghr/flo/rsrscs/pubs/16261.htm>.

Under the regulations of the Vienna Convention for Diplomatic Law, family members who work on the local economy do not have civil and administrative immunity with respect to matters arising out of their employment, but always keep their criminal immunity. (See Chapter 21, "Privileges and Immunities.") Questions on waiver of diplomatic privileges or immunities should be directed to the Family Liaison Office.

Working on the local economy subjects family members to local labor laws and to host country taxation, possibly including contributions to a social security or national insurance system. If they work for an American employer (a citizen or resident of the United States, an American company, or its foreign subsidiary), tax responsibilities include U.S. federal income tax and social security tax. Such employees may be eligible for overseas earned income exclusion or, if taxes have been paid to the host country, a foreign tax credit, but not both. Consult a professional tax advisor.

### ***Telecommuting***

Telecommuting offers another employment option for Foreign Service family members. EFMs or MOHs who are presently working in the U.S. might wish to approach their employers about the possibility of teleworking. Operating a home-based business provides another option. With funding from the Cox Foundation, FLO began offering the e-Entrepreneur program in 2005, through which EFMs and MOHs can participate in a workshop on setting up a home-based business featuring web-based consultancy services. Keep in mind that there are tax implications involved with self-employment. It is also important to learn about the local regulations covering self-employment, how to obtain a work permit, and how to register the business with the local labor authorities. The Family Liaison Office can answer further questions and assist you in your research.

### **VOLUNTEERING**

Volunteering can be an excellent way to explore a career field, gain experience, or learn new skills. Short-term volunteer experiences can fit into those transition times when you are settling into the new location. Target and document the volunteer experience so that it helps build your career plan. Even if you do not have a career plan, documented volunteer experience can serve you well. Some expenses incurred in connection with volunteering, job search, or education and training that advance your career may be tax deductible. Check with your tax advisor or the Internal Revenue Service.

### **TRAINING OPPORTUNITIES**

You may want to take training courses to help you obtain additional job skills, instead of seeking paid employment. Such skills may help with future job searches in an internationally mobile lifestyle. Family members who want to take time to develop skills or knowledge can get information on adult education programs on FLO's website (<http://www.state.gov/m/dghr/flo/rsrscs/pubs/2035.htm>).

**FasTrac** is a government-wide distance learning program offering thousands of courses in business, information technology, leadership, management,

and more. Funded through the Foreign Service Institute, the program is available on the Internet via the FSILearnCenter, allowing access at anytime, anywhere—from home, work, or wherever is convenient. Certain minimum system requirements are necessary. The courses are self-paced and usually take between two and eight hours to complete. Department of State employees and eligible family members may access the courses by registering on the intranet at <http://fsi.state.gov/admin/reg/default.asp?Cat=FasTrac>. (You may need to have someone do this for you if you cannot access the State Department intranet). You must provide first and last name, birthdate or the last four digits of your Social Security number to register. Once you have registered, you can access the LearnCenter at <http://fsilearncenter.state.gov> from any Internet connection using your log-on information. If you have questions, e-mail [fsiregistrar@state.gov](mailto:fsiregistrar@state.gov).

To get a head start on building teaching skills that can be used abroad, the **Foreign Affairs Spouses Teacher Training Project (FAST-TRAIN)** (<http://www.gse.gmu.edu/programs/fasttrain>) prepares elementary and secondary teachers for work at international schools. The program was initiated by the Office of Overseas Schools and is sponsored by the George Mason University Graduate School of Education.

Functional training (Consular, Financial Management, General Services, Computer, and Human Resources) at the Foreign Service Institute (FSI) may be scheduled for family members on a space-available basis. Normally, training must be linked to an ongoing assignment and the needs of the Department.

**Family members of employees of agencies other than the Department of State are not eligible for functional training, except for the Basic Consular course.** In this case, a tuition waiver must be requested by post and approved by FSI prior to enrollment. Completion of training does not guarantee employment. Contact FLO for more information and to apply for training.

The following courses are offered by the Transition Center's Training Division. Call (703) 302-7268, e-mail [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov), or go to <http://www.state.gov/m/fsi/tc/c6950.htm> for more information.

- Post Options for Employment and Training Overseas (MQ 703)

- English Teaching Seminar: An Employment Option (MQ 107)
- Making Presentations: From Design to Delivery (MQ 111)

Another resource is the Associates of the American Foreign Service Worldwide (AAFSW). AAFSW members interested in continuing their studies are eligible for a low interest loan. For more information, contact AAFSW by e-mail: [office@aafsw.org](mailto:office@aafsw.org).

## RESOURCES

The **Family Member Employment Report (FAMER)** is a primary resource for job hunters preparing for an overseas assignment. It can be found on the FLO intranet site (<http://hrweb.hr.state.gov/flo/employment/famer.html>). EFMs and MOHs can request that a FLO employment specialist e-mail them copies of specific FAMERs. This database provides a snapshot of the employment situation inside and outside the mission. It describes the working environment on the local economy and gives an idea of which job skills are in highest demand for each post. Moreover, it includes an electronic job bulletin board, which lists vacancies at post. The FAMER also identifies whether a bilateral work agreement or de facto work arrangement exists and if the post participates in the Strategic Networking Assistance Program. If being able to work at post is a determinative factor for you, review the FAMER during the bidding process to determine the employment situation at different posts. A summary of the FAMER from February 2006 follows this chapter.

FLO's newsletters and publications, found at <http://www.state.gov/m/dghr/flo/c9156.htm> and <http://www.state.gov/m/dghr/flo/rsracs/>, provide up-to-date information to Foreign Service employees, family members, and members of household.

*The Network* electronic newsletter (<http://www.state.gov/m/dghr/flo/39711.htm>) connects those looking for a job in the Washington, DC, area with current job listings both in the federal government and in private companies. E-mail [flo@state.gov](mailto:flo@state.gov) to subscribe. If you are moving to the Washington, DC, area, start early and subscribe from overseas.

*Global Employment Connections* is a quarterly newsletter for Foreign Service family members and mem-

bers of household covering overseas employment issues. To subscribe, email [flo@state.gov](mailto:flo@state.gov) or go to the website at <http://www.state.gov/m/dghr/flo/rsrscs/pubs/53949.htm>.

FLO advises people to contact the Community Liaison Office, Human Resource Officer, or Management Counselor at your assigned post before you go. CLO contact information is listed on the intranet at <http://hrweb.hr.state.gov/flo/CLO/clolist.html>. The post may not be aware of all new arrivals interested in employment, so it is important to e-mail or fax the CLO, HRO, or Management Counselor telling him/her of your expected arrival date and type of employment you will be seeking. Enclose a resume or federal application and ask for advice and/or referrals. The CLO, HRO or Management Officer cannot submit applications for you, but they can keep you in mind and may advise you of any appropriate upcoming employment opportunities. Remember that the CLO is only a resource; you are the manager of your job search.

If your area of expertise is one in which USAID has programs (e.g., health, environment, urban planning, or population), the USAID Contract Management Office or the appropriate USAID program office may be able to provide a list of non-governmental organizations or consulting companies that have USAID contracts. Check the USAID Development Experience Clearinghouse website (<http://dec.usaid.gov>) to order free USAID reports. USAID maintains a comprehensive list of private voluntary organizations at <http://www.pvo.net/usaid/pvo.asp>.

### **Individual and group advising for re-entry into the U.S. job market**

FLO offers several services to support family members returning from overseas and looking for employment in the U.S. During the summer, family members can sign up for monthly Employment Orientation Sessions, and in September of each year, the Job Seekers Network Group starts up again for a new season. This networking group provides the latest job search information, insight on Civil Service or private sector employment, and the opportunity to ask questions and network with other family members. The schedule for the Employment Orientation Sessions and Job Seekers Network Group meetings can be found on FLO's website. In addition, a family member can

schedule an individual advising session by contacting the FLO Employment Program Specialist.

### **Family Liaison Office (M/DGHR/FLO)**

Room 1239, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
Internet: <http://www.state.gov/m/dghr/flo/>  
E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions.  
[FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov) for education questions.  
[FLOAskEmployment@state.gov](mailto:FLOAskEmployment@state.gov) for questions about family member employment.

### **Career Development Resource Center**

Room L321, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20522-0108  
Tel: (202) 663-3042  
Fax: (202) 663-3146  
Intranet: <http://hrweb.hr.state.gov/csp/cdrc>  
E-mail: [CDRC@state.gov](mailto:CDRC@state.gov)

The Career Development Resource Center is a free resource for Foreign Service family members and State Department Civil Service employees. Professional career counselors offer individual appointments and group programs. Topics covered include job hunting strategies, resumes and federal application preparation, networking, evaluation of interests, skills, values, and preferred work situations, career planning, and more. CDRC offers a library with books, newspapers, and multi-media materials, as well as computer stations with Internet access, federal application information, and online training.

### **Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
Intranet: <http://fsi.state.gov/fsi/tc>  
Internet: <http://www.state.gov/m/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center (M/FSI/TC/OBC)**  
Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

**Transition Center Training Division (M/FSI/TC/T)**  
*Foreign Service Life Skills Training*  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Office of Overseas Schools (A/OPR/OS)**  
Room H328, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20522-0132  
Tel: (202) 261-8200  
Fax: (202) 261-8224  
Intranet: <http://aopros.a.state.gov>  
Internet: <http://www.state.gov/m/a/os/>  
E-mail: [OverseasSchools@state.gov](mailto:OverseasSchools@state.gov)

**Associates of the American Foreign Service  
Worldwide**  
(AAFSW)  
5555 Columbia Pike, Suite 208  
Arlington, VA 22204-3117  
Tel: (703) 820-5420  
Fax: (703) 820-5421  
Email: [office@aafsw.org](mailto:office@aafsw.org)  
Internet: <http://www.aafsw.org>



## The Family Liaison Office

### Worldwide Family Member Overview

Family Member Employment Report Statistics  
(199 Posts reporting Sept 2006)

#### Family Member Population Overseas:

Population	Family Members	Family Members %
Female:	7311	81%
Male:	1731	19%
<b>Total</b>	<b>9042</b>	<b>100%</b>

#### Employment Status of Family Members Overseas:

Employment Status	Family Members	Family Members %
Working Inside the Mission	2340	26%
Working Outside the Mission	1125	12%
Not working	5577	62%
<b>Total</b>	<b>9042</b>	<b>100%</b>

#### Geographic Distribution of Family Member Employment:

Bureau	Family Members at Post	Family Members at Post Working	Family Members at Post Working %
African Affairs	1000	455	46%
Near Eastern and South Asian Affairs	1061	572	54%
East Asian Pacific Affairs	1758	614	35%
Western Hemisphere Affairs	2010	700	35%
European Affairs	3213	1124	35%
<b>Total</b>	<b>9042</b>	<b>3465</b>	<b>38%</b>

Note: Statistics refer to adults family members of a U.S. Government employee assigned to an overseas mission under Chief of Mission authority.

**Family Member Employment Outside the Mission:**

Employment Field	Number Working Outside Mission	Working Outside Mission %
Education	382	34%
Freelance	186	17%
Home Business	97	9%
International Org	117	10%
Law	24	2%
Local Economy	132	12%
Medical	45	4%
Military	57	5 %
PVO/NGO	43	4%
Tele-Work	42	4%
<b>Total</b>	<b>1125</b>	<b>100%</b>

Note: Statistics refer to adults family members of a U.S. Government employee assigned to an overseas mission under Chief of Mission authority.

*Chapter 15***CHILDREN IN THE FOREIGN SERVICE****ADVANCE PREPARATION**

Children react differently to moving. Considering the best interests of your children when bidding and planning for future assignments can be complicated. Many will agree that the older a child gets, the harder it is to move. Try to plan your assignments so that at least the crucial last two years of high school will not be interrupted. Be sure to find out if a post can accommodate the particular needs of your children before bidding on it.

Include older children in the bidding process. Have them help do the preliminary research on different posts, listing pros and cons. Be sure to let them know how much they realistically can influence the process; do not pretend to offer them choices that they really cannot make. Younger children may also enjoy looking at pictures or videos of places where they might go live. Much of this information is available at the Transition Center's Overseas Briefing Center, with increasing amounts of material online. Wait until you actually have been offered the assignment before making definite statements about your destination—and try not to over-emphasize future plans. You may want to wait to introduce the idea of a new post if your children have faced frequent moves and need more time to feel settled.

Introduce both younger and older children to others their age who have moved or will be moving overseas. The Foreign Service Youth Foundation sponsors activities for children ages 5-18 through the Around the World in a Lifetime (AWAL) group for teens, the Globe Trotters group for pre-teens, and Diplokids family activity group for younger children. The Associates of the American Foreign Service Worldwide (AAFSW) offers playgroups in the Washington area. Realizing that other children move can help even preschoolers begin to accept relocation as a "normal" part of life. Staying in touch with distant friends via e-mail and other methods can help reassure them that life does not stop when you move away. There are also a number of good children's books about moving and living as a "third culture kid" (see "Resources," below).

**CONTENTS****ADVANCE PREPARATION****ONCE YOU HAVE YOUR ASSIGNMENT****PACKING TIPS****TRAVEL WITH CHILDREN****ARRIVAL AT POST****AGE-RELATED ISSUES**

Infants and Preschoolers  
Elementary School Children  
Pre-teens  
Older Teens

**YOUR "HOME" CULTURE****LEAVING POST****OUTCOMES FOR FOREIGN SERVICE KIDS****RESOURCES**

Offices and Organizations  
Publications  
Websites



## **ONCE YOU HAVE YOUR ASSIGNMENT**

Learn as much about your new country as possible, using books, videos, websites, and other resources. Ask the CLO Coordinator to put you in contact with others at post with children of similar ages so you can begin corresponding. If possible, obtain photos of your new house and school. Children feel more comfortable if they can visualize where they will be going.

Give your children the benefit of training. Among AWAL participants asked to list what they liked least about overseas life, 35 percent mentioned moving, 28 percent leaving behind friends, and 28 percent language barriers. The first two of these are inevitable in Foreign Service life: you can help your children avoid the third. Arrange for age-appropriate language training, whether via tapes, videos, books, computers, tutors, or formal classes. Try to interest them in family classes at the Transition Center so they learn what to expect of embassy and overseas life.

Let your children help prepare for the move as the time approaches. Try to give them a sense of control by letting them make decisions such as which toys to send with household effects or carry with them. Let them come up with a few ideas about how to decorate their new rooms or find other ways to give them something to look forward to in their new home. Visual aids such as checklists or charts of things to be done can be helpful; draw pictures and use stickers for the youngest children.

As appropriate, communicate with your children about what is happening and what it means for them. Try to be positive, but explain any difficult aspects of the move clearly and simply. They will pick up your attitude, anyway, and not knowing the reason for your tension could cause unnecessary worry. For younger children, you may want to read stories about moving, create your own “book” telling what will happen, or help them act out the process with stuffed animals or dolls. No matter what their age, do not try to tell children how they should feel; instead listen carefully to them. It is normal to be sad about leaving friends, excited about going to a new place, worried about a new school, angry at parents for causing all this upheaval, and more. Taking time to listen is also essential to finding out if children have developed inaccurate ideas about the post (“We are moving to Africa, and I am going to have a zebra in my bedroom!”)

If you can gently dispel these notions, adjustment to post realities should be easier.

Do not let the long list of things to do keep children from seeing friends or participating in special events. Leaving is hard enough without making preparations seem like punishment. Try to maintain the daily routine; this can help children feel more secure. You may want to start new rituals that can be continued wherever you are: a certain bedtime story, a special weekend breakfast, a song you sing together.

During the rush of pre-departure preparations, take time to help your children say goodbye to the people and places they love most. Suggestions from Foreign Service families include giving each child an address book to collect contact information, creating a scrapbook or website together to reflect the important people and places in your present life, and/or having a goodbye party for each child and his or her friends. Create and distribute cards with the child’s name, new address, and e-mail address to help friends remember to keep in touch.

If you have young children, be sure to arrange for plenty of help. Trying to accomplish everything you must do with toddlers in tow is a sure recipe for frustration and frayed nerves. Most parents suggest hiring a babysitter for pack-out; if this is not possible, you may want to have one parent take the child out so the other parent can concentrate on supervising the movers.

## **PACKING TIPS**

Here are some suggested items for inclusion in your air freight (unaccompanied air baggage or UAB):

- children’s books—especially large story collections, which give lots of mileage.
- battery powered cassette tape, CD, or MP3 player.
- recorded books—very comforting in a new bedroom.
- a few videos or DVDs (do not forget the DVD player and television if your post cannot supply them temporarily).
- LEGO®-type bricks—they are small, light, and enjoyable for a range of ages.

- a few computer games if you are bringing a computer.
- clothes for the next season in case your household effects are delayed.
- shoes one size larger than children presently wear.
- board games—travel sizes are even better.
- crayons, markers, and colored pencils.
- sketchbooks, coloring books, sticker books, or workbooks
- modeling clay (studies show that playing with this can reduce stress)
- stuffed animals for company in a new bed
- Frisbee, lightweight sports equipment, pail and shovel, other small outdoor toys
- larger items that will make a substantial difference (bicycle, scooter—since weight is limited choose carefully).
- decorations that make the new house feel like “home” (posters, pictures, a clock with a familiar sound, etc.)
- baby supplies (diapers, formula, etc., if these cannot be obtained at post). If household help is readily available, you may want to purchase cloth diapers to avoid having to ship huge quantities of disposables.

If your household effects may be delayed—and it is wise to assume that this may happen—find out if you can mail additional packages to yourself. Check with someone at post and arrange for boxes arriving early to be picked up; storage space can be a problem.

## TRAVEL WITH CHILDREN

Take your children’s needs into account when scheduling travel. Some families prefer to arrive shortly before school starts so children will have the chance to make friends and get into their new routine almost immediately. If arriving during a holiday period, try to make arrangements in advance for your children to meet others their age. Single parents may want to make prior arrangements for time off upon arrival to locate good child care options and help children adjust—or schedule travel for a time when a trusted friend or family member can come along and help out for a week or two.

Make sure that you know the regulations concerning rest stops, upgrades, and so forth so that you can

choose the best option for your family. Some families prefer to travel directly to post, feeling that they are all too exhausted to enjoy a vacation. Other families plan travel breaks to enjoy time for family togetherness and relaxation after the rush of getting everything ready. Allow plenty of time between flights in case of delays. If you expect a long wait at an airport, research the facilities in advance. Make note of observation decks, play areas, hotels that allow you to use the facilities (many now offer “day passes”), or other kid-friendly features. Airport information should be available on the Internet or from others who have passed through. If you anticipate a difficult trip, you may want to plan for an overnight stop, even if you have to pay for it yourself.

Advance planning can make long journeys easier. Following are tips from veteran Foreign Service travelers:

- 1) Explain your travel plans in advance at each child’s level, including length of flights, stops, what you will do, people you will see, and so on. It may help to write plans on a calendar, so that they can visualize the trip. Agree upon and review an easy-to-remember contingency plan in case your family gets separated at any point.
- 2) Lower your expectations. Do not expect your children to sleep, stay in their seats, or behave well—then you will be pleasantly surprised if they do. Realize you will need to focus your attention on them and that sleeping, reading, or civilized adult conversation are unlikely.
- 3) Get as much help from the airline as possible. If you have a stroller or infant carrier, ask to gate check it so you can use it right up until boarding the plane. Request help if you need to change planes, particularly if you are traveling alone with children. The



airline may be able to transport your entourage in a motorized airport vehicle.

- 4) Some families make a point of requesting seats in the bulkhead. These seats offer advantages such as more leg room and a place for smaller children to lie down and sleep (or play). There is no one in front of these seats to be annoyed by talking or kicking. There are, however, downsides to bulkhead seats that may negate the advantages: inaccessible carry-on bags during take-off and landing; arm rests that cannot be raised; meal trays (folded up in the arm rests) that are flimsier than regular seat-back trays; video screens too close to be visible; the fact that other passengers may cut through the space and step over your child; and the policies of some airlines that require the floor to be clear at all times. Weigh the advantages against the disadvantages and determine what will work best for your family.
- 5) Talk to your health care provider about giving your children Dramamine or Benadryl to ease motion sickness and help them sleep. Test the effects on your children before traveling, since these medications have no effect on some children and agitate others. If your children are suffering from colds or allergies, you may want to give them Sudafed or Dimetapp (which may also make children drowsy).
- 6) Pack at least one change of clothes for each person (including adults) in accessible carry-on luggage. Increase this to two or more outfits for longer trips. Consider putting your children in “disposable clothes,” old t-shirts and leggings that you can throw away at the end—or in the middle—of the trip. Pack sweaters or sweatshirts for cold planes and over-air-conditioned airports.
- 7) Order children’s meals from the airline when you confirm your flights, but bring enough food for mealtimes anyway. Meals may not arrive when your children are hungry, and they may not like airline food in any case.
- 8) Bring cups with lids or sports bottles for each person (including adults). Immediately transfer any airline beverages into these containers to avoid disastrous spills. Bring plenty of water, especially

if you are traveling to or through countries without potable water.

Let your children choose some items for the carry-on bags, then finish packing them yourself. Adapt the following suggested items to the most recent security constraints, your child’s interests, and your tolerance for cleaning up:

- snacks, drinks, candy, and gum (something for your children to eat, drink, or chew during takeoff and landing to help relieve ear pressure)
- wipes
- thick paper towels or whatever you prefer to clean up spills and messes
- resealable plastic bags (for wet or dirty clothes, trash, wet towels used to clean up spills, etc.)

Toys or activities that have worked for other families include:

- hand puppets
- books (new or anthologies with lots of stories)
- books of finger games
- pipe cleaners (chenille stems)
- travel-sized magnetic drawing boards
- laptop computer with games or movies (remember that the battery will only last a few hours; you may want to buy a second battery for traveling. Be sure to leave enough power so you can turn on the computer if asked to do so during an airport security check.)
- other electronic handheld games, with extra batteries
- sewing cards
- craft projects (such as looms for making potholders)
- cassette recorder with headphones (for listening to tapes and recording travel experiences, if your child enjoys talking)—or CD/MP3 player for listening to music
- paper, coloring books, or sticker books
- crayons, markers, colored pencils, or small packs of other favorite art materials
- small containers of modeling clay
- travel-sized board games

If you need to save money, shop at a consignment or thrift store, trade with a friend, or put toys away a few weeks before travel so that they will seem “new.”

## ARRIVAL AT POST

During the first few days, politely decline social events that will require you to leave your children with a complete stranger. Ideally, you have already explained your circumstances to your sponsors or new colleagues before arriving, and they have thoughtfully scheduled events accordingly.

Try not to get so caught up in the new list of things to do that you do not have time to explore your surroundings with your children. As soon as you can, find something new and fun to do as a family. It will help turn your minds away from what you left behind and toward the new adventures ahead.

Schedule in some quiet family time together to do the same sorts of activities you have done in the past. Keep up the rituals. Something as simple as reading a chapter each night from a long book that you started in the United States can give a sense of continuity and sameness during the upheaval of moving. Expect the adjustment process to take at least six months, although every child reacts differently. Be aware that each age group faces specific challenges.

## AGE-RELATED ISSUES

### *Infants and Preschoolers*

The logistics are difficult and the messes are likely to be large, but this age group is the easiest to move in terms of their adjustment to a new country. Young children take their cues from their parents. If you are comfortable with the move, they usually will be, too. Take care of yourself, and you will take care of your baby.



Children may regress for a time during a move. Do not be surprised or upset if toddlers behave badly, wet the bed, want bottles, cling to your legs, or become weepy and cranky. This is not a good time to toilet train, wean, or get rid of a favorite blanket or toy.

Routines and familiar objects and food will help ease the transition to the new, unfamiliar setting. Try to provide a consistent environment for your young

children. Give them extra loving care and attention, impossible as it may seem with all that you need to get done.

Do not be unrealistic in your expectations of yourself. Moving is stressful and you may find it difficult to be patient. Give yourself a break, too.

### *Elementary School Children*

Children in this age group may have difficulty leaving a familiar house or packing up their things. They are beginning to develop real, lasting friendships, making separations more difficult. Their self-esteem is partially based on the skills they develop. Since there will be many things they do not know how to do in a new country, parents should focus on helping them acquire abilities that will transfer to the new environment. Elementary school students overseas may miss learning about certain topics, including U.S. history and geography, the use of U.S. currency, and more. Be aware of these gaps and try to fill them in by teaching children at home, finding a tutor, getting books on the topics, or utilizing relevant software. From this age on up, schools play an important part in choosing assignments. For more information on education options, see Chapter 16, "Education for Foreign Service Children."

### *Pre-teens*

Pre-teens are in the process of developing a cultural identity, which will become a big part of who they are. If your family lives primarily overseas during these years, consider frequent trips so pre-teens can reconnect with their "home" culture. Keeping in touch with peers via e-mail may also help.

### *Older Teens*

Moving is usually most difficult for older teens, who resent having to leave their friends. Teens may lash out in frustration against parents. Be prepared for this possibility. If your teen will complete high school overseas, be sure to check on potential colleges well in advance. It may be difficult to make decisions based on university catalogues and websites. If your teen plans to graduate in the United States, make sure that

all credits will transfer and all requirements will be met for graduation.

Getting a driver's license, having a part-time job, and participating in organized sports are all "normal" teenage activities in the United States. Plan ahead and do what you can if your child resents the lack of these opportunities. For example, you may be able to arrange a driving course during home leave. See the Family Liaison Office publication "Baby, You Can Drive My Car" (<http://www.state.gov/m/dghr/flo/rsrscs/pubs/2036.htm>) about obtaining a driver's license in the Washington, DC, area. Make sure that you choose a post with a large enough group of potential friends and activities. Mobility is important for this age group, so try to find places where your teen can get around safely alone, whether walking, bicycling, or using public transportation.

## **YOUR "HOME" CULTURE**

If it is important to you that your children consider the United States "home," then you will have to make an extra effort to provide the opportunity for them to experience U.S. life. Plan to make extensive trips back to the United States and help them keep in touch with U.S. relatives and friends. Make a point of celebrating U.S. holidays in traditional ways. You may also want to ensure that they experience everyday life in the United States, not just a series of vacations and shopping trips. Remember that your children do not have a lifetime of experience in the U.S. They only have what you provide them.

## **LEAVING POST**

When your assignment nears its conclusion, make time to follow the same leaving and preparation procedures as before. Your children may face particular difficulties in returning to the United States, primarily if you fail to realize that, after years away, the United States is another foreign country to them. They are not returning home in the same way that you are. Prepare them as thoroughly as you would for any other post. The publication *According to My Passport I'm Coming Home* offers perspectives on the difficulties and adjustments older children face upon returning to the U.S. from overseas (available from the Family Liaison Office or online at <http://www.state.gov/documents/organization/2065.pdf>).

## **OUTCOMES FOR FOREIGN SERVICE KIDS**

Children who grow up overseas may feel "rootless" and have trouble with questions about where they are from. They may feel that they do not belong anywhere. They may find it difficult to live in the present, always focusing on where they have been and where they will be going next. They may fail to develop a broad range of skills for resolving interpersonal conflicts, since these often can be "fixed" with a move. Their education may suffer from inconsistent school systems and interrupted studies. As adults, Foreign Service kids may have trouble settling down or forming long-term attachments. They are very likely to choose international occupations.

On the other hand, children can benefit tremendously from their overseas experiences. They learn other languages and experience other cultures first-hand, enjoying many opportunities that they would never have in the United States. They tend to become more resourceful, open-minded, and flexible than other children. They are adaptable and usually deal well with adults. They often have a greater understanding and tolerance of differences than their peers in the United States, as well as a more developed social conscience. On the whole, they enjoy closer family ties than members of geographically rooted families do. They may benefit from outstanding educational opportunities, depending where they live. They may gain strong feelings of self-confidence from their abilities to adapt to new situations. Their international experience and expertise may provide a competitive advantage in an increasingly global economy.

## **RESOURCES**

### ***Offices and Organizations***

#### **Employee Consultation Services**

(M/MED/MHS/ECS)

Room H246, SA-1

Department of State

2401 E Street, NW

Washington, DC 20520

Tel: (202) 663-1815

Fax: (202) 663-1456

E-mail: [MEDECS@state.gov](mailto:MEDECS@state.gov)

First stop for referrals to counseling and other services for Foreign Service children in difficulty

**Family Liaison Office (M/DGHR/FLO)**

Room 1239, Harry S Truman Building  
 2201 C Street, NW  
 Washington, DC 20520-7512  
 Tel: (202) 647-1076 or (800) 440-0397  
 Fax: (202) 647-1670  
 Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
 Internet: <http://www.state.gov/m/dghr/flo/>  
 E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions  
[FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov) for education questions  
 Information on schools, other programs for children.  
 Also numerous publications regarding education and youth

**FLO Publications on Education and Youth** <http://www.state.gov/m/dghr/flo/rsrscs/pubs/c1978.htm>

**Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
 Washington, DC 20522-4202  
 Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
 Intranet: <http://fsi.state.gov/fsi/tc>  
 Internet: <http://www.state.gov/m/fsi/tc>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center (M/FSI/TC/OBC)**

Tel: (703) 302-7277  
 Fax: (703) 302-7452  
 E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)  
 Much special information for kids, including videotapes (“KidVids”) made by children about various posts

**Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*  
 Tel: (703) 302-7268  
 E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

*Security Overseas Seminars*

Tel: (703) 302-7269  
 E-mail: [FSISOS@state.gov](mailto:FSISOS@state.gov)

**Related Transition Center Training**

Encouraging Resilience in the Foreign Service Child (MQ 500)  
 Raising Bilingual Children (MQ 851)  
 Young Diplomats Day (MQ 250)  
 Going Overseas for Families and Couples with Children (MQ 210)  
 Going Overseas – Logistics for Children (MQ 230)  
 Youth Security Overseas Seminar (MQ 914)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

**IQ: Information Quest**

Tel: (800) 222-0364 or (800) 262-7848 (TDD)  
 Internet: <http://www.worklife4you.com>.  
 New users enter company code: statedepartment;  
 User ID is: FirstnameMiddleinitialLastnameMMDD, (Month and Day—four digits from your birthdate) e.g., JaneCDoe0927. Other U.S. Government employees should check with their agencies about how to access these services.  
 Use Information Quest to find child care providers, summer camps, private schools, or other services in the U.S.

**Office of Overseas Schools (A/OPR/OS)**

Room H328, SA-1  
 Columbia Plaza  
 2401 E Street, NW  
 Washington, DC 20522-0132  
 Tel: (202) 261-8200  
 Fax: (202) 261-8224  
 Intranet: <http://aopros.a.state.gov>  
 Internet: <http://www.state.gov/m/a/os/>  
 E-mail: [OverseasSchools@state.gov](mailto:OverseasSchools@state.gov)

**Associates of the American Foreign Service Worldwide (AAFSW)**

5555 Columbia Pike, Suite 208  
 Arlington, VA 22204-3117  
 Tel: (703) 820-5420  
 Fax: (703) 820-5421  
 Internet: <http://www.aafsw.org>  
 E-mail: [office@aafsw.org](mailto:office@aafsw.org)  
 AAFSW is a private, non-profit membership organization dedicated to serving the Foreign Service community. It offers a playgroup for young children and parents and a website full of information on Foreign Service life. The “Livelines” e-group offers a forum for members of the Foreign Service community to ask questions and share experiences.

**Foreign Service Youth Foundation (FSYF)**

P.O. Box 39185

Washington, DC 20016

Tel: (301) 404-6655

Internet: <http://www.fsyf.org/>

E-mail: [fsyf@fsyf.org](mailto:fsyf@fsyf.org)

Offers a number of publications, plus the Around the World in a Lifetime (AWAL) group for older teens, Globe Trotters for pre-teens, and Diplokids for younger children.

***Publications***

Bell, Linda. *Hidden Immigrants: Legacies of Growing Up Abroad*. Cross Cultural Publications, 1997.

Based on interviews with adults who grew up as Foreign Service or third culture kids.

McCluskey, Karen Curnow, ed. *Notes from a Traveling Childhood*. Foreign Service Youth Foundation, 1994.

An anthology of writing about and by Foreign Service children, this book is a must for Foreign Service families with children.

Pollock, David C. and Van Reken, Ruth E. *Third Culture Kids: The Experience of Growing up among Worlds*. Nicholas Brealey/Intercultural Press, 2001.

