



Retirement

Military Retirement	Civilian Retirement
<p>Military retirement pay differs from civilian retirement pay systems. There are no special retirement accounts, or matching funds provision. To qualify for retirement, one must honorably serve 20 or more years in the military.</p>	<p>Civilian retirement is defined as indirect and non-cash compensation paid to an employee. Some benefits, such as Social Security, are mandated by law.</p> <p>Retirement plans vary from firm to firm, however, some common types include 401(k), 403(b), cash balance plans, and pensions.</p>

In summary...

Active duty military compensation is comprised of basic pay, allowances for housing and subsistence, leave, special and incentive pays, and certain tax benefits. Additional benefits include non-cash components such as dental and health care, commissary benefits, life insurance, education assistance, and child and family service programs.

Many companies in the civilian sector provide comparable total compensation packages. The more that you know about the potential employer's total compensation package, the better prepared you will be to make a decision on the total value of the job offer.

Note: This document is intended as a general guide. Not all benefits outlined here are available from Dominion or other companies. Additionally, some benefits may not be available on your first day of employment. Doing your homework up front is the key to truly understanding how you will be compensated. Once an offer is extended to you, expect information about your benefits, and ask questions. Good luck in your job search!

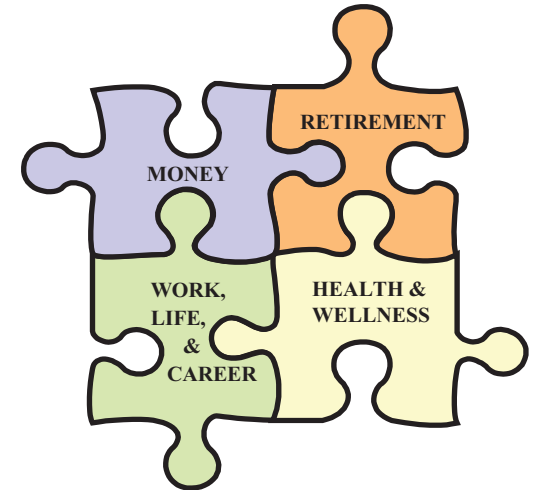


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Putting the Pieces Together

Compensation 101: Transitioning to the Civilian Sector

You have served your country proudly, now let us help you solve the compensation puzzle as you transition to the civilian sector.



Let us help answer your questions about:

- Evaluating job offers
- Translating civilian sector benefits
- Understanding total compensation

Elements of Total Compensation



Money

Military Pay (Basic Pay)	Civilian Base Pay
<p>Basic pay is defined as the annual or monthly compensation (salary) due military personnel on the basis of rank and length of service. This amount is exclusive of allowances for quarters and rations, specialty pay, combat service, or other extra pay.</p>	<p>Base pay is defined as the hourly rate or salary paid for a job performed. This base pay does not include shift differentials, benefits, overtime, incentive premiums, or any pay element other than the base rate.</p>

Military: Other Cash and Non-Cash Rewards	Civilian: Other Cash and Non-Cash Rewards
<p>Military members may be entitled to extra pay, depending on the circumstances. These special payments are subject to income tax, unless earned in a designated combat zone.</p>	<p>“Other” cash and noncash rewards offered by employers may vary greatly. Similar to the military’s re-enlistment bonus, some companies offer a “signing” bonus during the initial hiring period.</p>



Health & Wellness

Military Health & Wellness	Civilian Health & Wellness
<p>Active duty members, retired members, members of the Guard/Reserves, family members, and certain veterans receive free or subsidized medical and dental care, which generally fall under a program known as "Tricare."</p> <p>Benefits include:</p> <ul style="list-style-type: none"> Medical Dental Vision Commissary Disability Insurance Morale, Welfare, and Recreation Services 	<p>Civilian employers may offer medical, dental, and vision plans through a group insurance program. Costs for services are shared by the employer and the employee, with the majority of costs usually borne by the employer.</p> <p>Additional benefits may include:</p> <ul style="list-style-type: none"> Disability Insurance Life & Accident Insurance Health & Wellness Resources



Work/Life & Career

Military Work/Life & Career	Civilian Work/Life & Career
<p>Military members are entitled to various benefits:</p> <ul style="list-style-type: none"> Time Off = Paid Vacation + Paid Holidays Educational Opportunities Free legal services Travel and child care discounts Thrift Savings Plan Discount shopping Recreational discounts 	<p>Civilian work/life and career benefits may include:</p> <ul style="list-style-type: none"> Time Off = Vacation + Paid Holidays + Other time off (sick time, disability, FMLA, community involvement, etc.) Employee discounts Auto & Home Insurance Flexible Work Schedules Employee Loans Financial/Legal Resources Tuition Reimbursement Professional Development and Training Programs