**Comparison of Military and Civilian Benefits**[[1]](#endnote-1), [[2]](#endnote-2)

| **Military Benefit[[3]](#endnote-3)** | **Value** | **Civilian Equivalent** | **Value** |
| --- | --- | --- | --- |
| *Income* | | | |
| Salary | $$$ | Base salary | $$$ |
| Basic Allowances for Subsistence/Housing (BAS, BAH) | $$ |  |  |
| Awards, recognition |  | Bonus, commissions, profit sharing (variable component) | $$$ |
| Other Allowances (i.e., flight pay, combat pay, clothing, family separation) | $ |  |  |
| Advance Basic Pay | $ | Salary Advance | $ |
| Advance BAH, Advance Overseas Housing Allowance (OHA) | $ |  |  |
|  |  | Flexible Spending Plan | $ |
| Tax Preparation Assistance | $ | Tax Preparation Assistance | $ |
| Veterans' Compensation for Service-Connected Disabilities\* | $$ |  |  |
| Income tax avoidance on some allowances and disability compensation | $ |  |  |
|  |  | Recruitment bonus (Federal only) | $ |
| *Healthcare* | | | |
| TRICARE, Basic medical benefits package, Access to VA medical centers\*, Health Care Benefits for Dependents (CHAMPVA)\*, VA Care in the Community\* | $$ | Medical Insurance | $$ |
| SGLI, VGLI\*, Gratuitous Service-Disabled Veterans Insurance (ARH)\*, Service-Disabled Veterans Insurance (S-DVI)\* | $ | Life Insurance | $ |
| Family Servicemembers' Group Life Insurance Coverage (FSGLI), Parents' Dependency and Indemnity Compensation (DIC), Survivors' Dependency and Indemnity Compensation (DIC) | $ | Life Insurance for dependents | $ |
|  |  | Accident Insurance | $ |
|  |  | Umbrella Insurance | $ |
| Pharmacy Service | $ | Prescription Plan | $ |
| Basic medical benefits package, Access to VA medical centers\*, VA Care in the Community\* | $ | Dental Plan | $ |
| Basic medical benefits package, Access to VA medical centers\*, VA Care in the Community\* | $ | Vision Plan | $ |
| Legal Assistance Services (JAG) | $ | Legal Plan | $ |
| Social Security Disability | $ | Short-term disability | $ |
| Federal Long Term Care Insurance Program (FLTCIP) | $ | Long-term disability | $ |
| Uniform Services Savings Deposit Program (USSDP) | $ | Health Savings Account | $ |
| Mental Health Residential Rehabilitation Treatment Programs\* | $ |  |  |
| Services and Aid for Blind Veterans\* | $ |  |  |
| Veterans Alcohol and Drug Dependence Rehabilitation Program\* | $ |  |  |
| Veterans Prosthetic Appliances\* | $ |  |  |
| Waiver of Insurance Premiums for Disabled Veterans\* | $ |  |  |
| Women Health Care Benefits\* | $ |  |  |
| *Retirement* | | | |
| Pension (gradually phasing into 401k)\* | $$$ | Pension | $ |
| Thrift Savings Plan | $$$ | 401k, 403b, Roth 401k, Roth 403b, 457 plans | $$$ |
| Thrift Savings Plan agency match | $ | 401k / 403b plan employer match | $ |
| Social Security | $$ | Social Security | $$ |
| Medicare | $$ | Medicare | $$ |
|  |  | Stock purchase plans | $ |
|  |  | Stock options | $$ |
|  |  | Organizational Ownership / Equity | $$$ |
| VA financial counseling\* | $ | Financial planning assistance | $ |
| Income tax avoidance on retirement pay in some states | $ |  |  |
| Survivor Benefit Plan\* | $$ |  |  |
| Armed Forces Retirement Homes | $$ |  |  |
| Headstones, Markers and Medallions for Placement in Private Cemeteries\* | $ |  |  |
| Partial Reimbursement of Burial Expenses\* | $ |  |  |
| Presidential Memorial Certificates\* |  |  |  |
| Veteran & Dependent Burial in VA National Cemeteries\* | $ |  |  |
| *Personal Time Off* | | | |
| Leave | $$ | Vacation Days | $$ |
| Family Medical Leave Act (FMLA)\* | $ | Family leave | $ |
|  |  | Sick Days | $ |
| Federal holidays | $ | Federal and other holidays | $ |
|  |  | Accelerated vacation accrual | $ |
| PTO “Banking” / “Carry-over” policy (i.e., use it or lose it) | $ | PTO “Banking” / “Carry-over” policy (i.e., use it or lose it) | $ |
|  |  | Flexible /Reduced work schedule | $ |
|  |  | Sabbatical Program (Paid) | $$ |
| Maternity / Paternity leave | $ | Maternity / Paternity leave | $ |
| *Education* | | | |
| Tuition reimbursement | $ | Tuition reimbursement | $ |
| Military training | $ | Professional in-house training | $ |
| Advanced civil schooling | $$ | Continuing education | $$ |
| National Testing Programs\* | $ | Testing, certification reimbursement | $ |
| Montgomery GI Bill\*, Post-9/11 GI Bill\* | $$$ |  |  |
| Survivors' and Dependents' Educational Assistance Program (DEA)\* | $$$ |  |  |
| *Military-related* | | | |
| Uniformed Services Employment and Reemployment Rights Act (USERRA)\* | $$ | Military leave | $$ |
| Military Reservist Economic Injury Disaster Loan Program\* | $$ | Compensatory pay during activation / deployment | $$ |
| *Relocation* | | | |
| Relocation Readiness Program, Move-In Housing Allowance (MIHA), Per Diem Allowance, Monetary Allowance in Lieu of Transportation (MALT), Household Goods (HHG) Transportation, | $$ | Moving expenses | $$ |
| Relocation counseling | $ |  |  |
| Permissive TDY | $ | House hunting trips | $ |
| Temporary Lodging Allowance (TLA), Temporary Lodging Expense (TLE) | $$ | Temporary housing | $$ |
| VA home loan program\*, Interest Rate Reduction Refinance Loan (IRRRL)\* | $$ | Loan assistance | $ |
| Department of Labor benefits\* | $ | Outplacement assistance for spouse | $ |
|  |  | Handling sale of current home | $$ |
|  |  | Coverage of loss on sale of present home or cost to break lease | $ |
|  |  | Mortgage fees / closing costs | $ |
|  |  | Mortgage rate differential | $ |
| Dislocation allowance | $ |  |  |
| Cash-out Refinance Loan\* | $ |  |  |
| *Home Office* | | | |
|  |  | Personal computer | $ |
|  |  | VPN/Wireless Internet access | $ |
|  |  | Office equipment – printer / copier / fax machine | $ |
|  |  | Office furniture | $ |
|  |  | Office supplies – printer paper, envelopes, etc. | $ |
|  |  | Separate phone line | $ |
| Specially Adapted Housing Grant\* | $ |  |  |
| Veterans' Mortgage Life Insurance (VMLI)\* | $ |  |  |
| *Other Perks* | | | |
| Travel reimbursement | $ | Travel reimbursement | $ |
| Mess hall access | $ | Free food at the office | $ |
|  |  | Company car | $$ |
|  |  | Mobile phone | $ |
| On-site child care | $ | On-site child care | $ |
|  |  | Expense account | $ |
|  |  | Costs associated with social or athletic club membership | $$ |
|  |  | Frequent flyer / stay point ownership | $ |
| Durable Medical Equipment | $ | Reimbursement of wellness-related equipment / gear | $ |
| Military / veteran discounts | $ | Discounts on, or access to, tickets to professional sports and other cultural events | $ |
|  |  | Parking | $ |
|  |  | Coverage of spousal travel | $ |
|  |  | Professional association memberships | $ |
| Military / veteran discounts | $ | Employee shopping discounts | $ |
|  |  | Sabbatical program (unpaid) | $ |
|  |  | Remote location work options | $ |
|  |  | Variable start date | $ |
|  |  | Adjusted timing of first performance review | $ |
| Commissary / PX / BX / NX access\* | $ |  |  |
| Gym / fitness center access | $ | Well-being subsidy | $ |
| Class VI store access\* | $ |  |  |
| Space Available travel\* | $ |  |  |
| Military Lodging\* | $ |  |  |
| Armed Forces Resorts\* | $ |  |  |
| Armed Forces Vacation Club\* | $ |  |  |
| Veterans Preference for Federal roles\* | $$ |  |  |
| Educational and Vocational Counseling\* | $$ |  |  |
| Various homeless veteran programs\* | $$ |  |  |
| Jobs for Veterans State Grants Program (JVSG)\* | $$ |  |  |
| Local Veterans Employment Representative Program (LVER)\* | $$ |  |  |
| Readjustment Counseling (Vet Centers)\* | $ |  |  |
| *Severance Package* | | | |
|  |  | Some # of months’ base salary | $$ |
|  |  | Incentive payments | $$ |
|  |  | Cashing out equity | $$$ |
| TAP, Soldier for Life programs, Veterans' Employment & Training Service (VETS)\*, Vocational Readiness and Employment Services for Veterans with Disabilities\* | $$ | Outplacement assistance | $ |
|  |  | Use of organizational email / voicemail | $ |
| Leave sell-back | $$ | Unused PTO reimbursement | $$ |
| See above veteran healthcare benefits | $$ | Health benefits or COBRA coverage | $$ |
|  |  | Retirement plan contributions | $$ |