A balanced perspective of the benefits and challenges inherent in being raised as a TCK.

Taber, Sarah Mansfield. *Of Many Lands*. Foreign Service Youth Foundation, 1997.

A beautiful book that will help older Foreign Service kids (and adults) work out their cultural identities and put together their own stories of growing up overseas.

***Websites***

*(External links are for informational purposes only and should not be construed as endorsement of the sites or their privacy policies.)*

<http://www.tckworld.com>

Bibliographies, links, and resources for third culture kids

<http://www.gnvv.org/>

E-mail: [info@gnvv.org](mailto:info@gnvv.org)

Global Nomads Virtual Village, an Internet-based, non-profit organization, provides people who have grown up overseas a permanent "place" to keep in touch. Includes global nomad-related information and resources.

<http://www.tckinteract.net/>

Programs, services, and publications that address the needs of third-culture kids and internationally mobile families.

<http://www.travelwithyourkids.com>

Information on traveling and moving with children.

## Chapter 16

# EDUCATION FOR FOREIGN SERVICE CHILDREN

## EDUCATION ALLOWANCES

You may choose whichever type of school best suits your family. There are allowances to support:

- home schooling
- school at post
- school away from post
- special needs children

Supplementary instruction allowances are also available. See DSSR 276.9 (<http://www.state.gov/m/a/als/1740.htm>)

The Foreign Service provides an education allowance for children from kindergarten through grade 12 when the family is living outside of the United States. The amounts of these allowances vary from post to post, so please verify before making any important decisions. This allowance is intended to provide an education similar to what you would receive free in the States if your children were attending public schools. Parents are expected to pay for preschool or college costs, just as they would in the U.S. You can find these allowances explained in the Department of State Standardized Regulations (DSSR) 270 (<http://www.state.gov/m/a/als/920/>). Education allowances by post are also listed online ([http://www.state.gov/rates/edu\\_all.asp](http://www.state.gov/rates/edu_all.asp)). There is also a Travel Allowance, DSSR 280 (<http://www.state.gov/m/a/als/1741.htm>), which pays for college-age students to visit their families overseas. (See Chapter 3, "Allowances.")

## EDUCATION AT POST

Many Foreign Service children accompany their parents to a post abroad and receive their education there. Options may vary from home school to an American school to a school that follows the curriculum of another country and is not taught in English—or anything in between.

With the exception of the few Department of Defense schools, the schools most children attend

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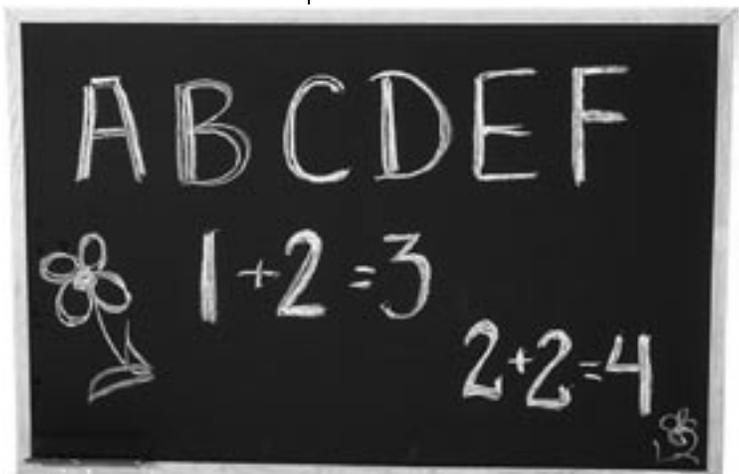
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### RESOURCES



abroad are usually non-profit, independent schools, controlled by a local school board. Though they may be called "The American School of [city or country name]," they are not owned or operated by the U.S. Government or the Department of State.

Usually the overseas schools take on at least some of the flavor of the host country. In some countries the international school may have many local students. In other places students at the international school may come from dozens of different countries. Among the schools that are assisted by the Department of State, the children of U.S. Government employees make up only 10 percent of the total school population. Your children will not only learn a great deal about the culture and country where you are living, but about many other countries as well.

Your family chooses which school to use. Sometimes there is clearly one school that is right for your children. Other times, however, there may be several choices to consider. Past reports often list both State Department-supported and other schools attended at post, providing a good starting point for your research.

The Office of Overseas Schools (A/OPR/OS) publishes a one-page fact sheet for each of the 194 schools it assists, which can be accessed on their Internet (<http://www.state.gov/m/a/os/>) and intranet sites (<http://aopros.a.state.gov>). Through these fact sheets, you can link to a school's website and e-mail address.

In addition, A/OPR/OS publishes a CD-ROM containing information on about 500 schools and preschools around the world, including the assisted schools, and, in some cases, a description of the local educational system. It is mailed to all posts, can be accessed on the intranet at <http://aopr.a.state.gov/pdf/schools.pdf>, and is available upon request from [overseaschools@state.gov](mailto:overseaschools@state.gov) or (202) 261-8200. This information is gathered at posts by the Community Liaison Office (CLO) Coordinator and compiled by A/OPR/OS in Washington. It gives basic information, including school size, location, curriculum, student



body make-up, and available facilities. A/OPR/OS also maintains a small library containing yearbooks, newsletters, school profiles, and curricula.

You may also want to contact the Office of Overseas Schools regional education officers (REOs) for specific information about the schools in the country where you are assigned or that you are considering. REOs are experienced educators who oversee a geographic region and are well informed about schools attended by U.S. Government children. When they visit your post, be sure to participate in meetings they call for parents so you can share knowledge about the local school situation with them.

A/OPR/OS provides financial, professional, and technical support to the schools the Department assists. This support can be in the form of grants, curriculum advice, board training, regional conferences, administration and faculty training, and/or other services as requested by these schools.

The office also recommends to embassies and the Office of Allowances which schools should be deemed adequate. Adequate is defined as: "an elementary or secondary school not requiring mandatory denominational religious instruction and providing an educational curriculum and services reasonably comparable to those normally provided without charge in public schools in the United States. The major criterion of 'adequacy' is whether a child of normal ability, upon completion of a grade, or its equivalent, can enter the next higher grade in a public school in the United States." The REOs also determine which school at post is the closest to an American-style education, and that is the school on which the at post education allowance will be based.

The Overseas Briefing Center has Country Briefing Boxes filled with information on each post. Some of the information can be obtained on the intranet or by e-mail. Education reports, school brochures, KidVids (videos of posts produced by children), applications, yearbooks, Personal Post Insights (including opinions on schools), and other information may be available for your post. Many schools also have provided CDs on their facilities and programs.

The Education and Youth Officer at the Family Liaison Office is an advocate for Foreign Service families on educational issues and the emotional well being of

Foreign Service children. This office provides resources, encourages support networks, and can help you sort out your educational options. It has information on international schools, boarding schools, private and public schools in the Washington, DC, area, home schooling, allowances, college admissions, third culture kids (TCKs), and more. It also maintains an extensive website devoted to educational issues with links for more information.

The CLO Coordinator at your post of assignment will have a wealth of information on the available schools at that post and likely could put you in touch with other parents who have children of a similar age.

## BOARDING SCHOOL

You may not be able to imagine considering a boarding school for your child, but the time may come when it is your best choice. When the school at post is not adequate (as based on the above definition) there will be an away from post allowance, commonly referred to as the boarding school allowance. This amount varies from post to post since it is based on an average of 30 boarding schools' costs and three round-trip airfares to the nearest place where American curriculum boarding schools exist. If the school at post is deemed "adequate," then the away from post allowance is based on the amount authorized for local schooling. Parents may use the school at post allowance toward the cost of boarding school, but will have to pay out of pocket for the remaining expenses. For more information on boarding schools and making these choices, see the FLO paper, *The Boarding School Option* (<http://www.state.gov/m/dghr/flo/14686.htm>). The FLO Education and Youth Officer is the resource for boarding school information.

If you make the decision to send your child to a boarding school, two very important issues should be discussed in advance: communication and finances.

### *Communication*

Parents overseas should develop alternate systems for communicating with their children while they are abroad. A family friend or relative can be identified as the person to contact if the parents cannot be reached. If the student is under 18, parents should

consider leaving a power of attorney with this adult to arrange for hospital admission, give permission for an operation, or otherwise act for the parent in matters involving health or school-related questions. Some boarding schools also require you to leave permission with them to act in loco parentis in case of emergency.

Other sources of assistance in emergency situations could include the Family Liaison Office, the country desk officer (with permission), or the school's Dean of Students. Parents should be sure to provide—and update—emergency contact numbers with the school.

### *Finances*

A clear discussion of finances and financial expectations can foster a student's independence and resourcefulness, as well as forestall serious misunderstandings.

The distance from "home" and the inaccessibility of parents may make the school's recommended student expense allowance insufficient. Parents need to set up emergency access to funds: leaving money with a friend or relative, establishing a custodial bank account, or providing the student with a credit card or ATM card. The State Department Federal Credit Union (SDFCU) will open an account in the name of any dependent of a Foreign Service member. A paycheck allotment can be deposited automatically to the student's account, ensuring a regular cash supply regardless of any delay or cutoff in communication. No matter how careful a student may be, overdraft protection for the account is valuable peace of mind.

Choosing the most appropriate method of providing emergency funds must take into consideration the student's reliability and experience in the use of money and credit. Clear parental guidelines should help prevent misunderstandings.

### *Miscellaneous Precautions*

Students should be briefed on key elements of Department of State regulations that apply directly to them, such as the importance of making advance plans for overseas travel, staying long enough at post



to qualify for U.S. Government-reimbursed travel back to school, arranging for their personal effects to be brought to school with them, and knowing how to get a visa and keep it up-to-date.

The family should discuss in advance where the student will spend short holidays or periods when the school closes early for some reason.

If the student does not have a driver's license to serve as identification, other identification should be obtained. Many state drivers' license divisions provide identification cards for non-drivers. In many situations, passports are not accepted as identification, and students will need to produce their original birth certificate and Social Security card.

Students should be prepared for medical emergencies by holding cards showing their health insurance plan and entitlement. Parents should not necessarily rely only on school-sponsored health insurance plans. Some clinics are closed on holidays, have limited commitment to the student during certain types of illnesses or accidents (specifically, automobile accidents), or provide no emergency services.

Students will need names and addresses of those who can give advice when the student faces the normal problems of being away from home. Telephone calls to post can be expensive or logistically difficult, given differences in time zones, and e-mail does not provide personal contact. An important question to ask a prospective boarding school is what forms of support it offers students. Often there will be a counselor, mentor, or advisory group available. Parents should know who their child's advisor is and maintain close contact with that individual.

### **SPECIAL NEEDS**

If you have a child with special needs, you will need to do additional research both before bidding and before going to post. You will need to complete and track extra paperwork to obtain an official evaluation and special clearance for your child. On the positive side, you may benefit from special education allowances. Further resources are available on the FLO Internet site (<http://www.state.gov/m/dghr/flo/9856.htm>) and the Office of Overseas Schools' special

needs section (<http://www.state.gov/m/a/os/27909.htm>). Both sites are essential reading for Foreign Service families with children who have or might have special needs.

Overseas schools may offer small class sizes and individual attention, which could benefit your special needs child. However, these schools, even those assisted by the Department of State, are not covered by U.S. legislation requiring public schools to provide a comparable education for children with special needs (Public Law 94.142). Some may be hesitant to accept children with anything more than mild learning difficulties. Even when the U.S. mission holds a seat on the board, schools do not have to accept students they feel they cannot serve. It is critical for parents to research post options and to allow enough time for the relevant Department of State offices (Employee Consultation Service, Office of Allowances, Office of Overseas Schools, Family Liaison Office, and Human Resources) to complete their parts in helping to find a workable solution that meets the needs of the child.

### ***Evaluation Process***

In order to apply or qualify for the special needs education allowance, the Employee Consultation Service (ECS) must agree that the child meets the special needs definition. This office is a good starting point in the process of obtaining assistance. ECS staff helps parents arrange evaluations, which may include psychological, educational, speech/language, occupational therapy, and/or psychiatric assessments.

If a child is due for a medical clearance examination, the evaluations can be authorized by ECS as part of the clearance process. If potential problems are identified while the family is abroad, the special needs education allowance can cover diagnostic testing and the travel of a child and one parent to a testing site. Testing cannot be authorized if the family is posted to the United States unless it is part of the pre-clearance process, since U.S. public schools provide evaluations of children with special educational needs. Overseas, the mission health unit, CLO Coordinator, or Administrative Officer can help you begin this process. Testing can be a trying time for parent and child alike. If possible, look for professionals using a "team approach," in which they are all located at the same

facility and coordinate their work. Going to one location for all evaluations can make the process easier.

### ***Clearance Process***

Evaluation reports become part of the child's medical records and are used in determining medical clearance. The Office of Medical Services will only give clearance for posts where the child's developmental needs can be met. Parents are required to obtain written confirmation that a school at the proposed post of assignment can meet the child's needs. The child will not be cleared for a specific post until that information is provided to the Office of Medical Services.

If an evaluation is completed while the employee is in mid-tour, the child will be cleared to return to post. Before the child is cleared for an onward post, however, a letter from the proposed new school will be required.

### ***Special Education Allowances***

Once a child's special needs have been properly identified in conjunction with a medical/educational authority, the overseas employee becomes eligible for the special education allowance on behalf of the child. Benefits are available from birth through the school year in which the child turns 21, if still in secondary school. A child less than three years old must have an Individual Education Plan (IEP) or an Individual Family Service Plan (IFSP) or the equivalent prepared by a medical or educational professional in order to qualify for any education allowances. Parents are strongly encouraged to get regular ECS review and concurrence on the IEP.

The special education allowance can be used to fund services specified in the child's IEP or equivalent. Allowable expenses could include: school tuition, transportation, periodic diagnostic testing, rental of specialized equipment, individual tutoring, and so on. Regulations on education allowance benefits can be found in the DSSR Section 276.8 ([www.state.gov/m/a/als/1740.htm](http://www.state.gov/m/a/als/1740.htm)).

### ***Before Bidding***

Although it is time consuming, it is essential that you thoroughly investigate resources and schools before bidding on posts. Do not assume that adequate services exist everywhere.

The Office of Overseas Schools puts together a list of schools that offer support for children with special needs, available on the intranet ([http://aopro.s.a.state.gov/3\\_Special%20Needs/specialneeds.doc](http://aopro.s.a.state.gov/3_Special%20Needs/specialneeds.doc)) or by request. It includes self-reported information on overseas special needs programs (including programs for highly gifted children). Contacting the Office of Overseas Schools' regional education officers could also be helpful.

Families with special needs children should also be in touch with the Employee Consultation Service about services available at potential posts. ECS maintains the Post Capability Database, which gives additional information about resources available at post.

After doing initial research, you may wish to contact potential schools directly with questions. Remember that, if your child has been evaluated as having a special need, he or she will only be cleared to go to post if you have confirmed that a school at post can meet his/her needs. Your potential post will be thoroughly scrutinized before your child is given a clearance. *The intent is to be sure that a child's needs can be met at the next post BEFORE the assignment is finalized to avoid any unhappy consequences.*

On a less official level, you may want to investigate posts to find out if there are any local prejudices or attitudes that could make your child's life difficult. Find people to contact at post (possibly through the CLO coordinator or Management Officer) or use the Overseas Briefing Center's returnee file to find people who have recently returned. E-mail groups such as Livelines, sponsored by the Associates of the American Foreign Service Worldwide, or Foreign Service Special Needs may also be helpful if you are looking for anecdotal information from Foreign Service members. To subscribe to FS Special Needs, send an e-mail to [fsspecialneeds-subscribe@yahoogroups.com](mailto:fsspecialneeds-subscribe@yahoogroups.com), or for Livelines, send one to [livelines-subscribe@yahoogroups.com](mailto:livelines-subscribe@yahoogroups.com), or go to <http://groups.yahoo.com/group/fsspecialneeds/> or <http://groups.yahoo.com/group/livelines/>. This

extra research may even help you identify exceptional opportunities for your child at a potential post.

### *Before Going*

Request a copy of the child's master and special education files from the child's current school. The National Center for Learning Disabilities recommends that families keep a collection of documents including:

- copies of the child's individual education plans (IEP) describing the goals, objectives, and services for the child each year
- assessment reports describing any disabilities
- copies of all relevant medical statements
- dated parental notes concerning the child (comments from professionals not recorded elsewhere, parents' goals and objectives, key staff and contact numbers at previous educational institutions, and other information)

Get specific recommendations from people currently working with your child. If you explain that you are moving to another country where services may not be available, these professionals will often be happy to cooperate, providing specific, detailed therapeutic programs, plans, and recommendations. Ask if there are therapeutic activities you can learn to do with your child.

Find out if there are items you will not be able to obtain at post (therapy equipment, learning aids, etc.) and look for alternatives. Locate a mail order company that can send them or buy supplies in the United States and ship them with your household effects.

### *At Post*

Once at post, you will want to meet with school personnel to discuss the educational or therapeutic strategies that will be implemented to help your child. They will need to see the most recent assessment of

your child's needs and abilities and will be interested to know more about your child's developmental history and progress, so prior records are also important. As the parent, you will continue to play an important role in the school/home partnership. Be sure to keep ECS updated on your child's development.

Take advantage of all that your new post offers. Local salaries may be low enough to allow you to hire private tutors or therapists you might not be able to afford in the United States. You may be able to train someone to work one-on-one with your child if you have gathered the right information and prepared in advance.

Look for activities where your child is welcome (dance classes, sports programs, and so on). Ask if there are any local support groups. If not, find other interested parents and professionals and start one; this will help your family and make a lasting contribution to your host country.

Educating a child with special needs overseas is a challenge. Each case is unique, and some disabilities are particularly problematic. With the help of professionals, parents or guardians must determine the best course of action for both child and family. In some cases, the best choice may be to return to or stay in the United States. With sufficient planning and preparation, however, there are cases where the child with special needs can thrive in the overseas environment.

### *Gifted and Talented*

Under the Department of State Standardized Regulations (DSSR), the families of most U.S. Government civilian employees overseas who have gifted children who are not sufficiently challenged in their overseas school and where the overseas school does not offer a gifted program may avail themselves of up to \$3,000 per school year to supplement the education in academic areas (mathematics, science, languages, and social studies). Information is available in the DSSR 276.9 (e) (<http://www.state.gov/m/a/als/1740.htm>) and also in the Office of Allowances FAQ section at <http://www.state.gov/m/a/als>.

## RESOURCES

### Office of Overseas Schools

(A/OPR/OS)  
 Room H328, SA-1  
 Columbia Plaza  
 2401 E Street, NW  
 Department of State  
 Washington, DC 20522-0132  
 Tel: (202) 261-8200  
 Fax: (202) 261-8224  
 Internet: <http://www.state.gov/m/a/os/>  
 Intranet: <http://aopros.a.state.gov>  
 E-mail: [OverseasSchools@state.gov](mailto:OverseasSchools@state.gov)  
 REO contact information:  
<http://www.state.gov/m/a/os/c1686.htm>

### Family Liaison Office

(M/DGHR/FLO)  
 Room 1239, Harry S Truman Building  
 2201 C Street, NW  
 Washington, DC 20520-7512  
 Tel: (202) 647-1076 or (800) 440-0397  
 Fax: (202) 647-1670  
 Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
 Internet: <http://www.state.gov/m/dghr/flo/>  
 E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions  
[FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov) for education questions  
[www.state.gov/m/dghr/flo/c1958.htm](http://www.state.gov/m/dghr/flo/c1958.htm)  
 Extensive papers and resources on education

### Employee Consultation Service

(M/MED/ECS)  
 Office of Medical Services Main Office  
 Room H246, SA-1  
 Columbia Plaza  
 2401 E Street, NW  
 Washington, DC  
 Tel: (202) 663-1815  
 Fax: (202) 663-1613  
 E-mail: [MEDECS@state.gov](mailto:MEDECS@state.gov)

### American Foreign Service Association Scholarship Program

2101 E Street, NW  
 Washington, DC 20037  
 Tel: (202) 944-5504  
 Fax: (202) 338-6820  
 Internet: <http://www.afsa.org/scholar/index.cfm>

### Associates of the American Foreign Service Worldwide (AAFSW)

5555 Columbia Pike, Suite 208  
 Arlington, VA 22204-3117  
 Tel: (703) 820-5420  
 Fax: (703) 820-5421  
 Email: [office@aafsw.org](mailto:office@aafsw.org)  
 Internet: <http://www.aafsw.org>

The Associates of American Foreign Service Worldwide (AAFSW) and the American Foreign Service Association (AFSA) provide merit-based scholarships to high school seniors for their freshman year in college. AFSA also provides need-based financial aid for undergraduates.

### Foreign Service Institute Transition Center (M/FSI/TC)

George P. Shultz National Foreign Affairs Training Center (SA-42)  
 Washington, DC 20522-4202  
 Physical location: 4000 Arlington Blvd., Arlington, VA  
 (do not send mail to this address)  
 Intranet: <http://fsi.state.gov/fsi/tc>  
 Internet: <http://www.state.gov/m/fsi/tc>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

### Overseas Briefing Center

(M/FSI/TC/OBC)  
 Room E2126  
 Tel.: (703) 302-7277  
 Fax: (703)302-7452  
 OBC e-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)  
 Intranet ~~Electronic Post Boxes~~, which include Personal Post Insights: <http://fsi.state.gov/fsi/tc/epb/epb.asp>

### Transition Center Training Division (M/FSI/TC/T)

*Foreign Service Life Skills Training*  
 Tel: (703) 302-7268  
 E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)  
 The Transition Center offers resources for parents and children through the OBC and the Training Division. OBC keeps files on post schools, including handbooks, newsletters, personal comments, and yearbooks. They have videotapes or DVDs for some schools.

**Office of Allowances**

(A/OPR/ALS)  
Room L314, SA-1  
Columbia Plaza  
2401 E Street, NW  
Department of State  
Washington, DC 20522-0103  
Tel: (202) 261-8700  
Fax: (202) 261-8707  
Intranet: <http://aoprals.a.state.gov>  
Internet: ~~<http://www.state.gov/m/a/als/>~~  
E-mail: [AllowancesO@state.gov](mailto:AllowancesO@state.gov)

**State Department Federal Credit Union**

1630 King Street  
Alexandria, Virginia 22314-2745  
or  
Room 1827, Harry S Truman Building  
2201 C Street, NW  
Washington, DC  
Tel: (703) 706-5000 (both locations)  
Toll-free: (800) 296-8882 in the U.S.  
Fax: (703) 684-1613  
TDD: (703) 519-8360  
Internet: [www.sdfcu.org](http://www.sdfcu.org)  
E-mail: [sdfcu@sdfcu.org](mailto:sdfcu@sdfcu.org)

**IQ: Information Quest**

Tel: (800) 222-0364 or (800) 262-7848 (TDD)  
Internet: <http://www.worklife4you.com>.  
New users enter company code: statedepartment;  
User ID is: FirstnameMiddleinitialLastnameMMDD,  
(Month and Day—four digits from your birthdate)  
e.g., JaneCDoe0927. Other U.S. Government em-  
ployees should check with their agencies about how  
to access these services.  
Use this service to find summer camps, private  
schools, preschool programs, and more.

## Chapter 17

# ELDERCARE ISSUES

### GENERAL INFORMATION

Deciding how to best meet the needs of elderly loved ones can be one of the most difficult aspects of Foreign Service life. The Family Liaison Office offers a helpful 28-page publication, *Caring for Elderly Parents*, which should be required reading for anyone concerned with eldercare issues (<http://www.state.gov/m/dg/hr/flo/rsrscs/pubs/2048.htm>). Even if you are not currently facing these issues, it is wise to begin to learn about the topic before a crisis strikes.

Family members no longer need to shoulder the majority of the burden of eldercare. An increasing number of local services provide meals, transportation, and so on, allowing older adults to stay in their homes, even without family to care for them. Retirement communities of different kinds offer living situations ranging from independent living to skilled nursing care.

Nevertheless, the elderly relative may not always be able to make decisions about these services. Family members may need to coordinate care, help make transitions (including sorting and disposing of possessions), provide extra assistance and transportation, supervise home care services, offer companionship, and/or monitor medications.

Begin the discussion about eldercare before it becomes a crisis, during relaxed times together. Find out the aging person's preferences and discuss options hypothetically. Knowing this information will help if the time comes when an elderly relative becomes unable to perform everyday tasks independently.

To help start the advance planning process, the Document Locator List (included in *Caring for Elderly Parents*) is a helpful device for older relatives putting their papers in order. They should provide a copy to the person responsible for making arrangements in case of emergency. The list can provide a catalyst for constructive dialogue.

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## FEDERAL LONG-TERM CARE INSURANCE PROGRAM

The U.S. Government now offers the Federal Long-Term Care Insurance Program (FLTCIP) to help defray costs that employees may incur when caring for an elderly relative. The program encompasses several attractive features. For example, a family member may get reimbursement for care for an insured aging parent whose incapacity triggers the insurance benefit. In addition, an employee with the insurance can use the Care Coordination service to research support services/providers for a parent even if the parent is not insured. Moreover, FLTCIP can cover costs of services provided in a variety of settings, including the person's home, an assisted living facility, or a nursing home. It also pays for services/facilities overseas.

Many people think that Medicare will cover a long stay in a nursing home. It will not, but long-term care insurance can help pay for this kind of custodial care, as well as for home health care aides and other services that are not strictly medical.

Individuals eligible to apply for the Federal Long-Term Care Insurance Program include employees, annuitants, spouses of employees and annuitants, adult children (at least 18 years old), parents, parent-in-laws, and stepparents of employees. This program can help increase your care options and protect your estate should you ever need extended health care services.

*Note that under FLTCIP the cost of the premium is paid entirely by the employee and there is no government subsidy as is the case with the Federal Health Benefits program. FLTCIP offers an opportunity to all federal employees to buy an insurance product at group costs.*

For more information on the Federal Long-Term Care Insurance Program, visit <http://www.ltcfeds.com>.

## DEPARTMENT OF STATE ELDERCARE PROGRAM

The Department of State Eldercare Program provides support services and programs for employees caring for elderly relatives. For personnel working abroad, the Department seeks additional ways within budget

constraints to defray some of the increased eldercare costs that are due to the employees' serving overseas. Meanwhile, employees in any location can access eldercare information through IQ:Information Quest.

### ***IQ:Information Quest***

#### **Department of State Resource and Referral Service**

IQ:Information Quest (formerly "LifeCare") can help State Department employees, as well as those of certain other agencies, find U.S. programs, providers, and information needed to manage dependent care. IQ:Information Quest offers around-the-clock counseling, education, and referral services. IQ also offers a wide variety of educational materials, including on eldercare issues. Upon request, IQ will provide a customized listing (price range, services offered, location) with a point of contact for eldercare needs such as:

- independent, assisted, or skilled care living facilities
- moving and real estate services, including those that assist an older person selling or leaving a large family home for a smaller apartment
- geriatric case managers to assess and help you monitor your elderly relative's health care and well-being

Employees and family members caring for aging loved ones will want to request the free Adult Care Kit, a collection of guides, checklists, resource lists, and practical items like a pill sorter, night light, and jar opener. This will be sent directly to any address upon request to IQ:Information Quest.

For information on how to register, contact, or access IQ:Information Quest, see "Resources," below.

### ***"Five Wishes"***

"Five Wishes" is an easy-to-use legal document (sometimes referred to as an advance directive) that helps you and your family plan for serious illness. As part of its Eldercare Program, the Department of

State provides one free copy of “Five Wishes” to every employee in any location upon request. You can pick up a copy of “Five Wishes” at the Overseas Briefing Center or request one from the Office of Employee Relations Work/Life programs (see “Resources”).

## **ELDERCARE EMERGENCY VISITATION TRAVEL**

Eldercare Emergency Visitation Travel (EVT) allows eligible overseas employees and spouses to visit parents in declining health. Unlike other categories of EVT that permit travel at government expense when a parent is dying or to attend a funeral (see Chapter 5, “Medical Information and Issues”), Eldercare EVT is considered a “life benefit.” It is used to help a parent whose health has significantly changed and who needs assistance in making new care or living arrangements.

### *Definition of “Parent”*

Eldercare EVT allows an employee two trips over a career to visit his or her parents and an eligible spouse two trips to visit his or her parents. Under 3 FAM 3740 “parent” is defined as a mother or a father, but also includes biological, step, and adoptive parents, or individuals who have stood in the place of a parent. Typically the traveler designates two “birth” parents for EVT purposes but may instead designate stepparents or other individuals who stood in place of parents. Please note that “under no circumstances may an individual be deemed to have more than two parents,” i.e., once an employee or spouse has made the designation of two parents for EVT purposes, he or she cannot designate different individuals as “parents” for a subsequent EVT. For example, after an employee designates his birth mother and father as “parents” by means of requesting Eldercare EVT for each, he cannot request MED or Death EVT in a subsequent EVT request for his stepmother or stepfather even if those stepparents served in place of his birth parents.

### *Designated Traveler*

For Eldercare EVT only, an employee may designate a spouse to travel in his or her place, which is unlike

the requirement in other EVT categories that requires that the traveler be related to the immediate family member to be visited. In this situation, an employee who designates the spouse to travel in his or her place would be using one of the employee’s Eldercare EVTs.

An employee or eligible spouse may use the two visits to assist the same parent, however, a couple may not pool their four total eldercare visits to assist the parent(s) of only one member of the married couple.

### *Family and Medical Leave Act*

The 1993 Family and Medical Leave Act (FMLA) has some provisions for employees to take leave to care for family members. For expert guidance on using FMLA, contact the leave specialists in the Office of Employee Relations (see “Resources,” below). However, it may take time together to help the older person decide to try an older adult community, assisted living facility, or continuing care retirement community—something not possible during a few days of home leave.

## **FAMILY MEMBERS AT POST**

### *Establishing Dependency*

Another option is that you may decide to bring your elderly relative to live with you, something that is complicated by Foreign Service life. An employee who wishes to establish an elderly relative as an eligible family member, which means he or she is included on travel orders, must first officially declare the relative as a dependent. To establish the family member as a dependent you need to do the following:

- 1) Fill out form OF-126 (available from your Human Resources Officer or State Department e-Forms)
- 2) Write a statement regarding the (changing) circumstances. The intention must be that your elderly relative will reside with you full-time, travel with you, and become a member of your household.

- 3) The Office of Career Development and Assignments (HR/CDA/ASD) will need a written statement that demonstrates the elder is at least 51% financially dependent upon you. This must be quantified in dollar amounts. You must provide your relative's annual income from all sources (e.g., pension, stocks/real estate, other relatives) and an itemized list of your expenses (monthly or annually) in support of your relative.
- 4) Send the form and the statements to the employee's Personnel Technician at HR/CDA/ASD, Room 2419, Harry S Truman building (Main State).

There are advantages to establishing family members as dependents. Relatives that are considered dependents travel on diplomatic passports, enjoy diplomatic immunity, and are placed on travel orders. However, they are not covered by the Foreign Service medical program and may only use the post medical facilities at the discretion of the ambassador and post medical officer.

Relatives who are not considered dependents may come to post as tourists, but they are not taken into consideration when housing is assigned, do not have diplomatic passports or immunity, and travel at their own expense. (See Chapter 13, "Family Members and Members of Household.")

In either case, it is essential to investigate medical insurance before having an older relative travel to post, whether the senior is an eligible family member or not. Medicare does not cover expenses outside of the United States, except in limited instances in Mexico and Canada. If proper care for an unexpected medical condition is not available, a medical evacuation can be extremely expensive.

For a list of insurance companies providing a variety of coverage, see [http://travel.state.gov/travel/tips/health/health\\_1185.html](http://travel.state.gov/travel/tips/health/health_1185.html) (scroll down for list) or contact the Overseas Briefing Center (e-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov), intranet: <http://fsi.state.gov/fsi/tc/default.asp?id=1156>). Inclusion on these lists does not imply endorsement by the U.S. Department of State.

