

# National Guard Association of SC Membership Benefits

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## NGASC Member Insurance

- Our association provides a no cost \$1,000 death benefit for all active guard members as long as they complete the application process.
- Our Basic life insurance policy provides affordable term life insurance coverage for the entire Family in the amounts of \$5,000 to \$50,000. Premiums are payroll deducted. All you have to do is answer a few short health questions. Coverage available for the entire family.
- In addition, our Enhanced life insurance policy provides affordable term life insurance for Soldiers, Airmen, and spouse. Coverage amounts are available \$50,000 increments up to a maximum of \$400,000 of coverage.

## SC College Assistance Program (CAP)

- On 1 July 2007, the tireless efforts of your NGASC coupled with the strong support of the SC General Assembly produced the CAP for members of the SC National Guard. We have a fully-funded college assistance program that pays toward the cost of attendance of South Carolina colleges and universities. This program is funded at \$3,000,000 and anchored in the base budget of the state of South Carolina. Eligible members may receive up to \$4,500 per academic year; up to a total of \$18,000.

## College Scholarships

- In Addition to CAP, the National Guard Scholarship Foundation provides roughly \$70,000 per year in merit-based scholarship awards to members or dependents of members.

## Tricare Reserve Select Benefits

- The National Guard Association worked on behalf of its members to obtain Tricare benefits for all National Guard and Reserve Soldiers and Airmen. This benefit provides access to quality health care for Guard and Reserve members at a deeply discounted and subsidized monthly fee. The NGASC has worked with our congressional delegation to prevent this benefit from being wrapped up in the Affordable Care Act. We are also working to provide this benefit to Technicians.

## Professional Development

- Networking with peers and leaders within the SC National Guard
- Association membership is an excellent way to supplement your resume. Memberships convey to your employer that you are dedicated to your field of study.
- Enhancement of career opportunities within the SC National Guard

## No Income tax on National Guard Pay

- The NGASC has worked with the legislature to prevent your drill pay from being subject to a 3%-7% income tax. This is a big benefit, because almost all states require collection of income taxes on National Guard pay.

## SCNG Federal Retirement Pension

- Your federal retirement income for service in the SCNG is also not taxed for S.C. purposes. Determine the excludable amount by using the formula in the SC1040 instruction booklet. A new deduction for S.C. residents pertaining to military retirement benefits was signed by the Governor on June 7<sup>th</sup>, 2016. Consult your tax professional for this important new deduction.

## SC State Pension

- SC state pension at age 60, which provides \$50 per month, assuming you have at least 20 years of service with 15 of the last 20 in the SCNG, and the last 10 in the SCNG.
- It adds \$5 per month for each year of service over 20, up to a maximum of \$100 at 30 years of service.
- The NGASC successfully lobbied the state legislature in 2006 to reinstate and retain this benefit.
- You may deduct your State National Guard pension (stipend) on your S.C. State tax form.

## LEGISLATIVE UPDATES:

- Legislative updates at the National Level: visit [www.eangus.org](http://www.eangus.org) and [www.ngaus.org](http://www.ngaus.org)