**Legend:** $ - $$ - $$$ = relative monetary value of each benefit;

\* Ongoing veteran benefits following transition from active duty(some may be available for a limited time);

- Blank cells indicate either no monetary value or no equivalent benefit

1. “Military: Active Duty and Veterans,” *Benefits.gov*, accessed August 31, 2022, <https://www.benefits.gov/benefits/browse-by-category/category/30>. [↑](#endnote-ref-1)
2. “Federal Benefits,” *MyArmyBenefits*, accessed August 31, 2022, <http://myarmybenefits.us.army.mil/Home/Benefit_Library/Federal_Benefits_Page.html>. See also: Rod Powers, *Veterans Benefits for Dummies*, (Indianapolis, IN: Wiley Publishing Inc., 2009). See also: Ronald L. Krannich, Ph.D., *Military-to-Civilian: Success for Veterans and Their Families* (Manassas Park, VA: Impact Publications, 2016). [↑](#endnote-ref-2)
3. See also: Rod Powers, *Veterans Benefits for Dummies*, (Indianapolis, IN: Wiley Publishing Inc., 2009). See also: Ronald L. Krannich, Ph.D., *Military-to-Civilian: Success for Veterans and Their Families* (Manassas Park, VA: Impact Publications, 2016). [↑](#endnote-ref-3)