## **RESOURCES**

### ***Offices and Organizations***

#### **Office of Employee Relations (HR/ER)**

Room H236, SA-1  
Columbia Plaza  
Department of State  
2401 E Street, NW  
Washington, DC 20522-0108  
Tel: (202) 261-8180  
Fax: (202) 261-8182

Intranet: <http://hrweb.hr.state.gov/er>

#### **Employee Programs (HR/ER/EP)**

Leave Coordinator  
Travel Regulation Coordinator

#### **Work/Life Programs (HR/ER/WLP)**

Eldercare Coordinator

### **"Five Wishes"**

To obtain a copy of the "Five Wishes" document, contact Patricia Huff (Office of Employee Relations Work/Life Programs) at [huffpa@state.gov](mailto:huffpa@state.gov) or (202) 261-8180 or visit the Overseas Briefing Center (see below).

### **IQ: Information Quest**

Tel: (800) 222-0364 or (800) 262-7848 (TDD)

Internet: <http://www.worklife4you.com>.

New users enter company code: statedepartment;  
User ID is: FirstnameMiddleinitialLastnameMMDD,  
(Month and Day—four digits from your birthdate)  
e.g., JaneCDoe0927. Other U.S. Government employees should check with their agencies about how to access these services.

### **Family Liaison Office**

(M/DGHR/FLO)

Support Services Officer  
Room 1239, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670

Internet: <http://www.state.gov/m/dghr/flo/>

Intranet: <http://hrweb.hr.state.gov/flo>

E-mail: [flo@state.gov](mailto:flo@state.gov)

FLO provides information on eldercare issues, and the Support Services Officer refers people to eldercare resources.

**Foreign Service Institute Transition Center**

(M/FSI/TC)  
George P. Shultz National Foreign Affairs Training  
Center (SA-42)  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA  
(do not send mail to this address)  
Intranet: <http://fsi.state.gov/fsi/tc>  
Internet: <http://www.state.gov/m/fsi/tc>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center**

(M/FSI/TC/OBC)  
Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)  
The Overseas Briefing Center offers information on  
medical directives and health care powers of attorney,  
copies of “Five Wishes,” lists of supplemental insur-  
ance providers, and other related resources.

**Transition Center Training Division**

(M/FSI/TC/T)  
*Foreign Service Life Skills Training*  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Regulations, Allowances and Finances in the Foreign  
Service Context (MQ 104)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

**References**

3 FAM 3740 – Emergency  
<http://foia.state.gov/REGS/Search.asp>

**Useful Websites**

[www.ltcfeds.com](http://www.ltcfeds.com)  
Information on Federal Long-Term Care Insurance

[www.aoa.gov](http://www.aoa.gov)  
The U.S. Administration on Aging

[www.eldercare.gov](http://www.eldercare.gov) or (800) 677-1116  
Eldercare Locator sponsored by the U.S. Administra-  
tion on Aging. Provides local information on senior  
services.

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*Chapter 18*  
**HOUSEHOLD  
EMPLOYEES**

The idea of having domestic staff can be disconcerting for Foreign Service employees and family members. In our theoretically egalitarian society, words such as “servant” or worse, “houseboy,” raise specters of bygone eras.

There are a few different factors in play overseas:

- Daily tasks may require great effort—even without any potential language barriers. Instead of sticking a frozen dinner in the microwave, you may need to ask for instructions on what to buy and how to cook it, travel to the local market, bargain for unfamiliar produce, carefully wash and disinfect it, wait for a power outage to end, and only then begin cooking supper. Having someone reliable to assist you can make life in a hard place easier.
- Hiring someone can help the local economy by providing another job; it can be an effective way to share your income without promoting dependence. In a country where jobs are scarce, holding a position as driver or cook may hold more status than you realize.
- Household employees may provide a window into the local culture or a part of society that you may not see as a Foreign Service employee or family member, enriching your experience and broadening your understanding of the country.
- Help at home can free up time for other activities, such as representational events in your residence, opportunities to get to know the country, or meaningful volunteer work.

**PLAN THE POSITION**

Do not feel that you have to hire your predecessor’s employees or the first person recommended to you by the CLO Coordinator. Take time to determine your requirements first. Do you need someone full-time or part-time? Do you want someone to cook—local or American foods? Will you need help on evenings or weekends? Do you need child care? How many hours per week? Will the employee need to take care of

your pets, receive telephone messages, shop for food, or manage other employees? Does the employee need to speak English? How well? Do you want a live-in maid? Would you mind employing additional family members? Think about these and other factors before asking for recommendations.

Although you may have diplomatic immunity, your employees will expect you to abide by local labor practices. Find out in advance what is normal in terms of working hours, holidays, benefits, bonuses, and so on. Getting a sample contract may help you avoid unpleasant or expensive surprises down the road.

Check with others at post to determine an appropriate salary. Pay will depend on the local pay scale, the size of your house and family, the employee's experience, and the scope of duties. Choosing the cheapest employee may mean sacrificing experience and maturity; it may be worth paying more.

Be clear before you interview anyone what you intend to provide in the way of fringe benefits. What is expected? (In some countries, employers provide personal hygiene products such as soap and shampoo for live-in employees, along with room and board). Which items will the employee be allowed to use? Will you pay for sick days or emergency absences? Will you help the family by providing school uniforms or other extras? What will the limits be? These points can be included in a written contract if agreed.

At some point your employees most likely will face personal circumstances that affect you (for example, your live-in housekeeper has a baby, or a close relative of hers falls seriously ill). Will you loan money or provide salary advances? It helps to consider various possible situations in advance and think about how you might deal with them.

## HIRE CAREFULLY

The best way to find an honest, reliable employee is to get recommendations from previous employers, the CLO Coordinator or Management Officer, or other acquaintances at your new post. Even if the employee has excellent recommendations, take the time to follow the careful hiring practices that follow.

Prior to interviewing candidates, prepare a list of questions relating to your needs. Use it at each interview to help you select the best candidate. Be consistent in seeking information from prospective candidates. Contact the Community Liaison Office in advance for information on the employees you will be interviewing and attach any resulting papers to each questionnaire.

Factors to determine (either at the interview or in advance) include:

- Past employment: what, where, how long, duties, reasons for leaving.
- Education: languages spoken, ability to read and write (which may not be as important as you initially think), skills for any other job requirements.
- Specific position-related skills and training.
- Cultural factors as relevant to employment. For instance, you might ask whether there are foods the candidates will not cook or whether they would find it difficult to work with someone from a different local ethnic background.
- Health and hygiene habits. See "Protect Your Family" and "Train Employees" below.
- Willingness to meet your requirements.

Clearly explain the duties that you expect and the salary and benefits you are prepared to offer. Establish a professional tone at the interview. Use the formal verb form if there is one.

Pay attention to how comfortable you feel with the person—this is someone you may see every day. If you are favorably impressed with the prospective employee, suggest a paid trial period of one to three months rather than immediate employment.

When interviewing potential child care providers, consider discussing the following topics:

- education and training
- experience
- references
- care giving philosophies and goals

- ideas on meals, snacks and drinks for infants and children
- preferred treatment for common childhood ailments (to find out if there are local practices with which you are not comfortable)
- usual activities planned or typical daily schedule
- use of television or other media
- philosophies on naps or quiet time
- discipline methods, behavior expectations, and rules
- willingness and experience caring for children with special needs, if relevant

It may be helpful to interview the potential employee without children present, then schedule a time for the employee to meet the child. A few hours of babysitting while parents are still in the house (for example, unpacking or working on other projects) may give a good idea of how the potential caregiver interacts with your child.

Be sure to check references, stop by unexpectedly at times when your children are under the caregivers' supervision, and listen carefully to what your children say.

Remember that the housekeeper or cook is not necessarily the best person to watch your children. Cooking, cleaning, and caring for children at the same time may not be optimal for safety reasons, and the employee could resent the change in responsibilities, if unexpected.

### PROTECT YOUR FAMILY

Obtain the potential employee's full name, address, and any identification number (such as the local version of a Social Security number). Ask the Regional Security Officer to conduct a background investigation if one has not been done recently.

Ask the post medical unit which medical tests are recommended. Arrange for a complete medical examination, chest x-ray, or other recommended procedures for the potential employee; you are responsible for the cost. You may want to personally take the employee to this examination, both to make it more convenient for your employee and to make sure that he or she does not send someone else instead.

Do not just ask for references: check them. Take the time to call previous employers and ask detailed questions. Read letters of reference carefully and attempt to verify what they say with the writers—even if they have since moved to a new post.

### CREATE DOCUMENTATION

You might want to put specifics in writing to avoid misunderstandings and legal problems. Write down what you expect from the employee and what the employee may expect from you. Be as specific as possible regarding duties to be accomplished on a daily and monthly basis. Go over this list, reading it aloud to the employee, and—once all parties agree—have the employee sign it as a contract addendum.

Create monthly receipts of payments and save them. Obtain the employee's signature upon each salary payment.

Establish a form to track leave or vacation taken or paid. Some countries' laws require a 13th (at times even a 14th) monthly salary, and this form serves as proof that the employer covered all local legal requirements. Have the employee sign this form as proof that her or she received due payment and benefits.

Set up a folder and keep (at a minimum) copies of the employee's identification documents, documentation of health checkups, residence address and telephone numbers, two additional points of contact in case the employee cannot be reached, salary log, and so forth.

Give the post Regional Security Officer (RSO) a list of your domestic staff so that the alarm company or roving security patrol will know who is authorized to be at your residence when you are not home.

### TRAIN EMPLOYEES

The importance of this step cannot be overemphasized. If you need to, spend an entire day or two completing all of the required tasks with the new employee. Do not make assumptions about what employees know, even if they have worked for other American families. Go over the use of each appli-

ance. Point out which ones require a transformer or other special treatment. You may want to put labels in the local language on the machines, clearly and simply noting controls and requirements. Indicate how laundry should be separated, which items should be washed by hand or line-dried, and how often to use products such as bleach or fabric softener. Show them how to wash special dishes, such as non-stick pans. Point out which cleaners should be used for each task. Make sure that cloths or brushes used for bathrooms and floors never come near dishes or food preparation surfaces. Go over procedures for safe food and water handling with all employees, at least in brief—the last thing you want is for the gardener to helpfully take the initiative and refill your bottle of purified water from the tap.

Make sure that the new nanny knows your rules regarding television time, snacks, naps, and so on. Indicate if there are foods or drinks that you do not want your child to have (in some cultures it is considered fine to give children coffee or tea, for instance). Arrange for first aid training if possible. At the very least, provide emergency contact information and go over what to do in case of choking, poisoning, and so on.

A real and unexpected problem for some families is the fact that household help may wait on children hand and foot, allowing them to do whatever they want. Avoid this by reminding both the employee and child that the employee is in charge and should be respected. Continue to assign children household chores and responsibilities, so that they will not be too shocked by a later return to “real life,” and may maintain a healthy respect for your household help.

Instruct your employees on security procedures. Make sure they know where emergency numbers are located and which device to use in case of emergency (telephone or radio). Instruct employees not to give out information about the family to incoming callers unless they are SURE that the caller is a friend or relative. Employees should know the full names of everyone in the family in case of emergency. Do not allow employees to permit entry onto your compound or in your house of anyone you have not specifically approved. Insist that employees accompany workmen, exterminators, or others who want to enter the house, after

verifying that they have legitimate work orders. Remind them that exterminators should not spray food preparation surfaces or cupboards containing pots and pans, dishes, or food.

Ask your household staff to report any suspicious or unusual activity that takes place near your residence. Make sure they know how to contact the roving security patrol to investigate any suspicious activity.

Be clear about your expectations regarding the use of your possessions and your home. Which food is all right to eat? Can the employee use the telephone, television, or radio? When can family or friends stop by, if ever?

If you do not speak the language well, or if the employee does not speak English well, you may want to enlist a friend to interpret or write out instructions in the employee’s language. You may be able to physically demonstrate many tasks, but be sure that important points have been understood.

## LEARN TO LIVE TOGETHER

Respect the culture of your employees. For example, do not ask Muslims to cook or serve pork. Do not expect your female housekeeper to give the male gardener orders if this is not the norm. Do not expect people to clean up after pets if this is offensive to them.

Do not leave expensive items or cash lying around; why provide temptation? On the other hand, don’t blame the employee for everything that you can’t find. (Did you ever lose anything before you had someone working for you?)

Remember that an employee living in your house is neither a friend nor a guest. Americans may try to ease ambivalent feelings about “servants” by trying to treat employees as part of the family. This may be confusing and ultimately unfair to everyone involved. Many Foreign Service families recommend maintaining distance by using the formal verb tense, having different meal times, keeping living areas separate, and so on. This is a work relationship, after all. Be realistic in your expectations: no one is going to raise your children the same way that you do or iron your shirts exactly the way the dry cleaner did

in Bethesda. Express appreciation, compliment work well done, and be generous when it is appropriate. This is much more effective—and easier on your and your help's nerves—than constant complaints or criticisms.

### AVOID PROBLEMS

If you need to dismiss employees, do not give them advance warning. Simply ask for the keys, give them the required severance pay, and ask them to leave. Try to avoid firing someone in a moment of anger. Take the time to find out in advance what local regulations are and the best way to handle the situation in the context of the local culture. "Saving face" may be important in some cultures; in other countries you may need a signed statement from the employee saying that he or she has been paid in full. Regardless of the reason, try to avoid firing someone before a major holiday.

If an employee is terminated for cause (stealing or inappropriate behavior), help prevent problems for future employers by documenting the behavior and sending a brief report to the Regional Security Officer and CLO Coordinator.

### ENJOY!

It may sound overwhelming to make all these arrangements to have people working in your home. However, the first time you serve Thanksgiving dinner to fifteen people, leave on vacation the next morning, and come back refreshed to a spotless house, the complications will not seem so great after all!

### RESOURCES

The Community Liaison Office Coordinator at post should have information about local domestic help.

The Family Liaison Office offers information on "Bringing a Nanny to the United States While on Temporary Assignment" (<http://www.state.gov/m/dghr/flo/rsrscs/pubs/17026.htm>)

#### Family Liaison Office (M/DGHR/FLO)

Room 1239, Harry S Truman Building  
Department of State  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Internet: <http://www.state.gov/m/dghr/flo/>  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
E-mail: [flo@state.gov](mailto:flo@state.gov)

*Chapter 19***OVERVIEW OF A U.S. MISSION****THE ORGANIZATION**

A U.S. mission exists to manage American diplomatic and consular activities within a country. A mission may consist of an embassy, consulate general, consulates, and other offices. Where the U.S. does not have full diplomatic relations with a nation, the U.S. may be represented by only a liaison office or interests section. More than one U.S. mission may exist in a country if the U.S. has a multilateral mission, which is a delegation to an international organization such as the United Nations. Since ambassadors also head multilateral missions, two or more U.S. ambassadors might work in the same country but in different missions. The U.S. maintains more than 260 embassies, consulates general, consulates, and special missions in 172 countries.

The U.S. embassy is the basic unit for conducting U.S. diplomacy overseas. The chief of mission (usually an ambassador) personally represents the President of the United States, while reporting to and receiving instructions through the Secretary of State. The chief of mission directs all U.S. programs and personnel, except for those under the command of a U.S. area military commander, under the authority of another U.S. diplomatic post, or detailed to an international organization. The chief of mission thus carries ultimate responsibility for executing U.S. foreign policy goals and coordinating and managing all U.S. Government functions in the host country.

**THE STAFF**

At an embassy or special mission, if the ambassador leaves post even temporarily, the person acting in the ambassador's place is called the *chargé* or *chargé d'affaires*. At consulates and consulates general, the consul or consul general is in charge but reports to the ambassador at the embassy. All of these are also known as principal officers.

The deputy chief of mission (DCM) is the second most senior person in the mission. The DCM has primary responsibility for the day-to-day operations of the mission and coordination between the various agencies at post.

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Consular Section

Political and Economic Sections

Public Affairs Section

Security Section

**DIPLOMATIC READINESS****TRANSFORMATIONAL DIPLOMACY****RESOURCES**

Ambassadors manage the work of a mission through the country team, which is made up of the heads of each State Department section and all other agencies. The country team meets regularly to discuss local conditions and mission activities, review management and security issues, coordinate programs, and plan and evaluate progress on meeting the mission goals.

The number of people assigned to an embassy usually depends on the size of the foreign country and depth and breadth of U.S. bilateral relations with that country. Besides the head(s) of the mission, staff includes employees from the four foreign affairs agencies—the Department of State, Agency for International Development, Department of Commerce, and Department of Agriculture—and other U.S. Government agencies. By far the largest group of employees, however, consist of locally employed staff, often known as Foreign Service nationals (FSNs). U.S. embassies also employ, on a regular and part-time basis, other U.S. citizens (including family members of foreign affairs agency employees) or citizens of another country, known as third country nationals.

## **THE STATE DEPARTMENT AT A U.S. MISSION**

The State Department is the lead institution for the conduct of U.S. diplomacy and compares to the Ministry of Foreign Affairs in many other countries. Every mission includes at least one American from the State Department.

### ***Management Section***

The management section provides the support that allows the other sections and agencies to do their jobs. Management handles areas such as:

- human resources
- financial management
- information management, including radio, mail, telephone, computer, and diplomatic pouches
- general services (buildings, maintenance, purchasing, supply, customs and shipping, and transportation)

- health and medical provisions
- community issues, often through the Community Liaison Office (CLO) Coordinator

### ***Consular Section***

The consular section provides services and assistance to American citizens living in or visiting the country. It also issues visas to citizens of other countries who seek entry to the United States for work, travel, business, or immigration purposes. Consular duties include issuing and renewing passports, reporting births, deaths, and marriages of U.S. citizens, registering Americans who are in the country, visiting U.S. citizens who have been arrested, assisting in emergencies such as deaths or natural disasters, and providing U.S. voting and tax information.

### ***Political and Economic Sections***

The political and economic sections analyze political, social, and economic developments within the host country and region. Employees working in these sections meet with political parties and non-governmental organizations, make recommendations on foreign policy, and work with foreign government officials to promote U.S. interests.

### ***Public Affairs Section***

The public affairs section administers cultural and educational exchange programs, manages information research centers, and serves as the official media contact point, handling all inquiries from the local news media.

### ***Security Section***

The security section develops and maintains systems to provide a safe, secure workplace for everyone at the mission and safe, secure homes for American staff and family members. This section provides access controls such as guards, security for visiting dignitaries, and security information to American businesses situated in the country. A Marine security guard detachment plays an important role in protecting many U.S. missions.

## DIPLOMATIC READINESS

Begun under former Secretary of State Colin Powell, the Human Resources strategy of “diplomatic readiness” seeks to establish the Department of State’s ability to get “the right people in the right place at the right time with the right skills.” Three major administrative functions make up what is called the “diplomatic readiness platform”: human resources and training, information management, and infrastructure and operations. In other words, “diplomatic readiness” is the people, equipment, money, and build-ings that allow the mission to conduct its diplomatic activities.

## TRANSFORMATIONAL DIPLOMACY

***I would define the objective of transformational diplomacy this way: to work with our many partners around the world to build and sustain democratic, well-governed states...We seek to use America’s diplomatic power to help foreign citizens better their own lives and to build their own nations and to transform their own futures.”***

~Secretary of State Condoleezza Rice,  
January 18, 2006

In a multiyear process, hundreds of positions will move to critical emerging areas in Africa, South Asia, East Asia, the Middle East, and elsewhere, including the nearly 200 cities with over one million people which lack a formal American diplomatic presence. American Presence Posts, operated by one diplomat living and working in key population centers outside of the embassy, will expand.

Information technology will impact diplomacy in new ways. It will speed the development of regional centers providing management support and regional public diplomacy platforms that will take America’s story directly to the local people. Virtual Presence Posts will provide interaction with embassy personnel from other locations. Cutting-edge technology will enable sharing information across regions and between agencies.

***Now, to advance transformational diplomacy all around the world, we in the State Department must rise to answer a new historic calling. We must begin to lay new diplomatic foundations to secure a future of freedom for all people.”***

~Secretary of State Condoleezza Rice,  
January 18, 2006.

## RESOURCES

Dorman, Shawn, ed. *Inside a U.S. Embassy: How the Foreign Service Works for America*. Washington, DC: American Foreign Service Association, 2003.

Available at [www.afsa.org](http://www.afsa.org).

This book describes how an embassy functions, gives real “day-in-the-life” portraits, and offers first-hand descriptions of key diplomatic moments.

<http://careers.state.gov> describes the various State Department positions at an embassy and offers “Assignment Abroad,” an interactive take on what different Foreign Service employees would need to do in case of an earthquake or trade summit overseas.

<http://usembassy.state.gov/>  
Listing of U.S. embassies online

<http://www.state.gov/r/pa/prs/ps/2006/59339.htm>  
Description of Transformational Diplomacy

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*Sample Form*

**JOINT PROPERTY STATEMENT**

*Sample Form*

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*Chapter 20*

**CONTINGENCY PLANNING**

**EMERGENCY EVACUATION**

Foreign Service families have always lived with the possibility of evacuation. The number and variety of reasons for evacuations has increased during recent years, with a record of 39 evacuations in 2003. The Department of State takes responsibility for the following:

- 1) Informing you of the emergency evacuation plan for your post
- 2) Transporting you to a safehaven
- 3) Paying for shipping your air freight or giving you an allowance in lieu of shipping the air freight (usually this is for cases where the employee does not have time to arrange for air freight shipment prior to leaving post)
- 4) Paying you an evacuation allowance during the length of your evacuation, up to 180 days, and a daily transportation allowance
- 5) Returning you to post or to a new assignment

The Family Liaison Office (M/DGHR/FLO) is the main point of contact for evacuees. FLO's Support Services Officer has primary responsibility in that office for evacuee assistance and support. This office does the following:

- facilitates evacuation allowance payments
- responds to concerns
- answers questions
- helps solve individual problems
- advocates on behalf of evacuees

With the active assistance of CLO coordinators from the evacuated posts, FLO maintains communication with the evacuees, the posts, and the affected bureaus through newsletters, special Internet list-servs, and town hall meetings. The affected bureau may form a working group to deal with personnel and administrative issues during an evacuation. For a thorough guide to help you prepare for an evacua-

tion, see the FLO publication, *Evacuation Plan: Don't Leave Home Without It!* (<http://www.state.gov/documents/organization/2083.pdf>).

## DIVORCE

When employees or family members consider a separation or divorce overseas, they may discover that access to marital and/or legal counseling presents a major problem. Referrals may be found within the overseas community by consulting the Medical Officer, Consular Officer, Management Officer, CLO Coordinator, or Regional Psychiatrist. Trained professional help may be available in country or at a neighboring post.

### *Considerations*

Legal counsel can be difficult to locate overseas, and foreign national lawyers are not generally familiar with American domestic law. The Family Liaison Office maintains a list of Maryland, Virginia, and District of Columbia lawyers who have handled Foreign Service divorces. The Support Services Officer can provide a list of lawyers familiar with the Foreign Service and divorce, other pertinent information, and the publication *The Foreign Service Family and Divorce*. This publication is also available online (<http://www.state.gov/documents/organization/2107.pdf>) and in CLO offices overseas. FLO recommends that the family return to the United States whenever possible to seek professional legal advice in the state where the divorce will be obtained.

Professional help and confidential counseling by clinical social workers are also available from the Employee Consultation Service (ECS), by appointment in person or by telephone. All direct hire State Department employees and those on Family Member Appointments are eligible to access IQ:Information Quest for themselves and on behalf of immediate family members. The IQ:Information Quest website [www.worklife4you.com](http://www.worklife4you.com) contains information related to divorce (including state laws and procedures) and a variety of other topics.

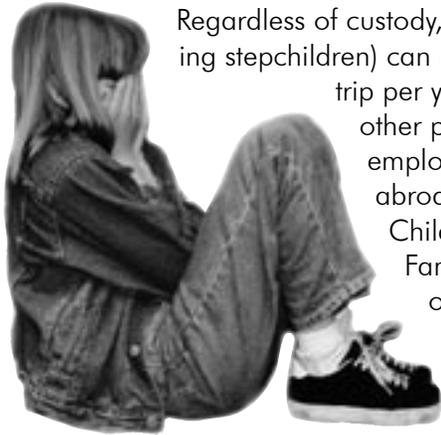
## *Leaving Post*

If departure travel together is not possible and one spouse will be returning to the United States without the other, issues that should be addressed are:

- 1) **Method of Departure:** The spouse may return on "Advance Departure of Family member(s) from Post" orders. (See 14 FAM 532.3-14 FAM 536.1-2) These orders can also authorize the shipment of household effects from the post (14 FAM 618.1). The chief of mission or the principal officer must request such orders from the employee's agency or the regional bureau at the Department of State. The employee must sign a repayment agreement against his/her eventual transfer or, alternatively, the employee may send the family members home at personal expense and claim reimbursement later when the employee is transferred under routine reassignment procedures.
- 2) **Reason for Departure:** It is advisable for the couple to draft a document that clearly indicates that the separation is mutually agreed upon so that neither party will be liable for desertion of the other at a later date.
- 3) **Goods in Storage:** A spouse is not automatically entitled to access to goods in storage. It is recommended that couples sign a Joint Property Statement when placing goods into storage. (A sample of such a statement appears at the end of this chapter.) When signed by both parties and *notarized*, this statement will allow either spouse to access goods held in storage. The statement does not, however, make the Department liable for costs pertaining to the access, transportation, or separation of such items before the regularly authorized time of removal.
- 4) **Receiving Goods from Post:** A spouse must have written authority from the employee in order to sign for the delivery of goods shipped from post if the employee cannot be present. A sample form "Authorization to Receive Goods Shipped from Post" is included at the end of this section.

## *Children and Separation*

Eligibility for all allowances is based on whether or not the child normally resides with the employee. Custody is not the only variable involved in determining eligibility for education allowances and other at post benefits. Both the employee and spouse should consult with the FLO Support Services Officer for further details on how custody affects these benefits.



Regardless of custody, children (including stepchildren) can receive one paid trip per year to visit the other parent when the employee is assigned abroad. "Travel of Children of Separated Families" provides one round trip every 12 months for each child below the age of 21 to visit the

other parent with whom the child does not normally reside. The travel is paid from the post to the nearest point of entry in the U.S. or vice versa. Further details about this benefit are outlined in 3 FAM 3750. When the children are on Involuntary Separate Maintenance Allowance (ISMA) the child may travel to an alternate location as they are not allowed to visit the unaccompanied post. There are no provisions in the regulations for payment for an adult to accompany the children.

## *Garnishment of Wages*

If a court order states that an employee or retiree is obligated to pay alimony and/or child support and the employee/retiree fails to do so, the Department can garnish the wages to remove the arrears (P.L. 9530). Writs of garnishment must be obtained from the court and sent to the appropriate legal office in the employee's agency for processing. The FLO Support Services Officer can advise spouses where to forward these documents.

## *Medical and Health Concerns*

### **Former Spouse Health Benefits**

(see also <http://www.state.gov/documents/organization/16038.pdf>)

A divorced spouse may not remain on the employee's health insurance plan as a family member. However, a divorced spouse of a participant or annuitant under the Foreign Service Retirement and Disability System and the Foreign Service Pension System may enroll in the Federal Employee Health Benefit (FEHB) plan if the following requirements are met:

- 1) The spouse does not remarry before age 55, and
- 2) The spouse was enrolled in a health plan as a family member at any time during the 18 months preceding the date of divorce or annulment, and
- 3) The spouse receives or has future entitlement to receive an annuity or survivor annuity payable under the Foreign Service Retirement and Disability System.

Generally, a former spouse must within 60 days after the dissolution of marriage enroll in an approved health benefits plan as an individual or for self and family. The spouse must pay the full subscription charge of the enrollment (both the government and employee share). For further information on this plan and to determine eligibility, contact the Retirement Division (see contact information below).

### **Temporary Continuation of Coverage (TCC)**

(see also <http://www.state.gov/documents/organization/9516.pdf>)

Former spouses not otherwise entitled may temporarily continue their FEHB coverage for up to 36 months. Effective on January 1, 1991, either the employee or the former spouse may notify HR/RET within 60 days after the divorce and loss of the regular FEHB coverage to continue the coverage (P.L. 100 654). (See also Chapter 6, "Insurance.")

## *Other Family Member Entitlements*

Children may remain on the employee's health plan regardless of which parent has custody. Family members returning from post are entitled to a physical examination in the Department. For further

information regarding health concerns, contact the Office of Medical Services. (See “Resources,” below). Employees and family members with State, AID, FAS, and FCS contemplating separation or divorce can contact the Employee Consultation Service in MED for confidential, free counseling on this as well as other family concerns.

### ***Pension Rights for Former Spouses***

Under provisions of the 1980 Foreign Service Act, a former spouse who is divorced on or after February 15, 1981, has pension rights if the spouse has been married to the employee for at least 10 years of the employee’s creditable service. (Five of the 10 years of marriage must have been while the employee was a member of the Foreign Service. This is for the divorcing spouse of employees in the Foreign Service Pension System.) To be eligible, the former spouse must not have remarried prior to age 55. A former spouse will receive a pro rata share of the employee’s pension benefits up to 50 percent, unless a court order or spousal agreement provides for a different share or no share. This pension right should be stated in the divorce settlement for clarification. The share will be based upon the number of years of marriage during the employee’s creditable service.

Spouses of Foreign Service employees, if qualified, may receive a survivor annuity up to 55 percent of the principal’s retirement annuity under the Foreign Service Retirement and Disability System (FSRDS) or 50 percent under the Foreign Service Pension System (FSPS), unless otherwise directed by a valid court order or notarized spousal agreement. This is for the divorcing spouse of employees in the Foreign Service Retirement and Disability System. Qualified former spouses may receive a pro rata share of the survivor’s annuity up to the percentages listed above, if they have not remarried prior to age 55. For details, contact the Office of Retirement.

## **DEATH**

Thinking about and preparing oneself for the contingency of surviving one’s spouse is not easy. The purpose of this section is to clarify some of the major actions, obligations, and requirements that affect the survivor. Since this section does not cover every pos-

sible circumstance or describe the scope and limitations of every benefit, the Foreign Affairs Manual (<http://foia.state.gov/masterdocs/03fam/03m2550.pdf>, Deaths in Service) should be consulted for more detailed information.

For the purposes of this section, it is assumed that there is a surviving family member at post. In the case of an employee who dies in travel status or while assigned to the United States, or whose family members are not at post, some aspects of this discussion might not apply. The particular circumstances could influence some of the benefits available.

### ***How to Prepare***

Once a year, the employee and his or her next-of-kin should review any previous decisions and plans in the light of changes in the family’s circumstances. They should examine the financial resources that would be available to the survivors and bring information on assets and liabilities up to date. They should review wills and letters of instruction and discuss ideas about the family’s needs and how these would be met. They should answer questions such as how income could be supplemented, if necessary; where the family would live; and what kind of insurance they would need. A frank discussion of each family member’s wishes concerning medical care in the event of medical incompetence or the artificial maintenance of life is vital. If necessary, they should update beneficiary forms. This kind of preparation will assist survivors confronted with new realities and the need to make many immediate decisions.

The Office of Casualty Assistance (M/DGHR/OCA) is the Department’s first and primary contact of-fice in the event of the death of a State Department employee, dependent, or eligible family member. OCA serves as the liaison between surviving family members, post, and various benefits offices. OCA will provide beneficiaries with necessary claim forms. It plays an enhanced role when death is due to an act of international terrorism. OCA can help identify the needs of families, research answers to questions families may have, and refer families to other offices and services within the Department, at another agency, or in the community that may be of assistance. OCA can also advocate for families. (See “Resources,” below.)

### *Overseas Procedures*

Post will immediately notify the Office of Casualty Assistance, which will contact survivors either at post or in the United States. Consular personnel at post brief the survivor on the local situation regarding disposition of remains: regulations and restrictions, practitioners, and the availability of suitable containers. Local laws and practices vary greatly and may be in conflict with the wishes of the family.

Consular personnel also prepare (and provide the survivor with at least 12 copies of) Form DS-2060, Report of Death of an American Citizen Abroad. This form is often used in connection with estate proceedings and is required as a basis for many of the government allowances and benefits described below. Form DS-2060 is not a substitute for telegraphic notification of the death from the post, nor is it the same as a certificate of death (a document issued by local authorities that verifies a person's death). The certificate of death, if issued in another language, should be translated into English; consular personnel can usually prepare an official translation. If death resulted from an accident, the locally issued certificate of death along with police reports and newspaper articles may be important for claiming insurance benefits. The survivor should review these documents carefully for accuracy.

The family of the deceased can expect the following from his/her home agency:

- Expenses in connection with remains: reasonable cost of preparing remains including the cost of embalming or cremating; casket or container suitable for shipment to the place of interment; necessary clothing.
- Expenses incurred in complying with local and U.S. laws.
- Transportation of remains from place of death to any place in the United States designated by next-of-kin.
- Travel expenses for family members from the post to the place of interment.
- Return of family to post to complete the school year and/or for packing out upon request.
- Shipment of household effects to separation address as designated by next-of-kin any time within 12 months of the date of death.
- Storage at U.S. Government expense for up to 90 days of household effects at point of origin or destination, and of permanent storage from the last day the employee was in pay status. (Waivers can be requested in both instances on a case-by-case basis for extenuating circumstances but may not exceed 180 days.)
- Travel of family from post to selected location in the United States. This travel is the "final trip" from post and must take place within one year from the date of death of the employee.

The 12-month limit for expenses may be extended for an additional six months by an authorizing officer (orders must be amended). Expenses for travel, transportation of effects, and shipment of remains to the separation residence designated by the next-of-kin are paid for by the home agency. Although the designated separation residence must be in the United States, a foreign location may be used for any or all of the above on a cost-constructive basis.

Note that it may not always be possible for the survivor to be present at post to supervise packing of household effects.

### *Regulations and Allowances*

While the survivor is at post, administrative personnel can provide information on the various regulations that affect her or him.

All allowances stop when the employee dies. However, Living Quarters Allowance (LQA) (DSSR 100) may, if authorized by the deceased employee's agency, be extended for up to 60 days beyond the date of death. (If the employee was assigned to government-provided housing and therefore was not receiving LQA, surviving family members may remain in this housing at the post's discretion.) Also, claims for the Education Allowance (DSSR 270) that were already processed at time of death do not, for practical purposes, have to be refunded.

When the survivor arrives in the United States, the Office of Casualty Assistance will remain their first and

primary point of contact and will advise and assist on all aspects of survivor benefits and entitlements. OCA can provide guidance on the Home Service Transfer Allowance, workers' compensation, and other benefits and entitlements. OCA can also provide information on resources and grief counseling. The Family Liaison Office can advise and answer inquiries about spouse employment, continuing education, and education of children. The Employee Consultation Service can provide grief counseling and make referrals.

### ***Designations of Beneficiaries***

Before describing further the various benefits to which a survivor may be entitled, a word needs to be said about designation of beneficiaries. An employee may designate beneficiaries for unpaid salary and unused annual leave, refund of retirement contributions, Federal Employees Group Life Insurance benefits and the Thrift Savings Plan by filing appropriate designation of beneficiary forms for each of these payments. The forms allow the employee to designate by name and/or relationship the person or persons to whom the particular payment will be made, and in what share.

If no beneficiary has been designated, payment will be made according to the legal order of precedence, spelled out precisely on each form, beginning with entire amount to the surviving spouse, to child or children in equal shares, to parents in equal shares, or the entire amount to the surviving parent, or to a duly appointed legal representative of the estate of the deceased employee. It is not necessary to designate a beneficiary unless the employee wishes to name some person or persons not included in the order of precedence or to name them in a different order or for a different share. However, a signed designation of beneficiary form streamlines the payment process and makes it easier for the survivor. Another point to keep in mind is that when a minor child becomes a beneficiary (either named or through the order of precedence), special court action becomes necessary that can greatly slow the payment process. Instead, the employee may want to consider designating the person who will be the child's guardian or the executor of the estate (by name) in order to avoid this difficulty.

Designations on the forms described below are not affected by a will. The employee may change or

cancel a designation at any time by filing a new form (which completely cancels any designation filed previously). Find the forms on the intranet at <http://arpsdir.a.state.gov>.

Four different forms are involved. Filing one does not have any bearing on the others and different beneficiaries may be designated on each. An employee's family situation may change due to marriage, divorce, death, birth, or any number of other circumstances. Such changes may warrant a cancellation of prior designation, or new designations. Remember that changes in designation do not occur automatically, but must be made by the employee.

#### **Unpaid compensation**

Unpaid compensation due a deceased employee may include unpaid salary through the date of death, all amounts due in reimbursement of travel expenses, payment for all annual leave to which the employee was entitled as of the date of death, and unpaid allowances due the employee. The form for designating the beneficiary of any such unpaid compensation is Standard Form 1152, Designation of Beneficiary (Unpaid Compensation of Deceased Civilian Employee). The form must be forwarded to the Human Resources Officer at post for signature and inclusion in the employee's Official Personnel Folder (Admin). The form for filing a claim for this unpaid compensation is Standard Form 1153, Claim of Designated Beneficiary and/or Surviving Spouse for Unpaid Compensation of Deceased Civilian Employee.

#### **Survivor benefits under the Foreign Service Retirement and Disability System (FSRDS)**

In the event a member of the Foreign Service Retirement and Disability System (FSRDS) (an employee hired before January 1, 1984) dies during active service, a surviving spouse is automatically entitled to a regular survivor annuity provided that the member had at least 18 months of service credit under FSRDS excluding any credit for military service, and either the surviving spouse was married to the member for at least nine months immediately preceding the death or is the parent of a child born of the marriage. In order to qualify, the spouse must elect to receive the Foreign Service survivor annuity in lieu of any other survivor annuity under the Foreign Service, Civil Service, or other retirement system for government employees. The maximum amount of regular survivor annuity a member may leave is 55 percent of the member's

full annuity. This amount may be divided between a current spouse and any qualifying former spouses. (A qualifying former spouse is one who was married to the employee for at least 10 years, divorced after February 15, 1981, and who did not sign away annuity rights.)

To be eligible for an automatic survivor annuity, a child must either be under age 18, or under age 22 and an unmarried full-time student, or disabled and incapable of self-support regardless of age. The member must have had at least 18 months of service credit under FSRDS, excluding military service, for a child to be eligible. A child's survivor annuity is payable in addition to the surviving spouse's annuity. If the surviving spouse dies, or another child in the family becomes eligible or ineligible, the annuities to all children in the family are recomputed as if they were all becoming effective at that time.

As of 2006, child annuity rates are as follows:

- if the spouse survives, \$5,040 per annum or \$420 per month per child;
- if there is no surviving spouse, \$6,048 per annum or \$504 per month;
- if the number of eligible children exceeds three, then the applicable rate is multiplied by three and divided by the number of children.

These child annuity rates will be increased by future applicable cost of living adjustments (COLAs). Survivor benefits are not actually paid until a qualified survivor submits a claim (DS-5022, Application for Death Benefits). However, payments are retroactive to the day following the member's death and continue for life or until remarriage if before age 55.

### **Survivor benefits under the Foreign Service Pension System (FSPS)**

In the event of a death-in-service of an employee who was hired after January 1, 1984, or who transferred to FSPS and who had at least 18 months creditable civilian service, benefits are payable to the eligible survivors. If the employee had more than 18 months of civilian service but less than 10 years of total service, the eligible spouse will receive a Basic Employee Death Benefit that may be taken in either a lump sum or over a 36-month period. The BEDB is equal to:

- 1) A lump-sum payment of \$26,584.62 (the last applicable cost-of-living increase as of January 1, 2006); plus
- 2) 50 percent of the employee's final salary or high-three average salary, whichever is higher.

In addition, the eligible spouse is entitled to any Social Security benefits that may be payable. Social Security provides survivor benefits to the eligible survivor of an employee who met the minimum Social Security eligibility requirement (18 months). The number of Social Security credits needed to qualify depends on when the employee was born and how old s/he was at the time of death.

If the employee completed 10 years of service or less if death is due to an accident, the survivor is entitled to an annuity equal to 50 percent of the unreduced annuity the employee would have been entitled to had the employee been of retirement age. This annuity is in addition to the above FSPS lump-sum benefit.

In addition, the eligible spouse is entitled to any Social Security benefits that may be payable. Social Security provides survivor benefits to the eligible survivor of an employee who met the minimum Social Security eligibility requirement (18 months). The number of Social Security credits needed to qualify depends on when the employee was born and how old s/he was at the time of death.

Under FSPS, the amount of the total children's annuity is reduced by the amount of Social Security children's benefits that are paid. Children's FSPS annuity benefits are paid under the same eligibility requirements and conditions as under FSRDS.

As with FSRDS, survivor benefits are not actually paid until a qualified survivor submits a claim (DS-5022, Application for Death Benefits). However, payments are retroactive to the day following the member's death and continue for life or until remarriage if before age 55.

### **Refund of retirement contributions (3 FAM 6000)**

If there is no survivor eligible for an annuity, then a lump-sum payment, consisting of a refund of retirement contributions deducted from the salary of a member plus other payments by the member to the fund, and interest as specified by law, is payable following the death of a member or former member of

the Foreign Service Retirement and Disability System (FSRDS) or the Foreign Service Pension System (FSPS). This benefit is payable to the beneficiaries specified by the member or by law. A lump-sum payment may also be made equal to any portion of the member's retirement contributions remaining in the Fund after deducting the total of all annuity payments that may have been made to the member and to his/her eligible survivors. Another situation that may result in lump-sum refund upon the employee's death is when contributions made after 35 years of service are in excess of any special contribution due.

The lump sum is paid to the beneficiary or beneficiaries last designated by the member on a signed Form DS-5002, Designation of Beneficiary. A designation of beneficiary does not affect the right of any person who qualifies to receive survivor annuity benefits.

### **Federal Employees Group Life Insurance benefits (FEGLI)**

The surviving spouse of a deceased employee who was enrolled in the FEGLI program may be a beneficiary as a result of having been so designated by the employee on Standard Form 2823, FEGLI Designation of Beneficiary, or as a result of the order of precedence if no designation of beneficiary was made. The Office of Casualty Assistance in Washington is responsible for advising the beneficiary immediately and for assisting the beneficiary in filing a claim for benefits (Form FE-6, FEGLI Claim for Death Benefits). Payment should be made within 60 days of FEGLI's receipt of the completed claim package.

### **Thrift Savings Plan**

Employees enrolled in FSRDS may have a Thrift Savings Plan account. All employees enrolled in FSPS have an account since the employing agency contributes 1% of salary on behalf of every employee regardless of whether the employee participates. Designation of Beneficiary for TSP is made by completing form TSP-3 and submitting it to the TSP office. The surviving spouse or other next of kin must apply for payment using form TSP-17. TSP will then contact the designated beneficiary.

### **Medical examination for surviving dependents**

When an employee dies in service, eligible dependents who have ever accompanied the employee are eligible for a medical examination (3 FAM 1937).

The examination should take place within 90 days of the employee's death (although an exception can be made by the Medical Director). Dependents over the age of 12 may be examined at the Department of State's Examination Clinic, or by a family physician with reimbursement from the employee's agency; dependents under age 12 are normally examined by a family physician or pediatrician with expenses reimbursed by the employee's agency. *Failure to complete the examination process may result in the waiver of all claims to which the dependents may otherwise be entitled.*

### **Federal Employees Health Benefits coverage (FEHB)**

For a survivor to remain enrolled in the FEHB plan following the employee's death, the employee (member) must have been enrolled for self and family at the time of death. (An important point to note: when husband and wife are each eligible for individual health benefits plan enrollments, they should consider that although two individual enrollments may be less costly than one enrollment for self and family, there would be no continuing coverage for a survivor under the individual enrollment should the survivor lose eligibility for his or her own individual enrollment.)

A survivor is entitled to continue the FEHB if s/he will be entitled to a survivor's benefit (either a survivor annuity and/or the Basic Employee Death Benefit) upon the annuitant's death. If the survivor annuity is not enough to cover the FEHB premium, the surviving spouse would be billed for the difference. If the survivor is covered under the annuitant's FEHB and the annuitant did not elect a survivor benefit, the surviving spouse would not be eligible to continue the FEHB after the annuitant dies.

Eligible survivors may receive benefits through Social Security and Veterans Administration programs as well.

### **Compensation for work-related death**

Substantial financial benefits administered by the Department of Labor, Office of Workers' Compensation Programs (OWCP) are available to survivors of a civilian employee of the U.S. Government whose death results from personal injuries (including disease) sustained in the performance of duty under the provisions of 5 U.S.C. 8101-8150. The death must

have been proximately caused, i.e., due to or aggravated by employment. These benefits are not available when death was caused by the willful misconduct of the employee, where the employee's intention was to bring about his or her own or someone else's death, or when intoxication was the proximate cause of injury or death.

Survivors may be entitled to benefits pursuant to the Federal Employees Compensation if the employee's death was the result of a service-connected injury or illness. These benefits, described below, can be significantly greater than those the survivor would receive under the Foreign Service Retirement and Disability System or the Foreign Service Pension System (survivors entitled to benefits under both a retirement plan and Workers' Compensation must choose one).

While the survivor has three years to complete a claim for these benefits, the initial step toward establishing the conditions under which such a claim can be made must be taken soon after the death, and therefore should be taken if the post or the survivors have any reason to believe that the death may have been work related. Form CA-6, Official Superior's Report of Employee's Death, must be completed by the employee's official supervisor or other authorized official of the employing agency and submitted, along with a certified copy of the death certificate, to the Department of Labor's Office of Workers' Compensation. Questions about Workers' Compensation should be referred to the employee's agency's liaison (see the contact list below).

A survivor who is entitled to both an annuity from the Foreign Service Retirement and Disability System/Foreign Service Pension System and Workers' Compensation benefits must choose which of these he or she will receive. The OWCP claims process can be lengthy; until the claim is approved, an eligible survivor receives FSRDS/FSPS annuity payments.

Once OWCP advises FSRDS/FSPS that the claim is approved, the annuity ceases. OWCP reimburses the FSRDS/FSPS fund for annuity payments made, and the survivor receives the difference. In the event that all the eligible survivors of a deceased member of FSRDS/FSPS elect to receive the OWCP benefits rather than the FSRDS/FSPS annuity, a lump-sum payment refunding retirement contributions may be

payable. If the survivor is eligible for Workers' Compensation benefits but chooses not to receive them, he or she may still be eligible for the death gratuity (see below).

Compensation is claimed on Form CA-5, Claim for Compensation by Widow, Widower, and/or Children and submitted with the death certificate, marriage certificate, and birth certificate or adoption documents for each child. (The claimant has three years to file the claim. However, Form CA-6, Official Superior's Report of Employee's Death, must have been submitted to OWCP first.) If there are no children, an employee's surviving spouse will receive compensation at the rate of 50 percent of the employee's salary paid in 13 equal payments. If there are children, the spouse will receive 45 percent of the employee's salary and an additional 15 percent for each child up to a total of 75 percent of the salary in 13 equal payments per year. If there is no surviving widow or widower, compensation for the first child is 40 percent of the employee's monthly salary, with 15 percent paid for each additional child up to the maximum of 75 percent, money to be divided equally between the children. All workers' compensation payments are exempt from federal tax. Payment continues for life or until remarriage if before age 55.

Compensation for a child ceases when the child marries or reaches age 18 (or age 23 if unmarried and a full-time student who has not completed four years education beyond high school) unless the child is incapable of self-support due to physical or mental disability. In certain cases, compensation may be paid for dependent parents, grandparents, brothers, sisters, and/or grandchildren.

If the Department of Labor determines that death occurred in the performance of duty, burial expenses up to \$800 may be paid by OWCP, with any payment made by the Veteran's Administration deducted. Whether or not any funeral or burial expenses are paid, the personal representative of a deceased federal employee may also be entitled to \$200 for reimbursement of the costs of termination of the decedent's status as an employee of the U.S. Government. Original itemized funeral and burial bills must be submitted along with Form CA-5.

The employing agency of the deceased may also pay a discretionary death gratuity equal to \$10,000 less any other death gratuity paid on behalf of the deceased except that paid pursuant to the Foreign Service Act. This payment is to assist with funeral expenses and is usually in the amount of \$9,000.

Once the Department of Labor has approved the claim for compensation, a death gratuity is payable to the survivor in accordance with the Foreign Service Act section 413 (3 FAM 3650). The death gratuity equals one year's salary at the time of death paid to the widow or widower or, if none, to the dependent parent(s) in equal shares. This is a one-time benefit that is payable even if the survivor waives Workers' Compensation and elects to receive an annuity under FSRDS or FSPS.

Survivors of Department of State employees should work through the Office of Employee Relations to submit claims to the Office of Workers Compensation. Survivors of AID employees should work through the Office of Labor Management Relations; APHIS through the Human Resources Division; and Foreign Agricultural Service and Foreign Commercial Service through the Office of Foreign Service Personnel.

### Death from terrorist action

Public Law 98-259 (and amendments to the law in the Tax Reform Act of 1984) added section 692c to the Internal Revenue Code. This section exempts from federal income taxes certain military and civilian employees of the United States who die as a result of injuries sustained overseas in a terrorist or military action. The exemption applies to the taxable year in which the death occurs and to any prior taxable year beginning with the last year ending before the year in which the wounds or injuries were received.

A December, 1984 Letter of Understanding between the Department of State, the Department of Defense, and the Internal Revenue Service established the specific procedures for processing tax returns of individuals covered by the law. All returns and claims for refunds must be accompanied by IRS Form 1310, Statement of Person Claiming Refund Due a Deceased Taxpayer, and certification from the Department of State (in the form of a letter signed by the Director General of the Foreign Service or his or her delegate) that the death was a result of a terrorist or military action outside the United States. The Internal Revenue Service has designated representatives in

their district offices who will answer tax questions and assist in preparing original and amended returns for individuals covered by the law.

### Personal papers and documentation

A survivor is faced immediately with the need to locate personal papers and provide information. The following list offers an idea of the range of documents and information needed after a death:

- letter of last instruction (if one was prepared)
- certificate of death (at least 15 certified copies). OF-180 if death occurred abroad
- birth certificate of deceased
- birth/adoption certificates of survivors (including children)
- marriage certificate and divorce decree(s), if husband or wife were previously married
- change of name decree for anyone in family who has one
- military discharge certificate if deceased has military service
- wills
- insurance policies: life, accident and health, disability
- name, address, and telephone number of lawyer, insurance agent, stockbroker, employer, real estate agent, accountant
- business contracts
- bank books, notes receivable, notes payable, stocks, bonds, securities
- pension plans
- real estate deeds, closing statements for house, receipts for property taxes
- income tax returns and receipts for previous six years, W-2 forms, and other records of earnings
- Social Security numbers
- automobile registration
- information on debts, charge accounts, loans, etc.
- naturalization papers

A funeral director may ask for name and home address of the deceased; how long in state; date and place of birth; citizenship; date and place of marriage and marriage license; deed to cemetery lot; occupation and title; Social Security number; employer's name, address, telephone and father's and mother's names, places of birth, and places of burial.

A life insurance agent or company representative may ask for policy numbers and amounts; full name and address of deceased; occupation and date last worked; date and place of birth and sources of birth information; date, place, and cause of death; claimant's name, age, address, and Social Security number. Additionally, the claimant may be asked for details of health history and/or the nature of the injuries of the deceased, as well as identities of attending physicians and the person who had possession of the life insurance policy.

## **RESOURCES**

### ***Offices and Organizations***

#### **Department of Labor**

For a location closest to you, reference <http://www.dol.gov/dol/location.htm>.

#### **Employee Consultation Services**

(M/MED/MHS/ECS)  
Office of Medical Services Main Office  
Room H246, SA-1  
Columbia Plaza  
2401 E Street, NW  
Department of State  
Washington, DC 20520  
Tel: (202) 663-1815  
Fax: (202) 663-1456  
E-mail: [MEDECS@state.gov](mailto:MEDECS@state.gov)

#### **Employee Relations (HR/ER)**

Room H236, SA-1  
Columbia Plaza  
2401 E Street, NW  
Department of State  
Washington, DC 20522-0108  
Intranet: <http://hrweb.hr.state.gov/er>  
Worker's Compensation/Leaves Coordinator:  
Tel: (202) 261-8171  
Fax: (202) 261-8182

#### **Family Liaison Office (M/DGHR/FLO)**

Support Services Officer  
Room 1239, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Internet: <http://www.state.gov/m/dghr/flo/>

Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
E-mail: [flo@state.gov](mailto:flo@state.gov)

#### **Office of Casualty Assistance (M/DGHR/OCA)**

Room 1241, Harry S Truman Building  
2201 C Street, NW  
Department of State  
Washington, DC 20520  
Tel: (202) 736-4302  
Fax: (202) 647-5313  
Intranet: <http://hrweb.hr.state.gov/oca/index.html>  
E-mail: [oca@state.gov](mailto:oca@state.gov)

#### **Office of Medical Services (M/MED)**

Room L209, SA-1  
Columbia Plaza  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1611  
Intranet: <http://med.state.gov/>

#### **Office of Retirement (HR/RET)**

Room H620, SA-1  
Columbia Plaza  
2401 E Street, NW  
Department of State  
Washington, DC 20520  
Tel: (202) 261-8960  
Fax: (202) 261-8988 and (202) 663-3946  
Intranet: <http://hrweb.hr.state.gov/ret/Index.html>

#### **Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA  
(do not send mail to this address)  
Internet: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)  
Intranet: <http://fsi.state.gov/fsi/tc>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

#### **Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

**Transition Center Training Division (M/FSI/TC/T)**

Foreign Service Life Skills Training

Tel: (703) 302-7268

E-mail: FSITCTraining@state.gov

**Related Transition Center Training**

Regulations, Allowances and Finances in the Foreign Service Context (MQ 104)

<http://www.state.gov/m/fsi/tc/c6950.htm>

**IQ: Information Quest**

Tel: (800) 222-0364 or (800) 262-7848 (TDD)

Internet: <http://www.worklife4you.com>.

New users enter company code: statedepartment;  
User ID is: FirstnameMiddleinitialLastnameMMDD,  
(Month and Day—four digits from your birthdate)  
e.g., JaneCDoe0927. Other U.S. Government employees should check with their agencies about how to access these services.

***Family Liaison Office Publications***

The Foreign Service Family and Divorce

[www.state.gov/m/dghr/flo/2005.htm](http://www.state.gov/m/dghr/flo/2005.htm)

Contingency Planning and Evacuation Resources

[www.state.gov/m/dghr/flo/c1991.htm](http://www.state.gov/m/dghr/flo/c1991.htm)

***Office of Casualty Assistance Publications***

*Children's Reaction to Trauma*

*When a Member of the Foreign Service Dies*

*Overseas*

*In the Aftermath of a Terrorist Incident*

*You Will Always Be a Member of the Department of State Family*

***References***

URL for all: <http://foia.state.gov/REGS/Search.asp>

14 FAM 532.3-14 FAM 536.1-2

Advance departure of family member(s) from post

14 FAM 618.1

Advance Shipment of Effects at U.S. Government Expense

3 FAM 3750

Travel of Children of Separated Families

3 FAM 2550

Deaths in Service

3 FAM 3650

Death Gratuity

***Emergency Contact Information***

If family members cannot reach you in case of an emergency, they may try the following numbers when other means of communication have failed:

**State Department**

(weekdays 8:15 am to 5 pm, EST)

Office of Casualty Assistance (202) 736-4302

**All agencies**

(after business hours, weekends, and holidays)

Operations Center (202) 647-1512

*SAMPLE*

**JOINT PROPERTY STATEMENT**

We declare that the property being stored at government expense is the joint property of \_\_\_\_\_ and \_\_\_\_\_ and either party may have access to these effects.

1. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

2. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Name of storage company:

\_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Date entered into storage: \_\_\_\_\_

Invoice No. \_\_\_\_\_

Notarized by: \_\_\_\_\_

Date: \_\_\_\_\_

*SAMPLE*

**AUTHORIZATION TO RECEIVE GOODS SHIPPED FROM POST**

I declare that the property being shipped from (name of post)  
\_\_\_\_\_ to (destination) \_\_\_\_\_

under travel authorization # \_\_\_\_\_

may be delivered to: (name) \_\_\_\_\_

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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## Chapter 21

# PRIVILEGES and IMMUNITIES

## INTRODUCTION

Foreign Service employees and family members serving abroad need to understand the scope and limitations of the privileges and immunities that flow from their diplomatic or consular status, and the obligations and liabilities that their status imposes upon them.

Privileges and immunities are set forth rather explicitly in two basic bilateral treaties, the Vienna Convention on Diplomatic Relations of 1961 (VCDR) and the Vienna Convention on Consular Relations of 1969 (VCCR). Additional privileges and immunities may be contained in bilateral agreements, most of which are styled as consular agreements, but other agreements, such as friendship, commerce, and navigation treaties may also contain provisions that pertain to the immunities of consular and diplomatic personnel and to the embassy and consular offices. Frequently, international organizations have treaties or arrangements with host states that provide for privileges and immunities for their own staff, members of missions to that organization, or experts or other representatives on a mission for that organization (e.g., peace-keeping, humanitarian assistance). Finally, some agencies, such as USAID or Peace Corps, have specific arrangements with a host state that provide privileges and immunities “consistent” with a particular status.

The discussion below can provide only a general framework. When seeking information about a specific situation, guidance should come from someone who demonstrates a full understanding of the modern treaties that address the subject. The Legal Adviser’s Office of Diplomatic Law and Litigation has legal experts who will advise you on these matters. In addition, you should be able to review the applicable treaties in the post library, the administrative office, and on the Internet.

The discussion below addresses the situation of U.S. Government employees of the foreign affairs agencies and employees of other U.S. agencies who are posted abroad and notified to a receiving state as diplomatic agents or members of the administrative and technical staff for embassy personnel, or as consular officers or members of the consular staff for those assigned to consulates outside the capital. It also applies to some family members who are considered part of the employee’s household. *Family members who are nationals of the*

receiving state generally will not have any privileges and immunities.

This discussion of privileges and immunities does not, however, address the situation of U.S. personnel assigned to U.S. missions to international organizations. Note also that USAID employees generally receive their privileges and immunities pursuant to the bilateral economic assistance agreement between the United States and the particular country to which the employee is assigned. USAID employees can determine their status at a particular post by talking with the Regional Legal Advisor or the Executive Officer.

## BACKGROUND

Centuries ago, sovereign states discovered that it was not possible to maintain useful diplomatic relations with other nations if their respective diplomatic envoys had to live in fear of being thrown into a dungeon for carrying unfavorable opinions to the host government or for other real or imagined offenses to the host state. When these early diplomats began to reside in the host state, it was realized that they needed security in their persons, homes, and official papers in order to accomplish the work that both the sending and receiving states agreed (during moments when tempers were cool) that they should accomplish. Over time, a body of customary international law developed to provide a broad range of privileges and immunities for diplomats, eventually including some degree of similar protection for members of their staffs and families. The Vienna Convention on Diplomatic Relations, concluded in 1961, reflects the customary international law (refined and brought up-to-date) with respect to diplomats and is now adhered to almost universally by the nations of the world.

Consular representatives were traditionally considered quite apart from diplomats. Historically, consular functions consisted of helping to resolve problems involving citizens from the consul's home country and issuing travel documents. These were held to be matters not warranting special privileges and immunities. Over time, however, consular functions became more sophisticated. States came to realize that at least a limited degree of protection was necessary for their consuls. Many nations, including the United States, entered into bilateral agreements with their principal

allies and trading partners to provide for certain consular privileges and immunities.

The Vienna Convention on Consular Relations of 1969 incorporates rules that were developed by customary practice and found in bilateral consular agreements and has obtained broad adherence. However, these consular privileges and immunities are generally markedly less than those afforded diplomats. Nonetheless, some nations have, on a bilateral basis, concluded agreements with the United States that provide additional privileges and immunities for consular personnel. It is thus critical, when attempting to ascertain privileges for consular personnel, to determine whether there is an applicable bilateral agreement.

The same U.S. Government employee may be accorded diplomatic immunities during one tour at an embassy and quite different (and lesser) immunities during a subsequent assignment to a consulate separate from the embassy. This is because entitlement to privileges and immunities stems from the status accorded a particular individual when he or she is formally accepted in a particular capacity by the receiving state and the post to which the person is assigned in that country. Status is not determined, in this context, by any professional designation, rank, or title that the sending state may assign.

Possession of a diplomatic passport alone affords its holder no privileges or immunities of any kind. The advantages that the diplomatic passport does afford are only courtesies that are without significance under international law and should not be relied upon.

Similarly, a person accredited to a particular country is entitled to the privileges and immunities that correspond to his or her specific status only in that particular country (and, to a limited extent, when in transit to or from that country); not in third countries when on personal leave or even on official TDY. The receiving state accepts the posting of an individual and has the power to end privileges and immunities at any time by declaring that individual *persona non grata*, giving the individual a reasonable time to depart before privileges and immunities cease. No reason need be given.

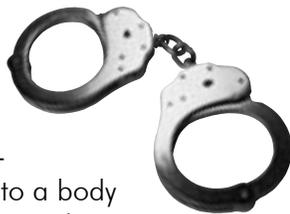
## DIPLOMATIC IMMUNITY (EMBASSY ASSIGNMENTS)

While all official U.S. employees sent from Washington to embassies abroad share certain protection (e.g., criminal immunity, personal inviolability [immunity from arrest or detention], inviolability of property, including car, residence, official papers and correspondence), there is a functional distinction between diplomatic agents (engaged primarily in diplomatic exchange between the two states) and members of the administrative and technical staff (engaged primarily in the support of the former category). Both categories are entitled to total immunity from the criminal jurisdiction of the receiving state. However, diplomatic agents enjoy more extensive immunity from the civil and administrative jurisdiction of the receiving state than do members of the administrative and technical staff. Administrative and technical staff (and family members of diplomatic agents and administrative and technical staff) have immunity only if they are not nationals of the receiving state. And service staff who also have immunity only if they are not nationals of the receiving state do not have criminal or general civil and administrative immunity; their immunity extends to acts performed in the course of their official duties. Those on TDY who have not been notified to the host state have no privileges or immunities; nor do American citizens locally hired (Rockefeller appointments or personal service contractors). Eligible family members ordinarily retain their status because of their connection to the sponsoring employee.

It is the duty of all personnel with privileges and immunities to respect the laws and regulations of the receiving state. U.S. Government employees are all expected to pay their just debts and other obligations and may not use their privileges and immunities to avoid them.

### *Criminal Immunity*

Complete immunity from criminal jurisdiction means that a person may not be detained or arrested or subject to a body search and may not be prosecuted or required to give evidence as a witness. This immunity may be waived, and it may be waived in a limited



fashion, but it is the U.S. Government's immunity and must be waived by the Government; it cannot be waived by the individual or the post. To avoid a common complication, individuals who drive vehicles in the host state are advised to carry local liability insurance and may wish, in light of several cases where U.S. Government employees are being sued in the United States, to carry the same liability insurance limits overseas as they do at home.

Immunity from criminal jurisdiction does not mean that the receiving state authorities are precluded from interrupting certain dangerous criminal actions that present an immediate threat to public safety (e.g., stopping a diplomat who is driving dangerously). However, Foreign Service employees serving abroad need not perform duties under the threat of being treated as a common criminal by the law enforcement and judicial authorities of the receiving state.

### *Civil and Administrative Immunity*

Civil and administrative actions are those in which a person or business (or a government) files a complaint (often seeking monetary damages) against another person before the civil or administrative authorities of the receiving state. Diplomatic agents enjoy comprehensive immunity in this respect, with three exceptions: actions connected with real property in the receiving state; actions where the diplomat is an executor or beneficiary of an estate in the receiving state; and actions relating to professional or commercial endeavors engaged in by the diplomat outside the scope of official functions. In general, members of the administrative and technical staff of embassies are only afforded civil and administrative immunity with respect to actions related to the performance of their official functions. (Special bilateral agreements with some countries grant more extensive immunities, which are sometimes identical to those of diplomatic agents, to members of the administrative and technical staff. Check with your post management officer for the status of a specific country.)

For example, a member of the administrative and technical staff would probably be personally immune from a suit for breach of contract in connection with a contract that the employee negotiated with a local vendor for services to be provided to the embassy (al-

though the U.S. Government might be a defendant). On the other hand, a member of the administrative and technical staff would ordinarily have no immunity from a private lawsuit for failure to pay personal debts or for compensation for damage to the property of a local citizen alleged to have occurred while the individual was off duty.

## **DIPLOMATIC IMMUNITY AND FAMILY MEMBERS**

The preceding paragraphs refer to the immunities of the employee. The fundamental notion of privileges and immunities is to protect the interests of the sending state in having its employees be able to perform their official functions. The sovereign states discovered some time ago, however, that the employee could not be effectively protected without extending certain protections to the members of the employee's immediate family who reside with him or her. Today, family members forming part of the household of most diplomatic personnel are also accorded extensive immunities. However, cohabiting partners of Foreign Service personnel or other members of household are not accorded any of the privileges described below. Further, adult children are not typically afforded immunities unless special circumstances (e.g., substantial disabilities) warrant.

U.S. citizen spouses and other household family members have the same immunities as the sponsoring accredited diplomat. However, under the VCDR, family members who are nationals of the host country (when the sponsor/employee is a diplomatic agent) or nationals or permanent residents (when the sponsor/employee is a member of the administrative and technical staff) do not have privileges and immunities in that state. For example, a spouse of French nationality would not have privileges and immunities in France but, when posted to any other country, would receive precisely the same privileges and immunities as a spouse of U.S. nationality.

The criminal immunities of family members of diplomatic personnel are the same as those to which the sponsoring employee is entitled—that is, total criminal immunity for the families of both diplomatic agents and members of the administrative and technical staff.

The civil and administrative immunities of families also correspond to those accorded both categories of sponsors. However, members of the administrative and technical staff (the sponsors/employees) themselves enjoy only “official functions immunity” against civil and administrative actions. Thus, family members of administrative and technical staff employees enjoy no civil or administrative immunity (except in specific countries where a bilateral agreement might provide otherwise).

### ***Waiver of Diplomatic Immunity***

The right to waive immunities for any of its diplomats, staff employees, or family members resides in the government of the sending state and in our case only with the Department of State. The individual who ultimately benefits from the immunity has no power to waive such immunity, even in cases where he or she believes that it would be in his or her interest to do so. Rather, the sending state may waive immunity when it judges that to do so is in the national interest. An individual whose immunity is waived has no standing under international law to protest this determination.

The Department of State requests waivers of immunity from criminal jurisdiction in almost all cases involving foreign personnel accredited to the United States to ensure that the proper course of justice proceeds. On this basis, the U.S. Government may seriously consider waiving the criminal immunity of its employees, especially in cases where it believes the employee would receive a fair trial and the interests of the United States would not be harmed.

The only instance in which the action of an individual can directly cause the partial loss of immunity is when an employee entitled to civil and administrative immunity initiates a civil suit in the local courts. In that case, the VCDR bars the individual from asserting immunity from counter-claims with respect to the same subject matter.

Even in a case in which all would believe it to be in the interest of the U.S. Government for a certain immunity to be waived (e.g., an embassy employee is the sole, disinterested witness to a crime and, as a “good citizen,” wishes to testify as a witness at the trial), authorization for a limited waiver of immunity

must be sought from the Department of State by the embassy. If granted, it must be expressly communicated to the foreign ministry of the receiving state before the employee takes any action. (A limited waiver might, for example, be devised to permit a diplomat to testify regarding an automobile accident that he or she witnessed, but leave completely protected the diplomat's immunity from the jurisdiction of the receiving state in all other respects.)

### ***Family Member Employment***

The VCDR contemplates the possibility that a receiving state may permit local employment by diplomatic family members and provides rules regarding consequential restrictions on the immunities of family members when they are permitted to undertake local employment.

The Family Liaison Office in the Department of State negotiates bilateral employment agreements with other states to increase the opportunities for family members of official U.S. Government employees to obtain employment in the state to which their sponsor has been assigned. As of 2006, 95 bilateral work agreements and 52 de facto arrangements have been concluded, and negotiations with additional countries continue.

These agreements acknowledge the limitations on civil and administrative (but not criminal) immunity for family members who take up employment in the receiving state, but only to the extent that such civil or administrative actions are related to the employment.

This means that an employed family member continues to enjoy the privileges and immunities to which he or she would otherwise be entitled unless a suit is brought to recover monetary damages (or other civil remedy) for an act by the employed family member that is determined by a local court to be connected to his or her employment. For instance, immunity would probably not exist in the case of a suit against a family member by the employer based on allegations of fiscal improprieties.

### **LIMITS ON IMMUNITY**

Persons enjoying diplomatic privileges and immunities are, at least in a figurative sense, "above the law" of the receiving state. All states that enter into diplomatic relations with other states accept this encroachment on their sovereignty as a necessary cost of being a member of the world community. However, the immunity concept would never have endured if its application left the receiving state helpless to react to the commission of serious crimes in its territory or without recourse when foreign diplomats abuse the civil law rights of its citizens. In order to understand that some control must be retained, one need only recall the sense of outrage expressed by U.S. citizens whenever diplomatic immunity thwarts prosecution of a serious crime by a diplomat assigned to the United States. For this reason, the principle developed that all persons enjoying privileges and immunities also have the obligation and duty to respect the laws and regulations of the receiving state. This principle is expressly stated in both the VCDR and the VCCR.

In addition, the receiving state has the right to declare any person entitled to diplomatic privileges and immunities to be *persona non grata* (PNG) at any time and without stating a reason. When declared PNG, a person has a certain period of time to depart the country before being divested of all privileges and immunities. Failing such departure, the person faces any pending legal actions (civil or criminal) with only the defenses available to an ordinary citizen. In extreme cases, the receiving state will designate a very short time within which departure must take place or even formally expel the person.

The PNG procedure is sometimes employed for purely political purposes. It is also used by the host state to require the departure of diplomatic personnel who have committed serious crimes or who have shown themselves to be generally disrespectful of local law. Family members may not be declared PNG since their privileges and immunities are derivative, stemming from their status as family members. However, if the departure of a family member is desired, it is common practice to declare the sponsor PNG, thereby divesting the entire family of protected status. The PNG procedure is harsh and abrupt, but receiving states do not hesitate to use it in addressing unacceptable behavior.

Furthermore, immunity from the criminal jurisdiction of the receiving state is not a pardon of criminal behavior; it simply creates a bar to the exercise of jurisdiction over the individual for the behavior by the receiving state for the period during which the individual has diplomatic status. Diplomatic immunity continues after the termination of diplomatic status only in respect to actions relating to the official acts of the employee. A person with diplomatic privileges and immunities who commits a crime may, after the completion of that tour, have to be concerned with extradition attempts by the country where the crime was committed, or with the existence of an outstanding warrant for arrest that effectively bars return to the country in question.

The assertion of diplomatic immunity by U.S. diplomats, consular officials, and family members abroad, even in routine cases, does not occur without visibility in the embassy and the Department of State. To illustrate, a teenage diplomatic dependent is apprehended in an act of vandalism, identifies him or herself as a person entitled to diplomatic immunity, and is thus released. Within a short time, the local authorities will bring the incident to the attention of the host country foreign ministry that will in turn send a note to (or, in extreme cases, call in) the U.S. ambassador to remind him or her in pointed terms of the obligation of all diplomatic personnel to respect the law of the host state and to ask that all necessary steps be taken to prevent such occurrences in the future. Sometimes the host country will ask for a waiver of immunity. The ambassador may feel obliged to apologize personally to the victims of such activity. Involvement of the embassy's front office will almost certainly prove embarrassing to the employee and the family involved.

The Department of State, as a matter of policy, directs that personnel at posts abroad pay their traffic fines promptly, regardless of whatever privileges and immunities they enjoy. The Department of State instructs its personnel abroad to drive safely and comply with local traffic laws, and considers attempts to "hide behind immunity" inappropriate.

Department of State regulations prohibit diplomatic or consular personnel from taking advantage of their privileges and immunities for improper objectives or to evade the settlement of just obligations. Violations of this prohibition would almost certainly have a negative effect on the individual's career.

## CONSULAR IMMUNITY

Consular immunity today proceeds from the same conceptual basis as diplomatic immunity. Therefore, some of what is said above about status, duty to respect local law, and PNG also pertains to consular immunity. The United States has special bilateral consular conventions with a few countries that grant consular immunities that are substantially enhanced privileges and immunities. The terms of these special consular agreements differ; some provide more extensive immunity only to the employee, not to family members. Consular personnel should always confirm their status at a specific post.

In general, consular privileges and immunities are dramatically more limited in scope than those afforded diplomats, particularly with respect to immunity from the jurisdiction of the receiving state. Consular officers and other employees at *consulates* have criminal, civil, and administrative immunity only with respect to acts performed in the exercise of consular functions. With limited exception for serious crimes, consular officers cannot be arrested or detained pending trial. Members of the consular staff, however, have no such protection.

Note, however, that persons assigned to consular sections of U.S. *embassies* are members of the mission and accordingly are granted diplomatic status. The family members of consular employees have essentially no immunity from the jurisdiction of the host state as they do not perform official acts.

The determination of whether something qualifies as an "official act" or "consular function" is generally determined by the courts of the receiving state. This means that in the face of criminal charges or a civil action concerning official acts, the post should immediately contact the Office of Diplomatic Law and Litigation (L/DL).

The best approach when you are serving at a post abroad is to study the local customs and commercial practices carefully and pursue the same "good citizen" style of life followed at home. If you nonetheless run afoul of the law of the host country, your privileges and immunities will protect you to the extent outlined above.

**RESOURCES**

**Family Liaison Office**

(M/DGHR/FLO)  
Room 1239, Harry S Truman Building  
2201 C Street, NW  
Department of State  
Washington, DC 20520-7512  
Tel: (202) 647-1076  
Fax: (202) 647-1670  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
Internet: <http://www.state.gov/m/dghr/flo/>  
E-mail: [flo@state.gov](mailto:flo@state.gov) for general questions  
[FLOAskEmployment@state.gov](mailto:FLOAskEmployment@state.gov) for questions about family member employment  
Contact FLO for information on bilateral work agreements and de facto work arrangements.

**Office of the Legal Adviser (L)**

Office of Diplomatic Law and Litigation (L/DL)  
Room 5420, Harry S Truman Building  
2201 C Street, NW  
Washington, DC 20520  
Tel: (202) 647-1074  
Fax (202) 736-7541  
E-mail: [LDLsbu@state.gov](mailto:LDLsbu@state.gov)

**Transition Center Training Division**

(M/FSI/TC/T)  
Foreign Service Institute Transition Center  
George P. Shultz National Foreign Affairs Training Center (SA-42)  
Department of State  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA  
(do not send mail to this address)  
Internet: <http://www.state.gov/m/fsi/tc/>  
Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

*Foreign Service Life Skills Training*

Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Legal Considerations in the Foreign Service (MQ 854)  
<http://www.state.gov/m/fsi/tc/c6950.htm>

## Chapter 22

# LEGAL ISSUES

### POWER OF ATTORNEY

#### *Definition*

A power of attorney (POA) is a document by which one person authorizes another to take actions on his/her behalf. The person signing the POA (generally referred to as the principal or the grantor) states, in effect, that s/he is not or cannot be present to perform a certain action or sign a certain document, and that s/he is authorizing another person (generally referred to as the attorney in fact or agent) to take that action or sign that document. A POA assures the person or institution that needs the signature that the principal will honor the signature of his/her attorney in fact (agent) and be legally bound by it, just as if the principal had been there and signed it. Do not confuse the term “attorney in fact” with attorney at law; your POA agent does not have to be a lawyer.

Frequently the principal designates his or her spouse as the agent; often each spouse gives a POA to the other. But the agent need not be a spouse. You might choose to give a POA to a parent, friend, lawyer, broker, banker, adult child, or accountant.

If you are signing another person’s name, using authority that you hold under a POA, you should sign as follows:  
“John Smith, by Mary Smith as attorney in fact.”

#### *Types of Power of Attorney*

There are two types of powers of attorney:

- 1) A **general power of attorney** says that the agent can do anything and everything on behalf of the person who signed it (the principal).
- 2) A **special power of attorney** (sometimes called a **limited power of attorney**) sets limits on what the agent or attorney in fact may do, or specifies the particular action that is to be taken on behalf of the principal. For example, the principal might authorize the agent to sell a car.

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Another example might occur if a Foreign Service spouse traveled alone with a minor child. There are many countries where the authorities could stop the child from traveling without the written consent of the other spouse. The solution is to have an authorizing statement prepared by the second spouse, sealed at the country's foreign ministry, and given to the traveling spouse. Moreover, if a child is away from post for a significant period of time, e.g., at boarding school, and the parents are incapacitated, someone needs to have a special power of attorney to access funds for the minor's maintenance.

Either a general POA or a special POA can be limited in other ways. For example, it might be valid only until a certain date, during assignment to a particular country, or in the event of hostage taking, evacuation, or physical disability. The most common and familiar use of POAs (usually a special POA) at overseas posts is for cashing checks.

### ***Health Care Power of Attorney***

This specialized power of attorney designates someone to make medical decisions for you in case you are unable to do so. A medical directive includes both a health care POA and a living will, which gives your treatment preferences in case of terminal illness or permanent unconsciousness.

The State Department offers one free copy of "Five Wishes" to each employee as part of the Eldercare Program. This easy-to-use living will meets District of Columbia, Maryland, Virginia, and West Virginia requirements, although it may not be suitable for use outside of the U.S. Employees of other agencies can check with their employers or obtain documents online. (See "Resources," below).

In Virginia, Maryland, and the District of Columbia, a living will must be signed by two witnesses, with DC the most restrictive about who qualifies as a witness. All accept various forms.

### ***Advantages and Disadvantages***

Although it is obviously impossible to prepare for every conceivable emergency or contingency, families

should reflect on the following activities and consider what would happen if the employee and/or spouse were unavailable:

- withdrawing funds from checking and savings accounts; financial institutions: generally have their own in-house POAs
- obtaining or extending loans (including educational loans) from banks or credit unions, opening charge accounts or lines of credit
- renting, buying, or leasing real estate
- invoking the diplomatic clause to reoccupy own home
- borrowing to buy a house
- buying, selling, or registering a car
- borrowing for consumer items (clothing, furniture, appliances)
- selling or buying stocks, bonds, mutual funds, certificates of deposit (CDs)
- reinvesting when bonds, money markets, or CDs mature
- signing for minor children (hospitals, schools, legal matters)
- managing the affairs of elderly parents
- borrowing on life insurance
- filing federal, state, and local tax returns

The advantages of having a POA are obvious: a trusted agent or attorney in fact can take care of your affairs, even if you are unavailable to make decisions or sign the documents.

However, consider the disadvantages as well. The agent whom you trust today may not seem so trustworthy tomorrow; the only certain way to cancel or revoke a POA, unless it has an expiration date, is to tear it up. Also, although you may want and trust someone else to handle certain affairs, there may be some matters (such as a sizable trust fund) that you do not want handled for you, even in an emergency. Consider such factors before giving anyone a general POA.

Another difficulty with POAs is that other persons or institutions are not obligated to accept them. Banks and investment firms may prefer the use of their own in-house forms with a signature by the Principal and the Agent. To cope with some of these situations, joint accounts or joint ownership of investments may serve

better than a POA, if the intention is to permit either spouse to have ready access to the funds (even if the account is small). This is something you should check with your bank, broker, or investment firm. Different laws apply in different states. You would want to ask whether there are any special tax implications of joint versus separate accounts, and whether accounts are frozen—even if they are “joint accounts with right of survivorship”—if one spouse dies, or if there is a lawsuit against one owner.

The ideal is for families to plan ahead, to consider the situations that may occur, and to consult attorneys, realtors, banks, or other institutions on the acceptability of POAs for the uses they may anticipate or obtain advice on better alternative contingency plans.

## RESIDENCE AND DOMICILE

Where is “home”? Foreign Service families, more than most, have difficulty answering that question. The query, “Where is your residence?” may be even more troublesome. It depends how you use the term “residence,” who is asking the question, and the reason for the question.

Foreign Service personnel forms use differing contexts about place of appointment, home leave address, and separation address. These may or may not all be the same, and they may or may not be the same as your domicile or legal residence. Defining these terms is difficult, and we are cautious in our attempt to do so. When legal issues are at stake—such as wills, inheritance, and taxes—it is recommended that you consult a competent lawyer to get a clear answer.

### *Definitions*

**Residence** is a term with no precise definition. In general terms, your residence is where you live at the moment, even if it is temporary. To cite one example, the state of Maryland says that you are a resident of Maryland in any particular year—for purposes of determining whether you have to pay resident income taxes—if you have a place of abode within the state for more than six months of that year, even though you may have a domicile in some other state.

Thus you may have more than one residence. You may be residing overseas but still be a resident of Maryland under the definition just given. But, regardless of how many residences you may have under the law, it is generally considered possible to have only one domicile.

States have different rules on how long it takes to be considered a resident or have a domicile, and the same state may require different lengths of time, depending on the reason the question has arisen. These might be, for example:

- driver’s licenses—30 days
- state university—one year
- divorce—six months

You will need to investigate each item with the state in question.

**Domicile** is a legal term. (Sometimes the term “legal residence” is used to mean the same thing, but to avoid confusion we will use only “domicile.”) Under English Common Law you acquire at birth the domicile of your parents (which may or may not be where you are born), and your domicile is the same as that of your parents as long as you are a minor. Thereafter, you may acquire a new domicile of your own. The general rule is that to do so you must go to the new location, establish actual residence there, and concurrently have the intention of remaining there indefinitely or of returning there after any temporary absences.

Moreover, because everyone must have a domicile, you do not lose the one that you were born with or acquired later unless you acquire a new one. It is usually not enough just to say that you are giving up your domicile in a particular state. You must show that you have given it up by moving to another state and simultaneously showing that you intend to make that state your permanent home. Your intention is thus an important element—but not the only element—of determining your domicile.

One important exception to the rules above is that intention historically has not been an important element in determining a married woman’s domicile. Under Common Law when a woman married she automatically lost her old domicile and acquired the domicile

of her husband. In many states, either spouse can choose to assume the other's domicile, or each can retain the prior domicile.

### ***The Importance of Domicile***

In several situations, determining domicile is crucial. The following discussion of some of the more common ones is not intended as a substitute for legal advice.

#### **State Income Tax**

If you are domiciled in a state that has an income tax, that state has a claim on you for taxes even when you are absent from the state. If you also owe income tax to another state because of temporary residence there (place of abode), reciprocal agreements often determine which state gets your tax money, or what proportion of it. (Note, however, that a state may relinquish its right to collect state income tax from one of its residents.)

Foreign Service families who are assigned to Washington for the first time need to think about state and local income taxes from the beginning. If you decide to make a permanent move—give up your previous domicile and make Maryland, Virginia, or the District of Columbia your permanent home—you can expect to pay income tax in your new jurisdiction from the time you move there (and also later when you go overseas).

If, however, you wish to keep your domicile in your home state while temporarily residing in the Washington area in connection with a Washington assignment, your income tax liability will depend on how long you have a place of abode there in any particular year—and how successful you are in proving, if challenged, that you do not intend to make Washington your permanent home. One suggestion is to write to the tax authorities at the end of the Washington assignment, stating that you are no longer a resident. If a state bills you for back taxes incurred during a period you lived overseas, it is usually necessary to prove that you never intended to establish a domicile in the state that is billing you. The factors that states consider in determining your intent are discussed below under "How Is Domicile Proved?"

#### **Education of Children**

Tuition charges at state universities are normally significantly lower for residents than for nonresidents; residents may also receive preferential admission. What most universities are talking about when they use those terms is really "domicile," and a Foreign Service child who has been moving about the world with his or her parents is sometimes able to establish eligibility for resident fees if the parents can satisfy the university that they have retained their domicile in that state. If a child is interested in a Maryland or Virginia state university, it may be worthwhile to establish a domicile there, offsetting the possible disadvantages that come from incurring income tax liability in that state. Contact state educational institutions and ask how they determine resident status.

#### **Attending School Outside Your Domicile**

Each jurisdiction in the Washington area has regulations about children living in one jurisdiction and attending school in another. Foreign Service students temporarily living with friends or relatives while the parents are stationed overseas must pay out of county tuition in most districts. In Northern Virginia, children who do not reside in the county must pay tuition even if they are waiting to move into their permanent home in the county. Parents should consider choosing their temporary housing arrangements in the same school district where they plan to settle permanently. Maryland counties handle each situation on a case by case basis and will often permit a child to attend classes if the parents can prove they are about to move permanently into the county. For information, contact the Office of Community Relations or Information of the appropriate school district.

In Virginia, check the Department of Education website (<http://www.pen.k12.va.us/>); for specific school districts, select "Educational Directory," then "Public School Divisions (websites)". In Maryland, go to <http://www.marylandpublicschools.org>; select "School Systems," then "System Links" for individual school district information. In the District of Columbia, parents who wish their children to attend a District school located outside their neighborhood must apply each year between February and April. Students are accepted on a space available, first come, first served basis. Several thousand transfer requests are processed by the DC school system each year, with justifications ranging from economic hardship or

inconvenience to a desire for a child to take a particular class or program, or to be in a school with high test scores. For more information, go to: <http://www.k12.dc.us>.

### Voting

In a normal situation, a person votes in the state in which s/he is domiciled. Remember that where you vote is one of several factors that state authorities consider in determining your domicile for other purposes. Absentee voting guidelines are available online through the Overseas Vote Foundation ([www.overseasvotefoundation.org](http://www.overseasvotefoundation.org)) and the Department of Defense Federal Voting Assistance Program (<http://www.fvap.gov/>).

### Deaths and Estates

When you die, taxes on your estate might be levied by the state where you were domiciled or by the state where your real property is located. If your estate is large enough, your heirs may find that two or more states claim the right to tax the estate if a question exists as to which was your domicile. Domicile also may have a bearing on who inherits your property.

If you die without a will, the laws of the state where you are domiciled generally determine dispersal of your property. But if you own a house or other real estate in some other state and that state has different inheritance laws, an expensive conflict is likely, particularly if there is a question as to your domicile.

If you die with a will, the will is probated in a court in the state where you are domiciled. Because formalities for making a valid will are different in different states, it is wise to consult a lawyer about your will. Discuss with your lawyer the question of domicile, including where you would expect the will to be probated. This may be particularly important if you have property in more than one state.

### Divorce

Filing for divorce requires your physical presence in the state where you file the petition. Usually, you must have been a resident of that state for a certain length of time. However, your spouse does not need to be a resident of that state or to be domiciled there.

### How Is Domicile Proved?

An important element in establishing domicile is your intention. How do you prove that intention? Following are types of questions often asked—sometimes in the form of a questionnaire of domicile—when a state tax authority, state university, or court has to decide where you are domiciled:

- What do you consider your permanent home? How long have you lived there?
- Where do you actually reside? How long have you lived there?
- Do you own or rent your residence there?
- Do you pay income tax there?
- What other ties do you have to that state? (Examples: family or organizations)
- Do you own retirement property? Where?
- Where do you have investments?
- Where do you vote? How long have you voted there?
- Are you a member of a church, synagogue, or mosque? Where?
- To what professional and civic organizations do you belong?
- What is the location of your bank accounts (checking and savings)? Where are your safe deposit boxes located?
- In what jurisdiction have you obtained licenses (driver's, marriage, professional)?
- What is your home leave address?

How much weight is given to the answers to questions such as these often depends on why the question is being asked. A state may rule on the basis of rather limited evidence that you are domiciled there and therefore required to pay income tax even while you are away. The same state may require much more evidence, or weigh it differently, if you are trying to

prove that you are domiciled there and therefore your child is entitled to resident status at the state university.

In sum, no easy answers exist. The closest thing to a rule of thumb would be this: if you do not intend to give up your old domicile when you move, keep as many ties there as you can, and build a record that shows your intention as you go along. To apply this rule to the state income tax, it might be worthwhile to inform tax authorities in your state of temporary residence, in writing, when you file your first tax return that you are doing so only on the basis of physical presence in the state and not because you intend to make it your permanent home. When you leave to go overseas, another letter explaining your status could also help establish your intent.

To avoid problems it is wise to consult a lawyer familiar with the tax situation in your state of temporary residence and/or your domicile.

## **WILLS AND ESTATE PLANNING**

A will is a legal document by which a person makes a disposition of his or her property to take effect at death. Besides designating the persons to whom property is to be distributed, a will also states who should be responsible for seeing that the distribution is properly carried out (the executor), and may also name a person to act as guardian for minor children. A will may also establish who is to get custody of the children upon the parents' deaths, especially if a child is away from post for a significant length of time, e.g., at boarding school.

There are formal requirements for making a will that vary from state to state. These requirements affect how the will is signed, the number of witnesses, and other similar matters. It is important to have professional assistance or advice in the preparation of a will; unless the formalities are observed, the will may not be valid.

When a person dies without a will (intestate), property is distributed according to a plan set out in the laws of the state in which the person was domiciled at time of death. For instance, if you are married and have children and die intestate while domiciled in the District of Columbia, one-third of your estate will go to your surviving spouse and the remainder will be

divided equally among your children. In both cases, the children's share will be the same whether they are minors living at home or adults who have long since left home. If the children are minors, the guardian will have to file annual reports in court accounting for management or disposition of the property that the child has inherited.

State law rarely provides the kind of estate plan that parents would choose. Therefore, it is particularly important for parents of young children to have current valid wills. Wills should be reviewed whenever there is a major change in one's personal situation, such as the birth of a child, the death of a beneficiary, any major change in financial status, or any change in marital status.

### ***Tips on Wills for Foreign Service Families***

A will can be a complex or simple document. Generally, a simple will, revised when circumstances change, is better than a will that attempts to take account of every turn of events far into the future.

A sensible plan for storing the original will is to leave it for safekeeping with the lawyer who drew it up. Copies may be kept in your personal safe deposit box and with important papers that you take when you travel. The people concerned with settling your estate need to know where the original will is stored. You may wish to send them a copy of the will, information about where the original is stored, and instructions on your wishes should an emergency occur while you are overseas. (A letter of last instruction can be used to explain such matters as location of vital papers, current business affairs, and funeral arrangements desired. It may also be used to dispose of small items of sentimental value or to explain any special provisions of the will such as disinheritance, but it should be reviewed by the lawyer to ensure that it does not conflict with the will.)

You do not need to have a will in each jurisdiction where you own property. Your will can be probated in the state where you have your principal residence or domicile. Once authenticated in the state where it is probated, this will can be used as authority in other states where property is owned.

If you own property in more than one state, or if your state of residence is not certain or is likely to change, your will should take account of this. In such a case, the powers of the executor and of any trustee appointed in the will should be spelled out carefully, since the presumptions about such powers may vary in important ways from state to state.

Destroy the originals of outdated wills as soon as the new will is signed.

## ESTATES AND FINANCIAL PLANNING

Many people find that in addition to a will it is helpful to have an estate plan. Although the will is an integral part of such a plan, the estate plan itself includes much more. Your estate is the sum total of your assets and liabilities at any particular moment. Therefore, the first step in preparing an estate plan is to prepare an inventory.

### Liquid Assets

- a) yearly salary and other income
- b) pension and retirement rights
- c) Social Security benefits
- d) veteran's benefits
- e) bank and credit union accounts
- f) stocks, bonds, and other securities
- g) life insurance cash values

### Fixed Assets

- a) real estate
- b) household furnishings
- c) personal property

### Liabilities

- a) taxes: federal and state income taxes, property taxes, and others. In case of death, estate and inheritance taxes, plus all of the above if unpaid
- b) long-term debts (mortgages, etc.)
- c) short-term debts (charge accounts, car payments)
- d) household expenses (utilities, repairs and maintenance, food)
- e) educational expenses (for self and children)
- f) insurance payments (life, medical, liability, accident, travel, property, personal, and household)
- g) contributions to retirement (pension, Social Security, and IRAs), savings, and other investment plans

- h) other contributions and gifts
- i) vacations and entertainment
- j) children, aged parents, and relatives
- k) pets

The next step is to set short-term and long-term financial goals, taking into account such major items as college costs for children and a comfortable income level after retirement.

Then you need to determine whether, in light of your current financial situation, these goals are realistic and attainable. Develop a plan, perhaps with one or two alternatives, to achieve these goals or to approach them as closely as possible. A family dependent upon two wage earners needs to assess insurance coverage to be sure that the goals will be met even if there are drastic changes in income as the result of death or disability. In an estate where the surplus exceeds the anticipated lifetime needs of the owner, the plan can provide for orderly disposition of the excess in order to minimize the effect of estate and gift tax laws.

An estate plan can be as elaborate or simple as you wish. Computer-generated plans are often available from financial planners and advisers. Such plans can take into account a multitude of variables, from projected Social Security and pension benefits to projected increases in the costs of college education. These plans, which attempt to predict the future, are fallible; but properly used, they can help the estate owner to get a better idea of whether financial goals are realistic and attainable and provide guidelines for achieving them.



## **RESOURCES**

### ***Offices and Organizations***

#### **Family Liaison Office (M/DGHR/FLO)**

Room 1239, Harry S Truman Building

2201 C Street, NW

Washington, DC 20520-7512

Tel: (202) 647-1076 or (800) 440-0397

Fax: (202) 647-1670

Intranet: <http://hrweb.hr.state.gov/flo/index.html>

Internet: <http://www.state.gov/m/dghr/flo/>

E-mail: [FLOAskEducation@state.gov](mailto:FLOAskEducation@state.gov)

Contact the Family Liaison Office Education and Youth Officer with questions related to school enrollment, college tuition, and domicile.

#### **Foreign Service Institute Transition Center**

(M/FSI/TC)

George P. Shultz National Foreign Affairs Training

Center (SA-42)

Department of State

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA

(do not send mail to this address)

Internet: <http://www.state.gov/m/fsi/tc/>

Intranet: <http://fsi.state.gov/fsi/tc/>

Directions, maps, parking and other

<http://www.state.gov/m/fsi/tc/c16687.htm>

#### **Overseas Briefing Center**

(M/FSI/TC/OBC)

Room E2126

Tel: (703) 302-7277

Fax: (703) 302-7452

E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

Related training videos can be viewed on site or checked out for two days from the OBC Information Center.

#### **Transition Center Training Division**

(M/FSI/TC/T)

*Foreign Service Life Skills Training*

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

#### **Related Transition Center Training**

Legal Considerations in the Foreign Service

(MQ 854)

Personal Finance and Investment for Foreign Service

Personnel (MQ852)

Tax Seminar (MQ 117)

<http://www.state.gov/m/fsi/tc/c6950.htm>

#### **Career Transition Center**

(M/FSI/TC/CTC)

Room E2101

Tel: (703) 302-7407

E-mail: [FSICTC@state.gov](mailto:FSICTC@state.gov)

Financial Management and Estate Planning (RV 103)

Annuities, Benefits, and Social Security (RV 104)

Retirement Planning Seminar (RV 101) – for those within five years of retirement eligibility

<http://www.state.gov/m/fsi/tc/c6958.htm>

*The following listings are for informational purposes only and do not constitute endorsement by the U.S. Government of the products, services, or site privacy policies.*

#### **American Bar Association Service Center**

541 N. Fairbanks Ct.

Chicago, IL 60611

(312) 988-5522

<http://www.abanet.org/legalservices/lris/directory.html>

State-by-state lawyer referral and information service

<http://www.abanet.org/pubresource>

Links to referrals, information on legal assistance, legal insurance, publications, and other information.

*Martindale Hubbell Law Directory.* A list of lawyers by city, state, and specialization. Available in embassy and public libraries. Online at <http://www.martindale.com> or <http://www.lawyers.com>.

A number of organizations offer absentee ballot information online:

- The Overseas Vote Foundation recently introduced RAVA, an online service that allows you both to register to vote and request an absentee ballot.

<http://www.overseasvotefoundation.org>

<https://www.overseasvotefoundation.org/tools/regtool/index.php>

- The U.S. Department of Defense has created a “Vote Absentee” website to help overseas citizens.  
<http://www.fvap.gov>
- The League of Women Voters provides a wealth of information related to voting.  
<http://www.lwv.org>

<http://www.oag.state.md.us/healthpol/advancedirectives.htm>.

Maryland state information

[www.caringinfo.org](http://www.caringinfo.org).

Forms for every state, plus additional information from the National Hospice and Palliative Care Organization

### ***Medical Directive Information***

#### **“Five Wishes”**

To obtain a copy of the “Five Wishes” booklet, contact Patricia Huff (Office of Employee Relations Work/Life Programs) at [huffpa@state.gov](mailto:huffpa@state.gov) or (202) 261-8180 or visit the Overseas Briefing Center.

<http://www.aging.state.va.us/amdrctv.pdf>

Medical directive form approved by the Virginia General Assembly

[www.putitinwriting.org](http://www.putitinwriting.org)

Website sponsored by the American Hospital Association, with a helpful brochure that clearly explains medical directives. The site also offers a free wallet-sized card to carry so that medical providers will know that you have an advance directive.

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### RESOURCES



## Chapter 23 FINANCES

### EMERGENCY FUNDS

Foreign Service life contains many potential situations in which funds may be needed quickly and in substantially greater amounts than usual: extended travel, paycheck problems, pet shipment, evacuation, medical emergencies, disability or death of the employee, change in family structure, or geographic separation of family members for educational, career, or personal reasons.

People with overseas experience recommend having immediate access to cash in amounts equal to two weeks worth of living expenses. While posted abroad, keep U.S. currency and small denominations of the local currency hidden in case of emergency. Travelers checks, when kept separately from the receipt, can be replaced in case of theft, but cannot be easily used in some countries. Inquire at post.

Other liquid assets may prove useful as well. These include credit cards in your own name, credit rating sufficient to negotiate a loan, U.S. Government bonds or other securities, money market funds, and cash value of insurance policies. You can establish a line of credit with a bank or credit union that is almost the same as a pre-negotiated loan and can be drawn upon when needed; be sure that access to these funds does not depend on the employee signing. Experts recommend access to resources equal to living expenses for at least three months.

State laws vary on joint checking and savings accounts and safe deposit boxes. Many states close joint accounts and safe deposit boxes in situations in which a lawsuit is pending, one member is permanently disabled, or one of the signatories dies. This could mean limited access to funds and important papers, including securities and bonds or life insurance policies kept in safe deposit boxes. Some states close joint bank accounts until a will is probated.

Foreign Service families should plan in advance for access to funds—both for the short term and for the long term—by all adult family members. Look into state laws as well as restrictions imposed by banks and security firms. Consider using a power of attorney to handle some situations. In other cases, separate accounts may be required due to state laws governing access. Many banks, credit unions, and other financial institutions now offer services that benefit

Foreign Service families immensely, including online banking options, 24/7 account access via telephone or Internet, and instant loan approvals. Investigate to find the options that will best meet your needs and those of your family.

## SAFE DEPOSIT BOXES

A safe deposit box provides an excellent storage place for important papers. Many financial institutions, including the State Department Federal Credit Union, offer boxes. You may need to shop around to find one that is available immediately or be prepared to put your name on a waiting list. Other establishments offer safe deposit services that are more extensive, but usually more costly, than those of financial institutions.



In some states the safe deposit box is sealed upon the death of one owner until the tax authority has assessed the financial value of the contents. You should determine whether this or any other restrictions apply to the box you rent. In general, one should not store unregistered property that belongs to others (such as jewelry or bonds issued “to bearer”) in a safe deposit box. Original wills should be left with a lawyer or some other trusted person. Cemetery deeds and letters of last instruction, needed quickly in the event of a death, should be kept in a safe, accessible place other than a safe deposit box.

Some Foreign Service families add the name of a trusted friend or relative to the signature card for their safe deposit box while they are overseas. Exercise caution: if the relationship changes, it may be difficult to remove the co-signer. In some states, the only way to change a co-owner is to close the box.

## CREDIT RATING

Everyone should have access to credit in his or her own name. You do not have access to credit established in another person’s name if that person is unable to sign for it. A Foreign Service spouse without personal credit may be placed in a difficult situation

if anything happens to the employee or the couple separates. Credit card issuers can cancel cards even if there are other authorized users. Loans paid off by allotment from the employee’s salary may be called in if the employee resigns or dies.

How does an individual with limited or no income establish credit? The first step is to open an account at a bank or join a credit union in your own name.

Then apply for a credit card (such as Visa or MasterCard), a line of credit, or a loan. If an application for credit is turned down, the applicant has the right to know the reason. Any outside sources of information that prejudiced the application must be disclosed. If the applicant is not satisfied with the explanation, she or he should speak to the credit manager or department head.

For any joint account opened after June 1, 1977, the creditor is obligated by law to report credit information for each name on the account. If the account was opened earlier, determine how credit information is being reported. Request that it be reported for each name if this is not happening.

For the purpose of establishing a credit record, it is a good idea for a couple to take out major personal loans (auto, home, etc.) in both names even if one spouse is not employed. Because both parties are liable for payment, this should be for something jointly desired.

Credit bureaus collect information from banks, stores, and businesses and sell it to credit issuers. A good credit rating is an invaluable asset in times of transition or need. You can get one free copy of your credit file disclosure, often called your credit record, every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian, and Transunion. You can either get all three reports at once (which allows you to compare them), or spread out your requests in order to keep up with any changes or new information appearing in your file.

Request the free report online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by telephone (877) 322-8228 (toll free). TDD service is available at (877) 730-4104.

If you find an error, the credit bureau must report this to any credit issuers that received your file within the

previous six months. If the credit bureau does not accept your view of the situation, you have the right to place a statement of your version in your file.

## INVESTMENTS

The overall purpose of investing is to accumulate assets. Specific goals may include purchasing a home, educating your children, or providing for your retirement. Almost anything you own—stocks, bonds, your home, a car—may be considered an asset. It is helpful to categorize your assets according to whether you are using or consuming them, or whether you are managing them to provide financial income or growth. Your car and household furnishings would belong in the first category—assets being used or consumed. A mutual fund would belong in the second category—assets intended to provide a financial return. Ordinarily investing involves only the second type of asset.

Making proper use of your checking account, savings account, and credit cards plays a part in short-term money management. Investing, by contrast, should generally be thought of as a long-term activity. Your investment goals may take decades to achieve.

### *Types of Investments*

There are numerous kinds of investment vehicles. Several of the most common are described below.

#### **Certificates of Deposit (CDs).**

Banks issue CDs for money invested with them for set periods of time. CD maturities may range from three months to five years. CDs typically pay interest at higher rates than ordinary savings accounts, particularly when the CDs have long maturities. You may pay a penalty if you redeem a CD before its maturity date, although some financial institutions now permit one change to the account at no charge. The Federal Deposit Insurance Corporation, an agent of the U.S. Government, insures bank deposits, including CDs, for up to \$100,000 per account.



**U.S. Savings Bonds.** Bonds may be purchased at banks, through a payroll savings plan, or online at Treasury Direct ([www.savingsbonds.gov](http://www.savingsbonds.gov)). Bonds must be held at least one year, and a three-month interest penalty applies to bonds held less than five years. Savings bond interest is exempt from state and local taxes, and federal tax can be deferred. The Savings for Education program allows federal tax on earnings to be excluded completely if the bond owner pays higher education expenses in the same year as the bond is redeemed. This program applies to I bonds or Series EE bonds issued after 1990, and certain conditions must be met.

Since 2005, Series EE bonds earn a fixed rate of interest that applies for the 30-year life of the bond. Electronic EE bonds are sold at face value (\$50 for a \$50 bond) and can be purchased in amounts of \$25 or more. Paper EE bonds are sold at half of face value (\$25 for a \$50 bond) and can be purchased in eight set amounts. I bonds offer interest for up to 30 years based on a fixed rate plus an inflation rate based on the Consumer Price Index. You can never lose money investing in an I bond. Both types of savings bonds offer an extremely safe method for investing but have little potential to provide for growth of your assets.

**Treasury Securities.** The U.S. Government issues Treasuries, with a minimum purchase of \$1000. Treasury bills, or T-bills, are short-term securities with maturities of up to 26 weeks. They are sold at a discount and you receive the face value upon maturity. Treasury notes have maturities of 2 to 10 years and earn a fixed rate of interest. Treasury bills are an excellent way to invest money for short-term purposes, with little risk. Longer-term Treasury notes and bonds will offer higher interest rates but also expose the holders to possible capital losses if sold prior to their maturity.

**Stocks.** A stock is a share of ownership in a company. As a stockholder you may receive dividends, which are a share of the company's profits, growth from increased value of the stock when you sell it, or both. Your "total return" consists of dividends re-

ceived added to capital gains or growth. Depending on the fortunes of the company, you may or may not receive dividends or gains.

**Bonds.** A bond is essentially an IOU issued by a company or governmental agency. When you buy a bond, you are lending your money to the issuer. In return, you receive bond interest for the life of the bond. Upon maturity, your principal, or the amount originally invested, is to be returned to you. Bonds are rated according to the creditworthiness of their issuers. U.S. Treasury bonds and those issued by large, well-established companies enjoy high ratings. Lower-rated bonds are sometimes called “junk bonds.” These bonds pay higher rates of interest because of their issuers’ relatively lower credit ratings.

**Hard Assets and Collectibles.** Gold, other precious metals, art objects, baseball cards, and various other items may be included in this category of investments. There are fairly well-established markets, including mutual funds, for investing in gold and silver. Gold is often considered an “inflation hedger” in investment planning in the belief that when inflation threatens the economy, the price of gold will rise because of its inherent value. Less credence is given to this theory nowadays, however, in part due to the complexity of global money markets. In general, investors should not enter this domain without solid knowledge of what they are doing.

**Mutual Funds.** A mutual fund is an investment company chartered under federal law. Mutual funds pool the money received from investors and invest in various types of securities. The most common type of mutual fund is “open-end,” which means its sponsor offers to sell and redeem shares on a continuing basis. “Closed-end” funds, by contrast, issue a fixed number of shares that are then traded on markets like other securities. Mutual funds typically invest in stocks, bonds, and related securities. Funds accordingly vary in the degree of risk and reward they present to investors. At one extreme would be “aggressive growth” funds investing in new or other relatively speculative stocks. At the other extreme would be a fund investing in conservative bonds or Treasury securities. Investors should select the fund or funds best suited to their individual circumstances.

**Traditional Individual Retirement Arrangements (IRAs).** A traditional IRA allows anyone under the age of 70 1/2 with earned income to contribute up to \$5,000 a year (\$10,000 for joint filers), depending on age and earnings. The biggest benefit of a traditional IRA is that your investment grows tax-deferred until you are required to begin withdrawing money at age 70 1/2. If you have a retirement plan at work and your spouse does not, the non-covered spouse’s contributions are tax-deductible. You should be aware that IRS penalties may apply if you withdraw money from your traditional IRA prior to age 59 1/2. However, these penalties may be waived if you withdraw the money under certain conditions: for eligible higher education expenses, up to \$10,000 toward a first home purchase, or to pay qualifying medical bills, for example.

**Roth IRAs.** A Roth IRA allows your investment earnings to grow tax-free. You make after-tax contributions to your Roth IRA, as long as your modified adjusted gross income is below a certain level. In turn, you will not have to pay IRS penalties or income taxes on the investment earnings at the time of withdrawal if the money has been in your IRA for at least five years *and* you meet one of the following conditions: you are 59 1/2 or older; the money is used for a first-home purchase, within limits; or the withdrawal is due to death or disability. Another strong feature of the Roth IRA is that withdrawal of earnings will be IRS penalty-free, but not tax-free, when used for higher education expenses even if made within the first five years. A final benefit of the Roth IRA is that, unlike a traditional IRA, you do not have to start making withdrawals when you turn 70 1/2.

**529 Plans.** A 529 plan is an investment plan operated by a state or educational institution designed to help families save for future college costs. As long as the plan satisfies a few basic requirements, the federal tax law provides special tax benefits to you, the plan participant (Section 529 of the Internal Revenue Code). Every state now has at least one 529 plan available, and in many cases you do not need to be a state resident to enroll. However, you may receive additional state tax benefits by choosing your local plan.

A 529 plan is usually categorized as either prepaid or savings, although some have elements of both. A

prepaid plan guarantees a certain number of years of tuition. A savings plan has no guaranteed outcome, although many are backed by the states that offer them.

These plans offer a number of advantages:

- **Income tax breaks.** The investment grows tax-deferred and distributions are federal tax-free until 2010 (if the law is not extended, distributions will be taxed to the beneficiary after that).
- **Donor control.** The named beneficiary has no rights to the fund, and owners can change the beneficiary.
- **No upper income restrictions.**
- **Generous plan contribution limits.** These reach \$319,000 per participant in some states—much more than you could amass with other savings devices.

**Coverdell Education Savings Accounts.** The Coverdell education savings account is a very attractive college savings vehicle for many people, including families that wish to save for elementary and secondary school expenses. Like a Roth IRA, a Coverdell account allows you to make an annual non-deductible contribution to a specially designated investment trust account. Your account will grow free of federal income taxes, and, if all goes well, withdrawals from the account will be completely tax-free as well. You will need to meet certain requirements in the years you wish to make the contributions and take withdrawals.

**Annuities.** In general, an annuity is an arrangement in which you contribute money now in return for receiving periodic or lifetime payments in retirement. Life insurance companies and other financial institutions issue annuities. The advantage is that earnings on amounts contributed are tax-deferred until withdrawn. However, restrictions apply to withdrawal of your money, and a penalty is payable in most cases if the money is withdrawn before age 59 1/2. Fixed annuities earn specified amounts of interest and offer a wide variety of investment objectives.

**Risk and Reward.** Risk and reward are inextricably linked in investing. In simple terms, risk refers to the chance that you may lose some or all of the money you invest. Your tolerance for investment risk will be determined in part by your financial circumstances, including the overall level of your wealth and any discretionary assets. It may also be determined by your general tolerance for risk, for example, whether you are more cautious or aggressive in your personal life style.

Your investments should be selected to provide the best mix of risk and reward possible. It is generally impossible to find an investment that may deliver a high return without also assuming a correspondingly high degree of risk. Bank certificates of deposit (CDs), for example, are very safe because they are federally guaranteed up to certain limits. However, CDs will not provide income much above the rate of inflation and taxes.

The market value of investments may fluctuate over short-term periods. A stock market index will go up or down several points from day to day, sometimes without any obvious reason. When investing, however, you seek to take advantage of long-term trends that will, over time, increase the value of your assets. Investing, therefore, typically requires considerable patience on the part of the investor.

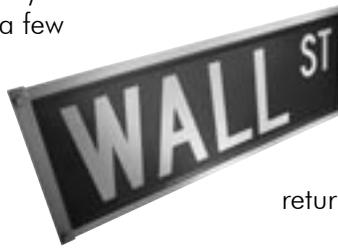
### *Investment Strategies*

An optimal investment strategy might be described as one that combines maximum return with minimum risk. In practice, as indicated above, you need to plan your investments to provide the optimum mix of risk and reward for your situation. Consider the following strategies.

**Time Frame.** The first strategy is to plan your investments with an eye to the time frame of your investment objectives. When you need the money should influence your choice of investments. If you are investing for a need 10 years away, for example, you can afford to be relatively aggressive. A portfolio for this purpose might well include all or a substantial portion of stocks or mutual funds investing in stocks. With the long investment period, the chances are good that any unfavorable downturns in the stock market will have worked themselves out, and signifi-

cantly positive results will have been achieved. This more aggressive, long-term type investment strategy might be suitable if you wish to save for a young child's college education, or if you are planning for retirement in 10 to 20 years or longer.

If investing for shorter periods, three to five years for example, you might combine a blend of 50 percent stocks and 50 percent bonds, CDs, or other similar income producing securities. Your expected return would be less, but your chance of losing significant amounts of money would be reduced as well. This type of strategy might be appropriate if, for example, you were saving money for a down payment on a home or planned personal travel in a few years. For periods of less than three years, your money should be mostly put into CDs, money market accounts, Treasury bills or notes, or other income-producing assets.



**Diversification.** The second recommended investment strategy is related; diversify your investments. Diversification reduces the risk of loss in your overall portfolio while still permitting significant investment returns. Diversification can be achieved by combining appropriate classes of securities that do not necessarily move in tandem with each other upwards or downwards.

A well-diversified portfolio, for example, might include small company stocks, large company stocks, bonds, and international stocks (or mutual funds embodying the same mix). If U.S. stocks rise, part of this portfolio would go up. If international stocks rise, that part of the portfolio would rise even if the U.S. stocks did not. These different types of securities will not necessarily rise or fall in value together. Diversification is not a perfect hedge against investment loss. However, it can help protect against large losses while still providing an opportunity for significant returns. By using techniques of modern portfolio theory, securities can be combined into portfolios whose collective risk is smaller than their individual components.

Mutual funds would be a good way for many people to carry out a diversified investment program. Mutual funds offer a degree of diversification not attainable

with most portfolios of individual securities. Funds provide professional management, comprehensive reporting, and other valuable shareholder services as well. Some funds charge high fees and management expenses, so check the prospectus carefully before investing in any fund, always remembering that past performance does not necessarily predict future results.

**Investment Returns.** There are no assured returns from investments. One way to estimate the return from your investments is "The Rule of 72." In this rule, if you divide 72 by the average annual return from your investments, the result is the number of years it will take for your money to double. (This calculation assumes reinvesting any dividends and capital gains and does not take taxes into account.) Conversely, if you divide 72 by the number of years until your money is needed, you will get the average annual return you must achieve with your investments.

**Managing Taxes.** For investment purposes, remember that income from dividends and interest is taxed at ordinary income rates, which historically have been higher than the federal rates for capital gains.

Earnings from traditional IRAs, the federal Thrift Savings Plan (TSP), and certain other retirement plans are taxed at ordinary income rates when money is withdrawn. This is true whether or not any of the earnings were actually derived from capital gains. One implication for IRAs is that investments that produce earnings each year taxable at ordinary income rates should be placed inside IRAs whenever appropriate. Investments that produce capital gains, particularly on a less-frequent basis, should be invested outside IRAs.

Notwithstanding the nature of taxation of retirement plans, money invested in the TSP and similar plans offered by other employers should ordinarily be invested for long-term growth, particularly for younger employees. This means allocating a substantial portion of the funds to growth-oriented investments that typically produce much of their returns from capital gains.

## *Sources of Information*

Several U.S. Government commissions provide financial education and information on investing (see “Resources,” below). IRS publications now appear online as Web pages or PDF files. Numerous periodicals, books, media programs, and investment rating services also provide investment information, although users should evaluate materials carefully.

Some people feel comfortable handling their investments themselves. Others prefer to engage a financial planner or similar advisor. Foreign Service personnel overseas may find it particularly useful to engage the services of a financial professional to help them plan and monitor their investment activities, as appropriate. When considering engaging such a person, inquire about his or her background and professional qualifications and method of compensation. The Certified Financial Planner Board of Standards offers a list of suggested questions and an interviewing checklist.

## **REAL ESTATE**

Many Foreign Service people own or hope to own real estate. Careful planning and research can make a difference if you need to buy a home quickly or manage rental property from overseas—situations that Foreign Service people commonly face.

The first step in purchasing a property is to find out what you can afford. You can research mortgages even while overseas. The Government National Mortgage Association offers information on the different types of mortgage products, as well as various online calculators ([www.ginniemae.gov](http://www.ginniemae.gov)). You can apply for mortgages online, but be aware that multiple applications negatively affect your credit rating.

Next, consider getting in touch with a realtor in advance. The realtor should be someone recommended to you by a person whose judgment you trust. In order to help you effectively, the realtor needs to know your housing requirements (number of rooms, special facilities, access to schools, and public transportation, etc.) and your financial data (income, assets, and liabilities). This kind of advance dialogue will make you a more educated buyer and will speed up the process of finding a home when you arrive.

Research the tax implications of each locality you are considering. Jurisdictions vary widely in the kinds of taxes they levy and in how they deal with residents who claim domicile elsewhere. When it comes to the actual purchase, some people take the precaution of having a lawyer read any contract they intend to sign. Preferably the lawyer would be someone who normally handles real estate matters. Another kind of protection available to the buyer is title insurance.

Managing property you own from far away, especially from overseas, can be difficult. Most people use the services of a property manager or the management department of a real estate firm. It is important to locate a manager in whom you have confidence.

Obtain a written management contract that clearly spells out the manager’s responsibilities. Include provisions in the contract for adequately supervising the property, making timely repairs, checking with you before making nonemergency expenditures, depositing rental income to your account promptly, and returning security deposits within a specified period after a tenant moves out.

Be sure your property manager will assume the obligation of working out any problems with a vacating tenant. The manager should inform you or your lawyer immediately if the tenant is uncooperative. Once a tenant leaves the area, it can be quite difficult to collect unpaid rent. If your tenant breaks the lease and moves out while you are away, he or she is still liable for the rent for the unexpired period of the lease or until you find a new tenant at the same or greater rental. As landlord, however, you are under a good faith obligation to seek a new tenant.

A good management contract should be sufficient to allow the agent to take care of routine matters. In this age of improved communication there is no reason to leave a power of attorney for these matters. If one is needed—for example, to refinance—then one can be sent for execution.

Most people use a pre-printed lease provided by the property manager or real estate agent. Read the lease over carefully. Some clauses are required by law, but many are a matter of private contract and can be changed to meet your special needs. For instance, Foreign Service families should have a can-

cancellation clause to allow them to repossess the home if they are required to return to the Washington area. If you have to make use of the cancellation clause, be sure that you provide notice exactly as set out in the lease and that your notice is clear and understandable.

Other terms to consider for inclusion in a lease:

- What will and will not remain in the house or apartment.
- An established time limit for return of the security deposit after inspection by the owner or owner's representative. (The security deposit should not be accepted as the final month's rent.)
- An agreement that the house or apartment will be inspected by the owner's representatives at least twice a year.
- Special requirements such as lawn care, and names of companies to be used for maintenance and repairs (or the requirement that realtor use reputable companies).

Other steps to take before you leave:

- Provide the mortgage company, termite inspection company, insurance company (if paid separately from mortgage), service contract companies, and any others with the name and address of the person or firm who will be handling payments for you. If possible, have correspondence sent to both the management address and your overseas address. Most mortgage services can use dual mailing addresses, and this will prevent problems if the manager is slow in dealing with problems.
- Be sure that the tax bill will be sent directly to the person, firm, or bank that will handle your tax payment. Avoid the serious problems that can occur when your tax bill is improperly addressed and does not get paid on time.
- Convert homeowner's insurance to fire and hazard (extended coverage, broad form). Request an owner, landlord, tenant (OLT) liability on the insurance policy.

- Provide the property manager with data on appliances (model, age, where purchased, service agreements or warranties). Disclaim responsibility for old appliances.
- Provide written instructions for tenant and manager, including location of fuse box and water cutoff and any special information about your home.
- Arrange for a friend or neighbor to check on the house periodically.

There are a number of tax considerations in owning and selling real estate. It is to your advantage to research this area thoroughly. There are many IRS publications that can help. The *Foreign Service Journal* (published by AFSA) contains an annual tax update with information of particular relevance to Foreign Service taxpayers ([www.afsa.org](http://www.afsa.org)). If you plan to rent your residence while on overseas assignment, you should be aware that tax treatment can be quite complex. Common mistakes include: deducting mortgage interest twice, as a personal deduction and then as a rental property expense; miscalculating the "basis" for depreciation by including the value of the land or certain expenses; or failing to claim depreciation, which will be taxed upon sale of the property whether or not you claim it. You may wish to seek advice before you go overseas.

## RETIREMENT

It is now a fact of life that everyone, even the new young professional, needs to plan for retirement. Further, because some Foreign Service families leave the service early, retirement planning is useful as a contingency measure. Financial and estate planning, choice and location of future residence, life style and interests, post retirement employment, volunteer activities, and anticipated health needs are all factors that employees, spouses, and their families should consider.

Once you are ready to retire, the Department of State Office of Retirement suggests beginning the process at least six months in advance if assigned overseas or at least three months in advance if assigned to the U.S. to complete departmental planning, arrange clearances (including medical), and process an application for retirement.

## **Information**

There is a wealth of retirement information available to employees with retirement questions.

- You can get a document called “Steps to Retirement,” by going to <http://hrweb.hr.state.gov/ret/FSPlanning.html> (State Department intranet) and selecting *Retirement Guide for Foreign Service Employees*.
- RNet (<http://www.rnet.state.gov/>) covers most retirement topics. Despite the appearance of the homepage, no logon is required. Go to the column on the left for resources that you can use without registering. “My Retirement” gives information for each retirement system and “Forms” has everything you need to get started.
- AskRNet, on the State Department intranet, features frequently asked questions and answers about retirement, including the most arcane situations. Go to <http://hrweb.hr.state.gov/ret/Index.html>, then click on AskRNet in the left column.
- The FSI Transition Center offers several courses that help employees with retirement issues. Department of State employees within five years of retirement eligibility (and their spouses on a space-available basis) may take a four-day Retirement Planning Seminar (RV101).

For new and mid-career employees, there are two courses embedded in the Retirement Planning Seminar that are useful: Financial Management and Estate Planning (RV103); and Annuities, Benefits and Social Security (RV104). The latter course also contains information about the Thrift Savings Plan and the Federal Long Term Care Insurance Program.

- The Transition Center’s Training Division provides another opportunity to address questions related to retirement through the Regulations, Allowances, and Finances course (MQ 104).

## **Foreign Service Pension System**

Employees hired after January 1, 1984, participate in the new Foreign Service Pension System (FSPS) that requires employee contributions to Social Security and the Foreign Service Retirement Fund.

The Foreign Service Pension System is a three tiered federal retirement system:

- 1) Foreign Service Basic Annuity
- 2) Social Security and
- 3) Thrift Savings Plan.

Each pay period, mandatory deductions are made from your salary and go to the Foreign Service Retirement Fund and Social Security. You may choose to contribute to the Thrift Savings Plan, the third tier of FSPS.

Employees covered by FSPS contribute 1.35 % of basic pay up to \$90,000 (in 2005) to the Pension System. This contribution is made only from the basic salary rate and does not include any overtime or differential pay.

Once an employee has at least 18 months of FSPS service s/he is vested for disability and survivor benefits under FSPS. An employee with 10 years of service is vested for survivor annuity under FSPS. A survivor can be a spouse, former spouse, or child/children.

## **Social Security and Medicare**

Everyone, including children, should have a Social Security card. If you do not have one, you may apply for it overseas through the consular section of the U.S. Embassy or Consulate. In the United States, you must complete an “Application for Social Security Number Card” (Form SS 5 that you can request by telephone from any Social Security office or under *Forms and Publications* online at [www.ssa.gov](http://www.ssa.gov)) and then mail or take it to a Social Security office. New rules were implemented in March, 2006, with special requirements for non-U.S. citizens. Check the Social Security Administration website for details.

In general, Foreign Service employees who entered the service before January 1, 1984, and participate in the “old” retirement system (Foreign Service Retirement and Disability System) are not entitled to

Social Security retirement benefits unless they or their spouses have acquired Social Security credits through other employment. Employees in the “new” retirement system (Foreign Service Pension System) have contributions to Social Security deducted from their pay.

Persons who have worked in jobs covered by Social Security (or who have paid Social Security taxes based on self-employment) and have acquired at least 40 quarters of Social Security credit are eligible to apply for Social Security retirement benefits when they reach age 62. Quarters are based on the amount of income earned rather than on the calendar year, although no more than four quarters of credit are counted for any year. This method of calculation benefits family members engaged in part-time or temporary work. Such family members should report earnings and pay Social Security tax (Schedule E of Form 1040). Even if you are eligible for the foreign earned income exclusion from federal income tax, you should investigate paying Social Security tax as a self-employed person.

It is your responsibility to be sure that the income on which you have paid Social Security tax is accurately credited to your name. Each year a Social Security statement is sent to all workers age 25 or older not yet getting Social Security benefits on their own records. Your statement will arrive about three months before your birthday. This statement will show a year-by-year display of reported earnings. If you find any errors, contact Social Security right away to correct the record.

Retirement benefits are only one part of the Social Security system. Additionally, there are disability benefits and survivor’s benefits for qualifying workers and their family members.

The government pension offset reduces Social Security spouse’s or surviving spouse’s benefits for people who receive a pension based on their own work for federal, state, or local government that is not covered by Social Security. The offset does not affect benefits you would receive based on your own Social Security record but only those you would receive based on your spouse’s record. The offset is applied against two thirds of the pension for people who first became eligible for a government pension after June 1983.

Anyone who is 65 and receives Social Security retirement benefits is automatically eligible for Medicare, a federal health insurance program that includes both hospital and medical insurance. Since January 1, 1983, federal government employees have had the Medicare hospital insurance portion of the Social Security tax deducted from pay. Federal employees are entitled to Medicare hospital insurance at age 65 provided they meet certain eligibility requirements, but they must apply for it. Under certain circumstances, the spouse and other family members of a federal employee may be entitled to Medicare hospital insurance as well. Those eligible for Medicare should apply three months before their 65th birthday.

The medical insurance portion of Medicare is optional and is available for a monthly premium. Medicare hospital insurance can also be purchased by those who do not qualify to receive it as a benefit.

If you are eligible for both Medicare and Federal Employees Health Benefits (FEHB) health insurance, you should consult your agency’s health insurance officer or a representative of your FEHB plan to determine the options and regulations that apply to you.

To retain Federal Employees Health Benefits (FEHB) and Federal Employees Government Life Insurance (FEGLI) after retirement, the employee must have had coverage for the five years prior to retirement or from the first possible opportunity to enroll. FEGLI declines in value after retirement unless the retiree pays increased premiums.

### *Thrift Savings Plan*

The Thrift Savings Plan is a long-term savings and investment program for federal employees designed to provide retirement income. After an initial waiting period (the length of which is determined by the date of hire), the employing agency will automatically begin to contribute each pay period an amount equal to one percent of basic salary to a Thrift Savings Plan account in the employee’s name. This contribution does not come out of salary; it is an automatic agency contribution.

Employees may also choose to contribute to their TSP accounts. This is an entirely voluntary contribution,

whereas the Foreign Service Basic and Social Security are mandatory deductions. The employing agency will make a matching contribution on a sliding scale for the first five percent that the employee contributes. If the employee chooses to contribute more than five percent there is no further agency matching.

Most financial planners encourage employees to maximize their contributions to the TSP throughout their careers.

There are two tax advantages to the Thrift Savings Plan. First, contributions are on a before tax basis. This means that the contribution is deducted from salary before income taxes are calculated, thereby reducing taxable income and the amount of tax owed. Second, the money contributed to the Thrift Plan account, along with all the earnings generated, is tax deferred. No income tax is paid on this money until it is withdrawn from the plan, usually after retirement.

Employees receive a Thrift Savings Plan booklet prior to the first opportunity to contribute to the plan. It contains detailed information about all aspects of the plan. Additional information is available online at [www.tsp.gov](http://www.tsp.gov).

### ***Civil Service Retirement Spouse Equity Act of 1984, Public Law 98 615***

(Also Applies to Foreign Service)

Public Law 98 615, the Civil Service Retirement Spouse Equity Act of 1984, dated November 8, 1984, and effective May 7, 1985, amends the Civil Service Retirement Law in several significant respects. It provides additional survivor election opportunities to retiring Civil Service employees and annuitants. The major provisions of PL 98 615 applicable to Civil Service employees:

- Permit employees retiring on or after May 7, 1985, to elect survivor annuities for former spouses at and after retirement if the marriage is dissolved on or after May 7, 1985;
- Require OPM to comply with a qualifying court decree or order that provides a survivor annuity for a former spouse from whom the employee or annuitant who retired on or after May 7, 1985, was divorced on or after May 7, 1985;

- Require the written consent of an employee's current spouse before that employee can elect an annuity without full survivor benefits;
- Require that an employee notify his or her current spouse and former spouses from whom s/he was divorced on or after May 7, 1985, when applying for a refund of retirement contributions;
- Bar payment of refund or retirement contributions if a qualifying court order or decree provides for annuity payments to a former spouse;
- Change to 55 the age at which certain survivor annuitants (spouse died in service or retired on or after May 7, 1985) can remarry without losing benefits;
- Change the marriage duration requirement for widows/widowers to nine months when the employee dies in service or retires on or after May 7, 1985 (formerly one year);
- Allow married employees in good health to elect, at time of retirement, an "insurable interest" survivor annuity in addition to survivor annuity provided for a current or former spouse (formerly available only to unmarried employees);
- Provide Federal Employees Health Benefits coverage to certain former spouses of employees and annuitants whose marriage was dissolved on or after May 7, 1985.

Detailed information regarding the above provisions is available from the U.S. Office of Personnel Management (OPM) (<http://www.opm.gov/insure/handbook/fehb31.asp#emp>).

Several non-profit membership associations offer activities of interest to retired Foreign Service professionals. Diplomatic and Consular Officers Retired (DACOR) and the American Foreign Service Association (AFSA) offer good ways to keep up with friends and remain informed after retirement. The Associates of the American Foreign Service Worldwide (AAFSW) focuses on Foreign Service family members and has a large number of retirees. The Association for Diplomatic Studies and Training (ADST) also welcomes retirees with Foreign Service connections.

**RESOURCES****Foreign Service Institute Transition Center**

(M/FSI/TC)

George P. Shultz National Foreign Affairs Training Center (SA-42)

Washington, DC 20522-4202

Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)

Intranet: <http://fsi.state.gov/fsi/tc>Internet: <http://www.state.gov/m/fsi/tc>

Directions, maps, parking and other information

<http://www.state.gov/m/fsi/tc/c16687.htm>**Career Transition Center (M/FSI/TC/CTC)**

Room E2101

Tel: (703) 302-7407

E-mail: [FSICTC@state.gov](mailto:FSICTC@state.gov)*Related CTC Training*

Financial Management and Estate Planning (RV 103)

Annuities, Benefits, and Social Security (RV 104)

Retirement Planning Seminar (RV 101) – for those within five years of retirement eligibility

<http://www.state.gov/m/fsi/tc/c6958.htm>**Transition Center Training Division (M/FSI/TC/T)***Foreign Service Life Skills Training*

Tel: (703) 302-7268

E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)**Related Transition Center Training**

Personal Finances and Investments for Foreign Affairs

Agency Personnel (MQ 852)

<http://www.state.gov/m/fsi/tc/c6950.htm>**Office of Retirement (HR/RET)**

Room H620, SA-1

Columbia Plaza

2401 E Street, NW

Department of State

Washington, DC 20520

Intranet: <http://hrweb.hr.state.gov/ret/Index.html>**State Department Federal Credit Union**

1630 King Street

Alexandria, Virginia 22314-2745

or

Room 1827, Harry S Truman Building

2201 C Street, NW

Washington, DC

Tel: (703) 706-5000 (both locations)

Toll-free: (800) 296-8882 in the U.S.

Fax: (703) 684-1613

TDD: (703) 519-8360

Internet: [www.sdfcu.org](http://www.sdfcu.org)E-mail: [sdfcu@sdfcu.org](mailto:sdfcu@sdfcu.org)**Credit File Disclosure**[www.annualcreditreport.com](http://www.annualcreditreport.com)

Tel: (877) 322-8228 (toll free).

TDD: (877) 730-4104.

**Savings Bonds**[www.savingsbonds.gov](http://www.savingsbonds.gov)

IRS Publications

[www.irs.gov](http://www.irs.gov)*Individual Retirement Arrangements (IRAs)*, No. 590*Your Federal Income Tax*, No. 17*Tax Information on Selling Your Home*, No. 523*Tax Information for Homeowners*, No. 530*Rental Property*, No. 527*Energy Credits for Individuals*, No. 903*Tax Benefits for Older Americans*, No. 554**United States Securities and Exchange Commission**[www.sec.gov](http://www.sec.gov)

Beginners Guide to Mutual Funds

EDGAR (company reports)

Information on brokers and brokerages, financial planners, investment advisers

Office of Investor Education and Assistance

(<http://www.sec.gov/investor.shtml>)

**Other Government Financial Education**

The U.S. Financial Literacy and Education Commission provides extensive financial education resources at [www.mymoney.gov](http://www.mymoney.gov).

[www.saveandinvest.org](http://www.saveandinvest.org), supported by the Department of Defense and the SEC, offers lots of user-friendly and unbiased financial information geared to military employees.

**American Association of Individual Investors**

[www.aaai.org](http://www.aaai.org)

**529 Plans**

[www.savingforcollege.com](http://www.savingforcollege.com)

[www.collegesavings.org](http://www.collegesavings.org)

**Financial Planners**

Certified Financial Planner Board of Standards, Inc.  
1670 Broadway, Suite 600, Denver, Colorado  
80202-4809

Consumer Toll-free Number: 888-CFP-MARK (888-237-6275)

[www.CFP.net/learn](http://www.CFP.net/learn)

**Government National Mortgage Association**

(Ginnie Mae)

[www.ginniemae.gov](http://www.ginniemae.gov)

**National Association of Realtors**

<http://www.realtor.com/>

**HUD Library and Information Services**

<http://www.hud.gov>

**AFSA's Foreign Service Tax Guide**

Updated annually in the *Foreign Service Journal*

Online: [www.afsa.org](http://www.afsa.org), click on "Tax Guide"

**National Council on the Aging**

409 3rd Street, SW

Washington, DC 20024

Tel: (202) 479 1200

Internet: <http://www.ncoa.org>

**American Foreign Service Association (AFSA)**

2101 E Street, NW

Washington, DC 20005

Tel: (202) 647-8160

(202) 338 4045

Internet: <http://www.afsa.org>

**Thrift Savings Plan**

Internet: <http://www.tsp.gov>

**Social Security Administration**

Referral toll free number: (800) 772-1213

Internet: <http://www.ssa.gov>

Field Offices with 800 numbers are distributed throughout the United States. If you state the subject or concern, they will suggest an appropriate publication.

**Associates of the American Foreign Service Worldwide (AAFSW)**

5555 Columbia Pike, Suite 208

Arlington, VA 22204-3117

Tel: (703) 820-5420

Fax: (703) 820-5421

Email: [office@aafsw.org](mailto:office@aafsw.org)

Internet: <http://www.aafsw.org>

**Diplomatic and Consular Officers Retired (DACOR)**

1801 F Street, NW

Washington, DC 20006

Tel: (202) 682 0500

Internet: <http://www.dacorbacon.org>

**AARP**

601 E Street, NW

Washington, DC 20049

Tel: (202) 434-2277

Internet: <http://www.aarp.org>

*Chapter 24***TRANSITION CENTER  
RESOURCES****TRANSITION CENTER**

The Foreign Service Institute's Transition Center provides information, training, and referrals to U.S. Government employees and family members assigned to diplomatic posts overseas, as well as post-career services for employees and family members of the foreign affairs agencies.

Three divisions provide different services, listed below. The Transition Center also partners with the Office of Medical Services on the **High Stress Assignment ~~Out-Brief~~ Program**, which is mandatory for those returning from Iraq and highly recommended for returnees from other high threat posts.

*Overseas Briefing Center*

Are you in the process of bidding on an assignment or considering an overseas appointment? The Overseas Briefing Center offers a family-friendly place to research potential posts and find out more about Foreign Service life. If you are able to reach Arlington, Virginia, the OBC Information Center operates as a drop-in facility weekdays from 8:15 a.m. to 5 p.m., as well as some Saturdays and evenings. For more information, check the online schedule ([www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc), click on "Overseas Briefing Center" and then on "Open Hours"), call (703)302-7277 or e-mail [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov).

The Information Center provides the following:

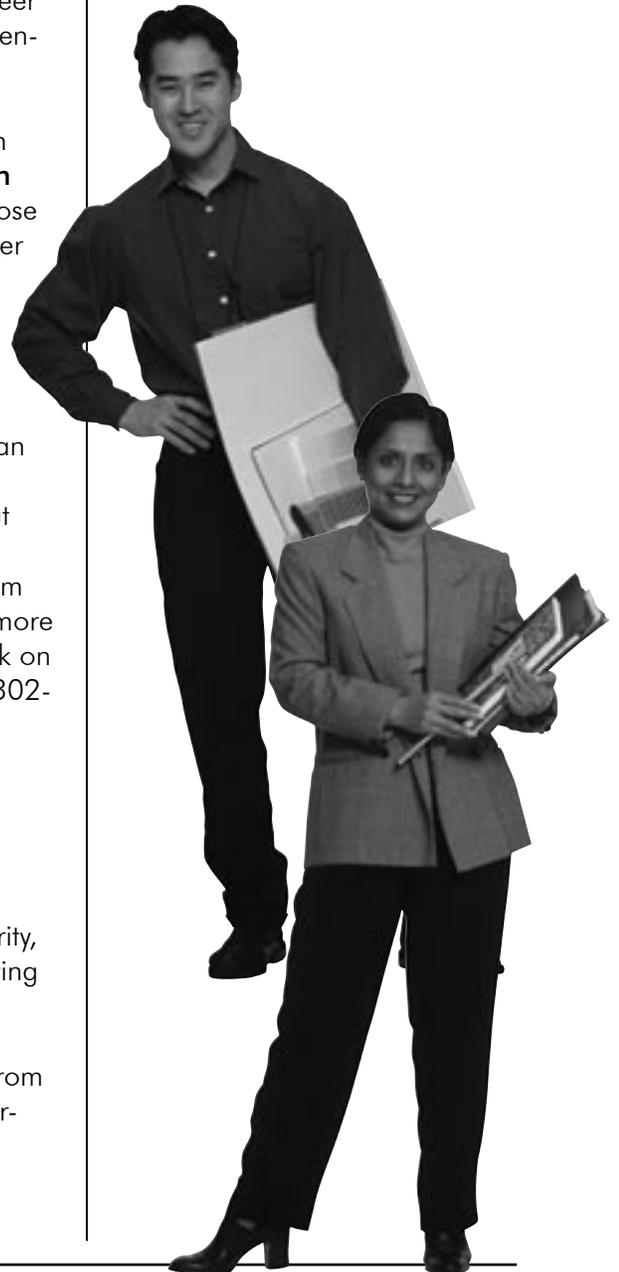
- Country briefing boxes containing post reports, Personal Post Insights (first-person opinions on posts), welcome material, and post-specific information on spouse employment, housing, security, education, consumables, medical facilities, automobiles, importing pets, tourism materials, and maps.
- Embassy newsletters listing current events and announcements from posts, school yearbooks, cultural guides, and cross-cultural reference books.

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Overseas Briefing Center

Training Division

Career Transition Center

**CONTACT INFORMATION**

- Over 1000 post-specific audiovisuals, including videos, CDs, and DVDs, which may be checked out or viewed at the center. A growing number of these are being broadcast by BNET and appear on the intranet at <http://obc.bnet.state.gov> (U.S. viewers only).
- Print publications such as the *Foreign Service Assignment Notebook: What Do I Do Now? Where in the World Are You Going* (a children's workbook), and *Protocol for the Modern Diplomat*. These are also on the Internet at <http://www.state.gov/m/fsi/tc/c9649.htm>.
- Handouts on consumables, traveling with pets, personal documents, financial planning, insurance, and more. These can also be downloaded by employees from the intranet at <http://fsi.state.gov/fsi/tc/default.asp?id=1156>.
- Brochures, consumables catalogs, listings of consumer services and products, including automobiles and 220V appliances.
- "Welcome to Washington" resources and material from other helpful organizations.

Dozens of training videos in the Information Center cover topics ranging from allowances to youth security. These may be viewed in the center or checked out for two days.

Even if you are nowhere near Arlington, much of OBC's information appears on the State Department intranet at <http://fsi.state.gov/fsi/tc>, click on "Overseas Briefing Center. Users can now access ~~"Electronic Post Boxes"~~ containing every electronic document OBC has about posts (see <http://fsi.state.gov/fsi/tc/epb/epb.asp>). This fantastic new feature makes it easy to find information and e-mail it to those without intranet access. "Personal Post Insights" is the place to read or complete anonymous surveys on life at post, describing housing, schools, night-life, special attractions, and more. These first-hand glimpses provide a helpful, unofficial view of post.

While Internet information is more limited ([www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)), a number of publications and links guide those headed overseas. OBC staff can also provide electronic post information, including Person-

al Post Insight surveys and responses, to U.S. Government employees and family members upon e-mail request ([FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)).

Those eligible to access OBC services also benefit from subscription services for country research. Log-on information appears on OBC's intranet site, or e-mail for user names and passwords.

- ~~The International Relocation Center, part of Monster Moving International, provides country-specific information on a number of locations. Go to: <http://www.internationalrelocationcenter.com/bt.php?urlid=312042634> (or click through from either of OBC's websites).~~
- **CultureGrams** offer information in three editions: world, kids, and states. The world edition reports on the culture of dozens of countries and territories using maps, statistics, a glossary, and more. The kids' edition explores a smaller number of countries from a child's perspective, incorporating timelines, maps, flags, anthems, and charts. The states edition tours the U.S. through facts, symbols, timelines, and more.

In addition to managing self-help resources, OBC staff delivers over 113 formal briefings a year, serving over 3500 individuals in 17 federal agencies. Staff members have many years of overseas Foreign Service experience and a strong commitment to outstanding customer service. Stop by, call, or e-mail if you need help with questions related to serving the U.S. overseas.

### **Transition Center Training Division**

Not sure which courses offered by the Transition Center might help you? Check the *Foreign Affairs Community Life Skills Training Continuum*, a training guide listing courses and workshops appropriate for foreign affairs agency employees and their family members at various stages (also available online, although it is a very large file).

Courses also appear both by topic and by date on the intranet (with direct links to register—see <http://fsi.state.gov/fsi/tc>) and the Internet ([www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)). In both cases, select "Training Division" to find out more.

U.S. Government employees and their family members heading to or returning from overseas assignments may register for Transition Center courses. Offerings include the following:

- **Security Overseas Seminar** – required (or its equivalent) prior to a first overseas assignment. Also available in a special format geared to children from grades two through twelve
- **Advanced Security Overseas Seminar**—required (or its equivalent) every five years
- Personal and financial planning courses such as **Regulations, Allowances, and Finances in the Foreign Service Context, Tax Seminar, Personal Finances and Investments in the Foreign Service, Managing Rental Property from Overseas, and Legal Considerations in the Foreign Service**
- “Family” courses such as **Encouraging Resilience in the Foreign Service Child, Maintaining Long-Distance Relationships, Young Diplomats Day, and Traveling with Pets**
- **Protocol and U.S. Representation Abroad, Realities of Foreign Service Life, Explaining America, Communicating across Cultures,** and other courses helping employees and family members alike function successfully in other countries
- Employment-related courses such as the **English Teaching Seminar** and **Making Presentations: From Design to Delivery**

### *Career Transition Center*

The Career Transition Center provides training, counseling, job leads, and other assistance to U.S. citizen employees of the Department of State and other federal foreign affairs agencies who are leaving U.S. Government service.

The CTC conducts two flagship programs: the Job Search Program and the Retirement Planning Seminar. In addition, the CTC offers a one-day workshops on Financial Management and Estate Planning and Annuities, Benefits, and Social Security. (The

Retirement Planning Seminar includes both of these one-day workshops.)

The CTC also provides several other job search services for its clients:

- monthly newsletters providing advice and information on job search techniques
- job leads compiled from numerous sources and delivered by e-mail
- three job fairs annually with private sector and non-profit employers

### **Foreign Service Institute Transition Center (M/FSI/TC)**

George P. Shultz National Foreign Affairs Training Center (SA-42)  
Department of State  
Washington, DC 20522-4202  
Physical location: 4000 Arlington Blvd., Arlington, VA (do not send mail to this address)  
Intranet: <http://fsi.state.gov/fsi/tc/>  
Internet: <http://www.state.gov/m/fsi/tc/>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

### **High Stress Assignment ~~Out-Briefing~~ Program**

Tel: (703) 302-7272 or (202) 663-1903  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

### **Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

### **Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*  
Tel: (703) 302-7268  
E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

### *Security Overseas Seminars*

Tel: (703) 302-7269/71  
E-mail: [FSISOS@state.gov](mailto:FSISOS@state.gov)

### **Career Transition Center (M/FSI/TC/CTC)**

Room E2101  
Tel: (703) 302-7407  
E-mail: [FSICTC@state.gov](mailto:FSICTC@state.gov)

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*Chapter 25*

**UNACCOMPANIED ASSIGNMENTS**

*“Absence diminishes commonplace passions and increases great ones, as the wind extinguishes candles and kindles fire.”*

~ François de La Rochefoucauld

*“Absence is one of the most useful ingredients of family life, and to do it rightly is an art like any other.”*

~ Freya Stark

Today’s Foreign Service employees face a high probability of serving at an unaccompanied post at some point during their careers. Foreign Service families may also choose a separated tour in order to accommodate educational needs, employment concerns, or the care of elderly relatives. Advance preparation can help couples and families weather separations more successfully. Single employees should interpret the following suggestions to apply to their situations, whether leaving behind significant others, parents, siblings, nieces and nephews, or adult children.

**CHOOSING A HOME LOCATION**

Families of employees traveling to an unaccompanied assignment after a Washington, DC, posting may find it easiest to “stay put,” remaining in the area where they have lived for the past two to six years. Other families may enter a separated period following—or even during—an overseas posting. In some instances, families are permitted to stay at post during the employee’s temporary assignment elsewhere. Families with a foreign-born spouse, in particular, may choose to reside in a third country to enjoy extended family support. More often, separated families travel to a U.S. location of their choice for the duration of the assignment.

Factors to consider when choosing the location could include the following:

- existence of a support network of family and friends
- employment opportunities
- cost of housing
- quality of schools



- allowances that will apply
- visitation-related factors, such as number and length of R&Rs and time, ease, and cost of travel from the assignment location
- shipping and duty expenses
- availability of transportation
- ability to be in frequent communication with the post and Washington, DC-based offices (high-speed Internet and phone service options)
- recreational opportunities
- personal preferences (weather, mountains, beach, and so on)

Access to embassy services will be extremely limited if choosing a foreign location unless the employee is going on extended temporary duty to a Provincial Reconstruction Team.

## PREPARING FOR SEPARATION

Getting ready for an unaccompanied assignment involves preparation on many different fronts: organizing paperwork, getting finances in order, arranging for allowances, communicating with family members, and considering the psychological aspects of the impending separation.

### *Organizing Paperwork and Finances*

The Family Liaison Office recommends the following actions before the employee leaves for post:

- Review life insurance coverage. Federal Employees Group Life Insurance (FEGLI) and American Foreign Service Protective Association (AFSPA) life insurance plans offer coverage for deaths in terrorist or “perils of war” incidents, whereas many other plans do not.
- Update beneficiaries on unpaid salary and unused annual leave, refund of retirement contributions, Federal Employees Group Life Insurance benefits, Thrift Savings Plan, insurance policies, and investments.
- Discuss with your family what to do in case of an emergency. Execute a durable power of attorney for medical decisions and/or a living will. The Department of State provides one free copy of “Five Wishes” for each employee for this purpose (see “Resources,” below).
- Write and have notarized a letter from the absent parent authorizing the other parent to travel internationally with the children, if anticipated.
- Create a power of attorney for transportation or medical treatment of children, if they are being left with a guardian.
- Make a list of emergency notification numbers for contacting the employee.
- Set up a current power of attorney so that you can transact business on employee’s behalf. Have several originals and copies made. Check with your financial institution (bank, credit union) to ensure they will accept the power of attorney. Some, such as the State Department Federal Credit Union, have proprietary forms.
- Establish at least one joint checking account. Make sure that each person can access funds if anything should happen to the other. Discuss the easiest way to make deposits and fund transfers. Make sure both spouses know how to access the account and check the balance electronically.
- Establish credit that will be adequate for emergencies. Obtain credit cards for both employee and spouse. *It is essential for the spouse to establish credit in his or her own name.*
- Make or update wills. Each of you should have a copy; give the original to the person named as executor or leave it with your attorney—do NOT put it in a safe deposit box.
- Place important papers such as the following in your safe deposit box: original deed to property/house, title to car(s), insurance policies, certificates of marriage, divorce, birth, citizenship naturalization, and so on.
- Draw up a “calendar of events” listing annual inspections (e.g., auto safety), renewal dates (e.g., auto registration), memberships and subscriptions, check-ups, and pet vaccinations.

- ❑ Get an automatic teller machine (ATM) card for your bank account that can be used throughout the U.S. and internationally. Make sure both spouses know the personal identification number (PIN).
- ❑ Review income tax requirements if one spouse has not been involved in preparations.
- ❑ Fill out the Family Liaison Office's contact information form for families on unaccompanied tours. This allows FLO to provide updated information and services during the separation (<http://www.state.gov/m/dghr/flo/c14521.htm>).

### Arranging for Allowances

Review the provisions of Separate Maintenance Allowances. SMA is categorized into ~~two types~~: voluntary ~~and involuntary~~. Both require that the applicant complete the SF-1190 (*Foreign Allowance Application, Grant and Report*) and submit it with the required documentation for approval to the regional or functional bureau to which the employee is assigned for this post.

An agency may authorize **involuntary SMA** when adverse, dangerous, or notably unhealthy conditions warrant the exclusion of family members from the area, or when the agency determines a need to exclude family members from accompanying an employee to post. If the employee initiates a request for involuntary SMA based on medical reasons, supporting data must include a statement from the attending physician and a ruling by the ranking medical officer attached to the agency or by such other person or group as the head of agency may designate.

In other cases, individuals may elect **voluntary SMA**. While this decision is a private one, the employee is required to state on the SF-1190 application the reason for the separation and provide supporting data as cited in DSSR 264.2. SMA typically is granted for career, health, education, or family considerations of the spouse, children, or other family member. SMA may be requested on behalf of one or all of the employee's family members up to the age of 18. The Family Liaison Office's resource paper, *Separate Maintenance Allowance*, outlines the details of the allowance, as well as non-eligibility instances.

When SMA is elected, all other benefits normally received by eligible family members are waived for the period of separation, including medical travel, home leave travel, educational travel, travel of children of separated families, and R & R travel. The employee will subsequently be treated as a single employee at post and receive housing and other allowances commensurate with his/her unaccompanied status if all family members are on SMA.

The Employee Services Center (formerly Foreign Service Lounge) requests that employees and family members provide them with contact information so that they can inform you of friends and family members who are interested in locating you. (See "Resources," below.) If other means of communications have failed when family members have attempted to contact members of the Foreign Service assigned abroad about an emergency, such as a serious illness or injury or the death of a member of their immediate family, these family members may call the Office of Casualty Assistance (202) 736-4302 from 8:15 a.m. to 5:00 p.m. (EST) Monday-Friday and the Operations Center (202) 647-1512 after business hours, Saturday, Sundays and holidays.

### Making Personal Preparations

If you are in the Washington, DC, area, take the Transition Center's course "Maintaining Long Distance Relationships." This seminar examines roles and expectations, identifies potential pitfalls, discusses the phases of separation, and promotes behaviors that strengthen often-apart or long-distance relationships. Check the Transition Center website for updated offerings, as new training is under development.

No matter where you are, review the resources available at the Family Liaison Office's website on unaccompanied tours (<http://www.state.gov/m/dghr/flo/c14521.htm>).

Take time to talk about the upcoming separation and how you plan to deal with it. Be honest about your fears and concerns. Share your expectations so that misunderstandings will be minimized. Decide on a plan for communicating and visiting. Discuss responsibilities: who will handle which matters while you are separated? Heighten awareness about income tax requirements, including the col-

lection of certain receipts, invoices, and other financial considerations. Decide which chores, such as mowing the lawn, can be contracted out or perhaps delegated to a child.

Share your skills with your spouse by teaching them what you know! Both should be able to operate cameras, fix loose wires, change fuses, sew on buttons, maintain financial records, and prepare food. Make copies of favorite recipes.

Decide which items will travel with the employee and make duplicates of favorite photos or music. Encourage children to provide a small keepsake or favorite photo to “remember me by.”

Talk about discipline and decision making regarding the children. (No “second-guessing” the person left in charge!) Hold a family meeting to discuss why it is important that the parent is going away and how the family will function during the separation. Take time to acknowledge that the children are making a sacrifice, too, and listen to and address their concerns.

Prepare “bonding” activities in advance:

- Record favorite bedtime stories for young children.
- For an older child, consider getting two copies of a book that that is of interest but a bit challenging. After the two of you read each chapter, discuss it on the phone.
- Share “ownership” of a fantasy sports team, arrange to play long distance chess or pursue some other joint activity.
- Purchase gifts and cards to be left for special occasions. Consider setting up a “treasure hunt” (leaving small treats or notes hidden around the house, with clues to be provided over the weeks or months to come).
- Give family members journals or scrapbooks to record their daily lives so that you will be able to catch up when you return.
- Provide a special photo of yourself: it could be ironed onto a t-shirt or pillowcase, placed in a

special frame, laminated for portability, or whatever will make you seem close by.

- Purchase a webcam or other computer equipment needed to set up video calls, if these will be possible from the country of assignment. Practice using the new system before you go!

Speak clearly with children about the upcoming changes. Make sure that they do not somehow think that the separation is their fault. Be prepared for clinginess (from the younger ones) or aloofness (from the teenage crowd)—or any other kind of altered behavior. Explain the situation to teachers and encourage their understanding and assistance.

The spouse staying home should plan for back-up childcare, both short-term and longer term in case of emergency. Having this plan written down and known by relatives or neighbors could help in case of unforeseen circumstances.

Take a break from all of the preparations to spend time doing fun things together. (Put this “action item” on your list multiple times and enjoy checking it off!) You will treasure the memories.

Plan ways to say goodbye. It might seem easier to live in denial, ignoring the upcoming separation and glossing over it (“it’s just a year”). However, time passes more slowly for children, and the rituals of farewells can form part of the process of adapting.

Finally, recognize that the complex emotions involved may emerge in many ways. As the departure date approaches, you may find yourself picking fights, acting angrily, distancing yourself, or building emotional walls. These are completely normal defense mechanisms—but you might not want them to fill your final days. Self-awareness may help you modify your actions.

## LIVING APART

The Family Liaison Office suggests the following:

- Cultivate a mentality of “the less hassle the better.” Find help for lawn care, bill paying, house cleaning, or even shopping. Find a reliable plumber, electrician, carpenter, and auto me-

chanic to call in emergencies. The State Department's free referral service, IQ:Information Quest can help you, or contact the Overseas Briefing Center for listings.

- Work on creative ways to communicate: telephone, e-mail, tapes, letters, faxes, or newspaper and magazine clippings. If your child cannot read, take crayons with you so you can send drawings to illustrate your letters. An older sibling, the other parent, or a guardian can read your letters out loud.
- Photograph or video your post, quarters, surrounding area, embassy office, friends, and so on so that family in the U.S. can see what it's like at post.
- Plan to see and call each other as often as finances allow.
- Write a journal, especially at the beginning. It can be a matter of self-preservation.
- Talk about ground rules for what sort of information and emotions, especially emotions, can be shared and in what manner.
- Remember that this experience is time-limited. Put on paper the reasons for accepting this separated assignment and refer to them periodically, as a reminder.

As the distant employee, create shared experiences with your family, even while far away. Send back a recipe to enjoy "together" or enclose small local items in your letters—and, yes, send letters even if you e-mail four times a day! Consider choosing a specific time to think about each other or create some other connecting ritual, such as sending a wish to the other person on the first star of the night. Work towards maintaining an emotional connection throughout the assignment.

For those at home, create a way to mark the time apart if this seems helpful: a calendar with days that you can cross out or a jar containing the same number of marbles as you will have days apart, to be removed one per day. Show young children pictures of the absent parent and make sure that they know this is "Daddy" or "Mommy."

Enlist support. This is no time to be a heroic martyr. Others who have "been there" report feeling as though admitting negative emotions would be a betrayal of the employee. Join the Family Liaison's e-mail group HomefrontUS or seek community in other ways. Having a safe outlet for your concerns can help you realize that what you are going through is "normal," albeit difficult. Ask for help when you need it (and offer help when you can).

Treat yourselves to rewarding activities and special experiences: take a class, plan a special trip, or enjoy watching all your favorite old movies. As one family member recommends, "Stay as busy as possible." If your self-therapy includes redecorating part of the house or if you face a move during this period, be sure to send pictures to the distant spouse and keep a few familiar objects or arrangements intact. Homecoming will be emotionally awkward anyway; try to minimize the additional sense of being in a strange physical environment.

Expect emotional and behavioral changes, both from adults and children. The stages of coping with separation may include denial, anger, bargaining, and depression. None of these are pleasant to encounter, but they are normal steps in the adjustment process. Listen carefully, without becoming defensive, and don't try to tell others what they should feel.

Find reasons to give thanks. Small joys can ease larger sorrows.

### MAKING VISITS

Plan visits carefully. Discuss expectations in advance: what are you imagining? If one partner is dreaming of a second honeymoon and the other just wants help mowing the lawn, conflict is inevitable.

Seriously consider meeting at a vacation spot or alternative location rather than home. Social events, chores, and every day life can make a home visit more exhausting than relaxing. With the family routine in full swing, the visiting employee may feel like a "fifth wheel," while the home-based spouse may feel frustrated and irritated that the visitor does not offer more help, damaging the fragile equilibrium of life apart.

The employee should remember that seeing everything function means that the family has found ways to get by—a good thing! (Ratchet the guilt-meter down one notch.) Although it may appear at first glance that the family “doesn’t need me any more” understand that they have worked hard to manage without you but desire a return to “normalcy,” just as you do. However, you are all going to have to redefine what “normalcy” means.

The home-based spouse should bear in mind that the “major traumas” of every-day life may come across as trivial to someone who has been witnessing daily mortar attacks. Try to be understanding of each other.

Regardless of the location, schedule “down time” for recovery before launching into more energetic pursuits. Take charge of the calendar and protect family time together and free time for resting. It may not be possible to see everyone and do everything; you can make up for it after the tour ends. Consider planning one event to include friends, neighbors, and distant relatives, leaving more time for resting and reconnecting.

Particularly if visiting the Washington, DC, area, the employee should practice “office control” and refuse to let work impinge on family time together. Extra days can be scheduled to accommodate work requirements; rest and recuperation should be exactly that.

Consider scheduling a few days of “couple time” without children. This can be difficult to arrange, since the employee may arrive exhausted (making a romantic getaway impractical at the beginning of the leave) and children may understandably react badly to having both mom and dad depart at the end of the time together. One possible solution is for the employee to stop en route for a day dedicated to sleeping, then both meeting somewhere before starting “family time.”

Help children manage their expectations. Mom or Dad is not coming back for good, just for a visit. Again, this is one more reason that an alternative location may prove advantageous. Some families have each person make a list of things he or she wants to do during the R&R and make sure everyone gets at

least one “wish.” Consider adding a new “bonding” item or activity (see above).

Remember that, just as when leaving the first time, complex emotions will cause you to react in unexpected ways. If conflict threatens your time together, bear in mind that a difference of opinion gives you options: it offers the gift of a new perspective. Focus on the fact that the other person is not ultimately the problem. The problem is the enforced separation.

## **RETURNING HOME**

As the end of the separation nears, the home-based spouse may take on a taxing schedule of trying to get everything in perfect order. The returning spouse may undergo an exhausting journey followed by a serious case of jetlag. If coming from a high-risk post where tensions are uniformly high, the employee may react to the sudden cessation of threats by “collapsing” like a puppet whose strings have been cut. Plan to rest for the first few days, taking time off as necessary. Allow time to get reacquainted, for the kids to go through their scrapbooks or journals, for lazy days to enjoy each other’s company. Once again, discuss expectations ahead of time to help reduce disappointments.

Remember that the employee may seem like a stranger to very young children. Older kids of all ages may test the limits or find it difficult to control their emotions. Be patient and flexible. This is just another stage in the adaptation process.

Encourage the employee to talk about his or her time away, but don’t insist if he or she does not wish to dwell on the experiences. It may take time to process everything that happened. Brace yourself for the realization that you will never truly know “what it was like over there” and that colleagues who did share the experiences are going to have a kind of intimacy with your spouse unavailable to you. The same dynamic happens among fire fighters, law officers, and certainly the military. This does NOT replace your primary role as spouse. Scheduling time to go through journals together or setting up some other systematic way of reconnecting may enhance understanding of the experiences the other person lived. Consider family counseling even if everything seems to be fine; this “preventative maintenance” can help rebuild an even closer relationship.

If returning from a high-stress assignment, make it a high priority to attend an ~~out-briefing~~ program, offered by the Office of Medical Services and the Foreign Service Institute's Transition Center. Past participants have described how much better they feel knowing that they are not the only one reacting to helicopters or slamming car doors, feeling that life at home focuses on trivial matters, or having difficulty resuming everyday routines.

No matter what your assignment, don't try to jump right back in to how things were before the separation. You have all changed, and you may wish to re-allocate roles and responsibilities. Take your time, and avoid criticizing decisions made while you were away.

Find ways to thank each other. The home-based spouse does not receive glowing performance reports or "Meritorious Honor Awards." Often the only appreciation he or she receives for supporting your Foreign Service work comes from you; family and friends may even have expressed criticism or disapproval. Balance the scales with heartfelt and generous thanks, conveyed in multiple and creative ways.

### RESOURCES

#### *Department of State Offices and Programs*

**Office of Allowances (A/OPR/ALS)**  
Room L314, SA-1  
Columbia Plaza  
2401 E Street, NW  
Bureau of Administration  
U.S. Department of State  
Washington, DC 20522-0103  
Phone: (202) 261-8700  
FAX: (202) 261-8707; (202) 261-8708  
Standardized Regulations, Interpretation  
[AllowancesO@state.gov](mailto:AllowancesO@state.gov)  
Internet: [www.state.gov/m/a/als](http://www.state.gov/m/a/als)

**Family Liaison Office (M/DGHR/FLO)**  
Program Specialist for Unaccompanied Tours  
Room 1239, Harry S Truman Building  
2201 C Street, NW  
Department of State  
Washington, DC 20520-7512  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Internet: <http://www.state.gov/m/dghr/flo/>  
Intranet: <http://hrweb.hr.state.gov/flo/index.html>  
E-mail: [flo@state.gov](mailto:flo@state.gov)

*Separate Maintenance Allowance paper*  
<http://www.state.gov/m/dghr/flo/rsrscs/pubs/2049.htm>

*Long Distance Relationships and Separated Tours: When Couples Live Apart*  
<http://www.state.gov/m/dghr/flo/rsrscs/pubs/12511.htm>

Website on Unaccompanied Tours  
<http://www.state.gov/m/dghr/flo/c14521.htm>

FLO offers **HomeFrontUS**, an online listserv designed to support family members of U.S. Government employees serving overseas at unaccompanied posts. This free easy-to-use e-mail group provides an arena for members to share their experiences. Spouses, children, parents and siblings of employees posted to unaccompanied embassies and consulates are invited to join. Contact the Family Liaison Office for instructions on how to subscribe.

**Employee Consultation Services (M/MED/MHS/ECS)**  
Room H246, SA-1  
Department of State  
2401 E Street, NW  
Washington, DC 20520  
Tel: (202) 663-1815  
Fax: (202) 663-1456  
E-mail: [MEDECS@state.gov](mailto:MEDECS@state.gov)

**Employee Services Center (A/OPR/GSM/ESC)**  
Room 1252, Harry S Truman Building  
2201 C Street, NW  
Department of State  
Washington, D.C. 20520-1252  
Tel: (202) 647-3432  
Fax: (202) 647-1429  
Intranet: <http://aoprsm.a.state.gov/esclounge.htm>  
E-mail: [EmployeeServicesCenter@state.gov](mailto:EmployeeServicesCenter@state.gov)

**Office of Casualty Assistance (M/DGHR/OCA)**

Room 1241, Harry S Truman Building  
 2201 C Street, NW  
 Department of State  
 Washington, DC 20520  
 Tel: (202) 736-4302  
 Fax: (202) 647-5313  
 Intranet: <http://hrweb.hr.state.gov/oca/index.html>  
 E-mail: [oca@state.gov](mailto:oca@state.gov)

**Foreign Service Institute Transition Center**

(M/FSI/TC)  
 George P. Shultz National Foreign Affairs Training  
 Center (SA-42)  
 Washington, DC 20522-4202  
 Physical location: 4000 Arlington Blvd., Arlington, VA  
 (do not send mail to this address)  
 Internet: [www.state.gov/m/fsi/tc](http://www.state.gov/m/fsi/tc)  
 Intranet: <http://fsi.state.gov/fsi/tc>

Directions, maps, parking and other information  
<http://www.state.gov/m/fsi/tc/c16687.htm>

**Overseas Briefing Center (M/FSI/TC/OBC)**

Room E2126  
 Tel: (703) 302-7277  
 Fax: (703) 302-7452  
 E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

**Transition Center Training Division (M/FSI/TC/T)**

*Foreign Service Life Skills Training*  
 Tel: (703) 302-7268  
 E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)

**Related Transition Center Training**

Maintaining Long-Distance Relationships  
<http://www.state.gov/m/fsi/tc/1846.htm>

**High Stress Assignment ~~Out-Brief~~ Program**

(a joint program sponsored by the Office of Medical  
 Services and the Transition Center)  
 For more information, contact;  
 (703) 302-7272 or  
 (202) 663-1903  
 E-mail: [FSITCTraining@state.gov](mailto:FSITCTraining@state.gov)  
 Intranet: <http://fsi.state.gov/fsi/tc>, click on “Overseas  
 Briefing Center,” click on “Destination Iraq” and use  
 the link to the ~~Out-Brief~~ Program (direct URL [http://  
 fsi.state.gov/fsi/tc/default.asp?id=1325](http://fsi.state.gov/fsi/tc/default.asp?id=1325))

**IQ: Information Quest**

Tel: (800) 222-0364 or (800) 262-7848 (TDD)  
 Internet: <http://www.worklife4you.com>.  
 New users enter company code: statedepartment;  
 User ID is: FirstnameMiddleinitialLastnameMMDD,  
 (Month and Day—four digits from your birthdate)  
 e.g., JaneCDoe0927. Other U.S. Government em-  
 ployees should check with their agencies about how  
 to access these services.

**“Five Wishes”**

To obtain a copy of the “Five Wishes” document,  
 contact Patricia Huff at [huffpa@state.gov](mailto:huffpa@state.gov) or (202)  
 261-8180, Office of Employee Relations Work/Life  
 Programs, or visit the Overseas Briefing Center

***Regulations and References***

Travel of Children of Separated Families  
 3 FAM 3750  
<http://foia.state.gov/REGS/Search.asp>  
 Separate Maintenance Allowance Regulations  
 (DSSR 260)  
<http://www.state.gov/m/a/als/1739.htm>  
 Separate Maintenance Allowances  
 Questions and Answers  
<http://www.state.gov/m/a/als/faq/4310.htm>

***Emergency Contact Information***

If family members cannot reach you in case of an  
 emergency, they may try the following numbers when  
 other means of communication have failed:

**State Department**

(weekdays 8:15 am to 5 pm, EST)  
 Office of Casualty Assistance (202) 736-4302

**All agencies**

(after business hours, weekends, and holiday)  
 Operations Center (202) 647-1512

## **Websites**

*(External links are for informational purposes only and should not be construed as endorsement of the sites or their privacy policies.)*

Dads at a Distance - <http://www.daads.com>  
Moms Over Miles - <http://www.momsovermiles.com>  
Activities that long-distance dads or moms can do with or for children

Long Distance Couples - <http://www.longdistance-couples.com>  
Activities for long-distance couples, including “dates from a distance”

Separation and Reunion Handbook (military) – <http://www.hooah4health.com/deployment/familymatters/separation.htm>

National Guard Youth Online Community  
<http://www.guardfamilyyouth.org>  
12 deployment guides or story/activity books are available for children ages 2-18 in PDF format (can easily be adapted for Foreign Service kids).

*Chapter 26***GLOSSARY OF TERMS  
and ACRONYMS**

A	Bureau of Administration, Department of State.
A/GSSI	Office of Global Support Services and Innovation.
A/LM	Office of Logistics Management.
A/OPR/ALS	Office of Allowances.
A/OS	Office of Overseas Schools.
A 100	Orientation training program for new Foreign Service Officers of Department of State.
AAFSW	Associates of the American Foreign Service Worldwide. <a href="http://www.aafsw.org">www.aafsw.org</a>
ACS	American Citizens Services.
ADM/ADMIN	Administrative Section overseas.
ADST	Association for Diplomatic Studies and Training. <a href="http://www.adst.org">www.adst.org</a>
AEFM	Appointment Eligible Family Member. Someone who meets the qualifications to be hired on an overseas direct hire but limited appointment (such as a Family Member Appointment).
AETN	American Embassy Television Network.
AF	Bureau of African Affairs.
AFSA	American Foreign Service Association. Professional association for United States Foreign Service personnel. <a href="http://www.afsa.org">www.afsa.org</a>

**INTERNET:**

For office symbols for the Department of State, visit [http://www.foia.state.gov/MMS/OfficeSymbols/off\\_sym.asp](http://www.foia.state.gov/MMS/OfficeSymbols/off_sym.asp) or look at "Bureaus and Offices" under "About State Department" at [www.state.gov](http://www.state.gov).

The Bureau of Resource Management publishes a yearly Performance and Accountability Report, which has a Glossary of Acronyms in the appendix. Find the report from the Bureau's home page at [www.state.gov/s/d/rm](http://www.state.gov/s/d/rm).

<b>AGR</b>	Agricultural Section overseas.
<b>AID</b>	U.S Agency for International Development.
<b>ALDAC</b>	Cable to all diplomatic and consular posts.
<b>AMCIT</b>	American citizen.
<b>AFSPA</b>	American Foreign Service Protective Association Health Plan.
<b>AO</b>	Assignment Officer.
<b>APHIS</b>	Animal and Plant and Health Inspection Service, part of U.S. Dept. of Agriculture.
<b>APO</b>	Army Post Office. A mail system managed by the Department of Defense. Many Foreign Service posts abroad are included in the APO/FPO system.
<b>APP</b>	American Presence Post. Satellite posting for Foreign Service Officers.
<b>ASOS</b>	Advanced Security Overseas Seminar.
<b>Attaché</b>	Specialist, civilian or military, assigned to an overseas mission.
<b>AWAL</b>	Around the World in a Lifetime, a teen organization sponsored by the Foreign Service Youth Foundation.
<b>B &amp; F</b>	Budget and Fiscal Section in some overseas missions. Newer name is Financial Management Office (FMO).
<b>Bureau</b>	The basic organizational entity—either geographic or functional—of the State Department; headed by an Assistant Secretary responsible for directing the work of various “offices” or “country directors.”
<b>CA</b>	Bureau of Consular Affairs.
<b>Cable/Telegram</b>	Used interchangeably to refer to communications (messages) sent electronically.
<b>CAO</b>	Cultural Affairs Officer in Public Diplomacy section of Embassy.
<b>CBP</b>	Bureau of Customs and Border Protection.
<b>CDA</b>	Career Development and Assignments.
<b>CDC</b>	U.S. Center for Disease Control.
<b>CDO</b>	Career Development Officer.
<b>CG</b>	Consul General, principal officer of a consulate general.
<b>Chancery</b>	Principal office of an Embassy (building housing the Ambassador’s office).

<b>Chargé d’Affaires</b>	French, literally “in charge of affairs.” The designation of the officer—normally the Deputy Chief of Mission—who is temporarily in charge of an Embassy when the Ambassador is out of the country. Sometimes followed by the letters “a.i.,” which stands for the Latin “ad interim.”
<b>CIO</b>	Chief Information Officer.
<b>CITES</b>	Convention on International Trade in Endangered Species.
<b>Classification</b>	Unclassified; Limited Official Use (outdated Administrative Classification only); Sensitive But Unclassified (not a classification, but used to indicate handling); Confidential, Secret, Top Secret.
<b>CLO</b>	Community Liaison Office. Overseas field office of the Family Liaison Office. Also the informal title of the office coordinator.
<b>CODEL</b>	Congressional delegation traveling abroad on official business.
<b>COM</b>	Chief of Mission. This generally would be the ambassador at an embassy, the chargé d’affaires if there is no ambassador or if he is out of the country, or the permanent representative (PERMREP) if a mission to a multilateral organization like the UN.
<b>CON</b>	Consular section overseas.
<b>Cone</b>	One of the five functional specialties into which Foreign Service Officers (FSOs) are grouped at entry into the Foreign Service. The cones are: consular, economic, management, political, and public diplomacy.
<b>CONGEN</b>	1) Consulate General. A large consulate (see below) headed by a Consul General and capable of performing a wider variety of consular and reporting functions than a consulate.
<b>CONGEN</b>	2) The FSI course preparing Foreign Service Officers for consular work.
<b>CONOFF</b>	Consular Officer.
<b>Consul/Vice Consul</b>	Consular titles for officers doing consular work overseas; responsible for: (1) administering U.S. immigration laws (issuing visas, etc.); and, (2) looking after passports, citizenship matters, and the welfare of American citizens overseas.
<b>Consulate</b>	A Foreign Service post engaged primarily in consular work. Consulates are usually constituent posts of an embassy, either within the embassy itself or in some other city in the foreign country. While consulates engage in routine reporting, they carry out no diplomatic or representational functions vis à vis the host government.
<b>CONUS</b>	Continental United States.

<b>Counselor</b>	A diplomatic title accorded to a head of section in the Embassy, as “Counselor for Political Affairs” or “Political Counselor” (for which the acronym is POLCOUNS). (N.B. Do not confuse diplomatic ranks like “Counselor” with the Senior Foreign Service pay grades of “Counselor,” “Minister Counselor,” “Career Minister,” and “Career Ambassador,” which correspond to the top four grades of the Senior Intelligence Service and the Senior Executive Service.)
<b>Country Desk</b>	The basic country organization of the Department of State office; each “desk” is headed by a Country Desk Officer and sometimes includes several other persons.
<b>Country Team</b>	Agency heads and other senior advisors of the Ambassador. Meets at intervals determined by the Ambassador.
<b>CPO</b>	Communications Program Officer.
<b>CS</b>	Civil Service.
<b>CSRS</b>	Civil Service Retirement System.
<b>CTB</b>	Career Tenuring Board.
<b>CTC</b>	Career Transition Center. A division of the Transition Center at the George P. Shultz National Foreign Affairs Training Center.
<b>CY</b>	Calendar year.
<b>DACOR</b>	Diplomatic and Consular Officers Retired. <a href="http://www.dacorbacon.org">www.dacorbacon.org</a>
<b>DAO</b>	Defense Attache Office. Performs representational functions on behalf of the Secretary of Defense, the Secretaries of the Military Services, the Joint Chiefs of Staff, the Chiefs of the U.S. Military Services, and so on.
<b>DAS</b>	Deputy Assistant Secretary (of State, of Defense, etc.) Works directly for the Assistant Secretary and supervises several office directors.
<b>DCM</b>	Deputy Chief of Mission. The second ranking officer at post, often functioning as the chief operating officer or chief of staff to the ambassador. Acts for the ambassador when he is away from post and as chargé d’affaires when the ambassador is out of the country of assignment. Responsible for managing the reporting program.
<b>DEA</b>	U.S. Drug Enforcement Administration.
<b>Demarche (or démarche)</b>	A request or intercession with a foreign official; e.g., a request for support of a policy or a protest about the host government’s policy or actions.
<b>Desk Officer</b>	Officer responsible for a specific country or countries in the geographic bureaus of the Department of State.
<b>DG</b>	Director General of the Foreign Service.

<b>DGHR</b>	Director General of the Foreign Service and Director of Human Resources.
<b>DHHS</b>	Department of Health and Human Services.
<b>DHS</b>	Department of Homeland Security.
<b>DIA</b>	Defense Intelligence Agency.
<b>Diplomatic Corps</b>	All accredited members of all diplomatic missions at a given post.
<b>Diplomatic Courier</b>	Carries the classified diplomatic pouch.
<b>Diplomatic List</b>	List of accredited diplomats; issued by the Foreign Ministry. In some countries the list does not include all assigned personnel holding diplomatic passports.
<b>DODDS</b>	Department of Defense Dependents Schools.
<b>DOS</b>	Department of State.
<b>DPM</b>	Diplomatic Pouch and Mail.
<b>DPO</b>	Deputy Principal Officer. The generic term for the number two at a Foreign Service post, whether Embassy or Consulate.
<b>DPO</b>	Diplomatic Post Office. Mail system managed by the Department of State.
<b>Drafter</b>	Officer originator of a cable or memo, responsible for initiating clearance and finalizing changes.
<b>DRL</b>	Bureau of Democracy, Human Rights, and Labor.
<b>DS</b>	Bureau of Diplomatic Security.
<b>DSTC</b>	Diplomatic Security Training Center.
<b>Duty Officer</b>	Officer at post or in the Department assigned to be responsible for any emergency after hours.
<b>EAP</b>	Bureau of East Asian and Pacific Affairs.
<b>EAC</b>	An embassy's Emergency Action Committee (see CME).
<b>ECON</b>	Economic Section overseas.
<b>ECS</b>	Employee Consultation Service.
<b>E&amp;E</b>	Emergency & Evacuation. Term used in security planning.
<b>EFM</b>	Eligible family member. Official family member of a U.S. Foreign Service direct hire employee.

<b>EFT</b>	Electronic Funds Transfer.
<b>E-gov</b>	Electronic government.
<b>EL</b>	Entry Level.
<b>ELO</b>	Entry Level Officer or English Language Officer.
<b>ELSO</b>	European Logistic Support Office in Antwerp, Belgium.
<b>Embassy</b>	A diplomatic mission in the capital city of a foreign country headed by an ambassador.
<b>E.O. 12356</b>	Executive Order—a presidential requirement to include specific declassification instructions on all government telegrams.
<b>E.O. 12721</b>	Executive Order Eligibility—gives Eligible Family Members opportunity to earn eligibility for Civil Service employment while they serve in non-career positions abroad.
<b>EP/EP+</b>	Employee Profile (formerly “Personal Audit Report” or PAR)/extended Employee Profile.
<b>ETA</b>	Estimated time of arrival.
<b>ETD</b>	Estimated time of departure.
<b>EU</b>	European Union.
<b>EUR</b>	Bureau of European and Eurasian Affairs.
<b>EVT</b>	Emergency visitation travel.
<b>EX</b>	Executive Office.
<b>FAA</b>	Federal Aviation Administration.
<b>FAC</b>	Foreign affairs community.
<b>FAH</b>	Foreign Affairs Handbook.
<b>FAM</b>	Foreign Affairs Manual, the general (and authoritative) guide, in many volumes, for Foreign Service procedures.
<b>FARA</b>	Foreign Affairs Recreation Association.
<b>FAS</b>	Foreign Agricultural Service, Department of Agriculture. Provides Agricultural attachés to missions abroad.
<b>FCS</b>	Foreign Commercial Service, Department of Commerce. Provides Commercial attachés to missions abroad.

FEGLI	Federal Employees Group Life Insurance.
FEHB	Federal Employees Health Benefits Program.
FEMA	Federal Emergency Management Agency.
FEP	Family Employment Program.
FERS	Federal Employee Retirement System.
FLO	Family Liaison Office.
FMA	Family Member Appointment. Department of State hiring mechanism.
FMLA	Family and Medical Leave Act.
FMO	Financial Management Office. Unit of administrative section in post overseas. Formerly B&F.
FOIA	Freedom of Information Act.
Foreign Office/Ministry	Office or ministry handling foreign affairs, comparable to the Department of State in the United States. See also MFA.
FPO	Fleet (Navy) Post Office. A mail system managed by the Department of Defense similar to the APO (see APO above).
FS	Foreign Service Salary Schedule for all U.S. Foreign Service personnel.
FSAN	<i>Foreign Service Assignment Notebook: "What Do I Do Now?"</i> Published by the FSI Transition Center.
FSC	Financial Service Center. Three financial centers supporting FS posts.
FSI	Foreign Service Institute, Department of State, located at the George P. Shultz National Foreign Affairs Training Center.
FSN	Foreign Service National. A non-American employed by a Foreign Service post abroad, usually from the host country; currently called LES (locally employed staff).
FSO	Foreign Service Officer. May be employee of the State Department, AID, Commerce Department, or Agriculture Department.
FSPS	Foreign Service Pension System.
FSRDS	Foreign Service Retirement and Disability System.
FSYF	Foreign Service Youth Foundation. Organization dedicated to the internationally mobile youth of all U.S. foreign affairs agencies. <a href="http://www.fsyf.org">www.fsyf.org</a>

<b>FTE</b>	Full Time Equivalent.
<b>Fulbright Commission</b>	Popular name for binational educational exchange commissions. Administers an exchange of persons program—students, research scholars, professors, and teachers—between the United States and other countries.
<b>FY</b>	Fiscal year.
<b>G-8</b>	Group of Eight (major industrialized nations).
<b>GAO</b>	The Government Accountability Office.
<b>GBL</b>	Government Bill of Lading.
<b>Globe Trotters</b>	A Foreign Service group for children between the ages of 9 and 12, sponsored by the Foreign Service Youth Foundation.
<b>GPO</b>	Government Printing Office.
<b>GS</b>	General Schedule, designation for Civil Service jobs.
<b>GSA</b>	General Services Administration. USG agency providing goods and services.
<b>GSO</b>	General Services Officer in an overseas mission. Responsible for motor pool, supplies, building maintenance, contracts and procurement, customs, travel, and shipping.
<b>GTR</b>	Government Travel Request.
<b>HCN</b>	Host country national.
<b>HDS</b>	Historically Difficult to Staff.
<b>HHE</b>	Household effects.
<b>HL</b>	Home Leave.
<b>HR</b>	Bureau of Human Resources.
<b>HRO</b>	Human Resources Officer. Formerly Personnel Officer.
<b>HST</b>	Harry S Truman building; Department of State main building.
<b>HSTA</b>	Home Service Transfer Allowance.
<b>HTF</b>	Hard to Fill.
<b>ICASS</b>	International Cooperative Administrative Support Service.
<b>IDB</b>	Inter-American Development Bank.

<b>IG</b>	Inspector General.
<b>IM</b>	Information Management.
<b>IMF</b>	International Monetary Fund.
<b>IMO</b>	Information Management Officer. The office in charge of all information management at post. Supervises the Information Programs Officer, Information Systems Officer, and Information Technical Officer.
<b>IMS</b>	Information Management Specialist. Works in an Information Program Center or Information Systems Center.
<b>IMTS</b>	Information Management Technical Specialist. Works for a Regional Information Management Center. A traveling Information Management technician.
<b>INS</b>	The former Immigration and Naturalization Service, now part of the Department of Homeland Security.
<b>Inspector</b>	A Foreign Service or General Schedule officer assigned to inspect a diplomatic or consular post.
<b>Interest Section</b>	The office responsible for protecting the interests of the United States, housed in a third country embassy, in a country with which the United States has no formal relations.
<b>IO</b>	Bureau of International Organization Affairs or Information Officer.
<b>IPC</b>	Information Program Center. Telegrams, COMSEC, Classified Systems, and Classified Pouch.
<b>IPO</b>	Information Programs Officer. The officer in charge of an Information Program Center.
<b>IPS</b>	Information Programs Supervisor. A shift supervisor in an Information Program Center.
<b>IRM</b>	Bureau of Information Resource Management.
<b>IRRF</b>	Iraq Relief and Reconstruction Fund.
<b>ISC</b>	Information Systems Center. The office that manages the unclassified systems.
<b>ISO</b>	Information Systems Officer. The officer in charge of an Information Systems Center.
<b>ISSO</b>	Information Systems Security Officer. The Information Management Specialist in charge of security on the computer networks.

<b>ITO</b>	Information Technical Officer. The officer in charge of an Information Technical Center.
<b>JCS</b>	Joint Chiefs of Staff.
<b>JMC</b>	Joint Military Commission.
<b>JUSMAAG/MAAG</b>	Joint U.S. Military Assistance and Advisory Mission (if indeed “Joint”) or Military Assistance Advisory Mission (if not); other terms in use include: “Security Assistance Office,” “Office of the Defense Representative” and “Office of Defense Cooperation.” All describe a military office within an Embassy responsible for directing programs of military assistance and training to foreign governments. The head of the office may be referred to as “Chief MAAG,” “Chief ODC,” etc.
<b>KSA</b>	Knowledge, skills, and abilities.
<b>L</b>	Office of the Legal Advisor.
<b>LDP</b>	Language Designated Position.
<b>Legation</b>	A diplomatic mission in a foreign country headed by a minister. The United States has none at the present time, but a few other countries do.
<b>LES</b>	Locally employed staff abroad. Includes Foreign Service Nationals, other locally employed staff, and family member employees.
<b>LGF</b>	Local guard force. Post security group.
<b>Liaison Office</b>	The office responsible for protecting the interests of the United States prior to the establishment of diplomatic relations (or while diplomatic relations are suspended) between the United States and the host country.
<b>LM</b>	Office of Logistics Management.
<b>LMR</b>	Land mobile radio. Radio used by post security groups.
<b>LMS</b>	School of Leadership and Management at the Foreign Service Institute.
<b>LNA</b>	Limited Non-career Appointment.
<b>LWOP</b>	Leave without pay.
<b>M</b>	Office of the Under Secretary for Management.
<b>Main State</b>	Department of State main building (21st & C Street, NW). Harry S Truman building.
<b>MAP</b>	Military Assistance Program.
<b>MCA</b>	Millennium Challenge Account.

<b>MCC</b>	Millennium Challenge Corporation.
<b>MED</b>	Office of Medical Services.
<b>MEMCON</b>	Memorandum of Conversation recounting the details of an official conversation with a foreign contact or official, traditionally sent by pouch (although most cable reports of calls and meetings are also MEMCONS).
<b>MFA</b>	Minister and/or Ministry of Foreign Affairs.
<b>Minimize</b>	A communications term used to describe a post using minimum communications to avoid overload during a crisis; e.g., "Embassy Beirut is on minimize." This reduces routine communications and means outgoing communications require very senior level authorization.
<b>Mission</b>	A generic term that can be used interchangeably with "embassy" or "post." USAID uses the word to mean specifically the USAID component of a diplomatic mission. Also used as the term for posts accredited to multilateral organizations; e.g., the U.S. Mission to the United Nations, the U.S. Mission to NATO.
<b>ML</b>	Mid level.
<b>MOA</b>	Memorandum of Agreement.
<b>MOH</b>	Member of household. An individual who falls outside the Department's legal and statutory definition of eligible family member but resides at post with the employee.
<b>MOMS</b>	Model for Overseas Management Support.
<b>MOU</b>	Memorandum of Understanding.
<b>MPP</b>	Mission Performance Plan. Budget planning tool for missions.
<b>NAFTA</b>	North American Free Trade Agreement.
<b>NAS</b>	Narcotics Affairs Section. Embassy anti-drug section.
<b>NATO</b>	North Atlantic Treaty Organization.
<b>NEA</b>	Bureau of Near Eastern Affairs.
<b>NFATC</b>	National Foreign Affairs Training Center, home of the Foreign Service Institute in Arlington, Virginia.
<b>NGO</b>	Non-governmental organization.
<b>NIH</b>	National Institute of Health.
<b>NIV</b>	Non-immigrant visa.

NP	Former Bureau of Nonproliferation, now part of ISN.
NSA	National Security Agency.
NSC	National Security Council.
OAS	Organization of American States.
OAU	Organization of African Unity.
OB	Official building (embassy building).
OBC	Overseas Briefing Center at the Foreign Service Institute.
OBO	Overseas Buildings Operations (formerly FBO).
OCR	Office of Civil Rights.
Official/Informal	A term deeming a type of communication, either cable or letter, BOTH official and informal; may NOT be used for making action requests or for official reporting.
OIG	Office of the Inspector General.
OMS	Office Management Specialist (formerly Foreign Service secretary).
ONE	OpenNet Everywhere. This program allows remote users to access the intranet.
OpenNet	State Department intranet, also known as ON+.
OPF	Official Personnel File.
OPM	Office of Personnel Management.
ORE	Official Residence Expense. A special account for funding official expenses of the ambassador's (Chief of Mission) residence.
OSAC	Overseas Security Advisory Council.
OSCE	Organization of Security and Cooperation in Europe.
OSIS	Open Source Information System, a secure but unclassified network connecting dozens of organizations (intelligence producers, military services, Department of Justice, Energy, Treasury, State, and others).
PA	Bureau of Public Affairs.
PAO	Public Affairs Officer. The title of public diplomacy officer assigned to the public affairs section of an embassy or consulate. Responsible for managing programs of public information and cultural affairs.

<b>PAR</b>	Performance Accountability Report.
<b>PC</b>	Peace Corps (PC Rep—Peace Corps Representative, PCV—Peace Corps Volunteer, RPCV—Returned PCV).
<b>PD</b>	Public Diplomacy.
<b>PEC</b>	Post Employment Committee.
<b>PIT</b>	Part-time/Intermittent/Temporary employee. This term formerly applied to most family member employment positions.
<b>PL 480</b>	Public Law 480 dealing with the overseas sale of surplus agricultural products.
<b>PNG</b>	Persona Non Grata.
<b>PO</b>	Principal Officer.
<b>POL</b>	Political Section overseas.
<b>POLCONS</b>	See Counselor.
<b>Post</b>	Any diplomatic or consular establishment maintained by the United States abroad.
<b>POTUS</b>	President of the United States.
<b>Pouch</b>	Refers to the service and to the mailbag by which communications and other materials are conveyed to and from U.S. diplomatic posts. Pouches may be unclassified (moving on their own like mail) or classified (moving under the care of a U.S. Department of State employee known as a Diplomatic Courier). The word can also be used as a verb, i.e., “to pouch.”
<b>POV</b>	Privately owned vehicle.
<b>Protocol Officer</b>	Officer assigned to deal with protocol and ceremonial matters.
<b>PSC</b>	Personal services contract.
<b>PSO</b>	Post Security Officer.
<b>Public Diplomacy Section</b>	Formerly the United States Information Agency (USIA). Responsible for managing programs of public information and cultural affairs.
<b>R&amp;R</b>	Rest and recuperation leave.
<b>Residence</b>	Living quarters of the Ambassador.
<b>RMO</b>	Regional Medical Officer.
<b>RSO</b>	Regional Security Officer. Reports directly to the Deputy Chief of Mission.

<b>SA</b>	State Annex. A Department of State structure other than the Harry S Truman building.
<b>SAIT</b>	School of Applied Information Technology at the Foreign Service Institute.
<b>SBU</b>	Sensitive but unclassified information.
<b>SCA</b>	Bureau of South and Central Asian Affairs.
<b>Seventh Floor</b>	Department of State terminology referring to the Secretary of State, the Deputy Secretary and the Under Secretaries.
<b>SFS</b>	Senior Foreign Service.
<b>SIPRNET</b>	Secret Internal Protocol Router Network. Government-wide classified intranet.
<b>Sixth Floor</b>	State Department terminology referring to the next lower echelon within the Department; i.e., the Assistant Secretary level.
<b>SL</b>	Senior level.
<b>SLS</b>	School of Language Studies at the Foreign Service Institute.
<b>SMA</b>	Separate Maintenance Allowance.
<b>SNAP</b>	Spouse Networking and Assistance Program.
<b>SOS</b>	Security Overseas Seminar.
<b>SPAS</b>	School of Professional and Area Studies at the Foreign Service Institute.
<b>SR</b>	Standardized Regulations.
<b>TC</b>	Foreign Service Institute Transition Center (Overseas Briefing Center, Training Division, and Career Transition Center).
<b>TC/T</b>	Training Division of the Foreign Service Institute's Transition Center.
<b>TCN</b>	Third country national. A citizen of a country other than the United States or the host country.
<b>TDY</b>	Temporary duty.
<b>TED</b>	Transfer eligibility date.
<b>TIC</b>	Time in class.
<b>TIS</b>	Time in service.
<b>TM</b>	Travel message.

<b>TOD</b>	Tour of duty.
<b>TQSA</b>	Temporary Quarters Subsistence Allowance.
<b>TSP</b>	Thrift Savings Plan.
<b>UAB</b>	Unaccompanied air baggage, also known as “air freight.”
<b>USAID</b>	U.S. Agency for International Development.
<b>USG</b>	U.S. Government.
<b>USIA</b>	U.S. Information Agency. (Former foreign affairs agency incorporated into the DOS in 1999 and now called Public Diplomacy.)
<b>USMS</b>	U.S. Marshall Service.
<b>USPS</b>	U.S. Postal Service.
<b>USUN</b>	U.S. Mission to the United Nations in New York.
<b>VIP</b>	Very important person.
<b>VOA</b>	Voice of America; the broadcasting service that beams programs overseas.
<b>WAE</b>	When actually employed; generally a retiree who returns to work for short periods.
<b>WHA</b>	Bureau of Western Hemisphere Affairs (formerly ARA).
<b>WHO</b>	World Health Organization, United Nations.

Chapter 27

# WORLD TIME ZONE MAP





