

Leaders Booklet

For Leaders.....

We're here to help you succeed.....

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For Leaders

We're here to help you succeed.

As a military leader, your first commitment is to mission success, but you also have responsibility for the welfare and advancement of the service members in your command.

When a service member has a family member with special medical or educational needs, the more you know about the EFMP the more you can help. EFMP & Me was designed to be your go-to tool to find the answers you need quickly. EFMP & Me links you to fact sheets, resources and contacts, talking points, FAQs and more, whenever and where ever you need them.

Resources for Me

Understanding the Exceptional Family Member Program

What is EFMP?

EFMP helps make sure the special medical and educational needs of military families with special needs are considered during the assignment process.



[About the Exceptional Family Member Program](#)

Enrollment in EFMP is mandatory for active-duty service members whose family member meets enrollment criteria. The family member may require medical care for a chronic condition, behavioral health services, early intervention or special education services.

You can help these families by ensuring they enroll in EFMP. EFMP Family Support services can help them navigate the medical and education systems. It can also better equip them to find services at their current or future duty station. EFMP provides access to information, assistance with referrals to a variety of community services and non-clinical case management services and support.



[How the services implement EFMP](#)

The core EFMP services of Identification and Enrollment, Assignment Coordination and Family Support are standard across services. However, each branch of service may implement and provide those services in a slightly different way.

- [Army](#)
- [Marines Corp](#)
- [Navy](#)
- [Air Force](#)

How does EFMP work?

The EFMP ensures the needs of the family are considered in the assignment process via coordination with the gaining location and through a warm hand-off between losing and gaining family support services, which includes strategies to alleviate some family stressors in order to improve performance, resilience and satisfaction with military life.



[Understand the basic structure of EFMP](#)

Get a [high-level view](#) of the way EFMP works and see how the process crosses different parts of the Department of Defense so you can communicate and explain the program to families and service members needing EFMP services.



[EFMP overview brochure](#)

Use this brochure to learn EFMP basics and share it with service members who may have a family member with medical or educational needs that meet enrollment criteria for EFMP. You can help them by providing a referral to those who can assist with the steps to enroll and the best sources of assistance and support.



[EFMP & Me: A Guide for Leaders video overview](#)

Leaders: Take five minutes and realize the benefits of EFMP & Me! View a video tour of the EFMP & Me tool for leaders and see the value of having 24/7 access at your fingertips by computer or mobile. Find leader resources, talking points and a wealth of other information to support your unit members who have family members with special needs.

You'll also learn about the EFMP & Me customized checklist builder for service members so you can point those you lead to tailored, up-to-date EFMP information and resources. Get them started by recommending [EFMP & Me: A Guide for Users video](#).



[FY 2023 Office of Special Needs Report to Congress](#)

Review information submitted by the Office of Special Needs to Congress detailing community outreach activities, service gaps and stakeholder education efforts. This information may be of interest to service members in your command who have family members with special needs.

How does EFMP Family Support help?

Do you know all the services and supports available through EFMP? You can explore them here.



[How EFMP supports families with special needs](#)

EFMP Family Support provides information, resources, skills and support to help military families with special needs navigate their systems of care. As families gain confidence, they become effective advocates for themselves and their family members, improving their quality of life.



[Enrollment: Why enroll? Who enrolls? How to enroll?](#)

Enrollment in EFMP is mandatory for active-duty military members with family members with special needs. You can recommend the following resources when a member of your command has a family member identified with special needs.

- View the [Exceptional Family Member Program video](#).
- Learn about [EFMP](#) and [watch the video](#).
Streaming YouTube is currently blocked from DOD networks.
- Get started with [EFMP & Me](#) and add a checklist for enrollment.
- Obtain paperwork from the EFMP medical point of contact at your [local military treatment facility](#).



[Understanding assignment coordination](#)

The military mission is the driving force behind the assignment process, but enrollment in EFMP ensures that a family member's special needs are considered during that process. Assignment coordination occurs when the personnel command of your service branch – [Army](#), [Marine Corps](#), [Navy](#), [Air Force](#) – requests medical and/or educational professionals to review documented needs to determine availability of medical and educational services at a projected location.



[Service member resources](#)

You and your service members can get more information at your installation's EFMP Family Support office at the local [Military and Family Support Center](#). Referral to a [special needs consultant at Military OneSource](#) is another great option. Information on the Exceptional Family Member Program and the new [EFMP & Me](#) tool is available 24/7 on Military OneSource, as well as access to [EFMP videos and training on MilLife Learning](#).

How can you support your service members in EFMP?

As a leader, you need to know about DOD programs that support your people.



[EFMP Brief for Leaders](#)

Connect with your [local EFMP Family Support staff](#) to be briefed on the EFMP at your installation. This DOD standardized brief is a high-level overview of the EFMP that

discusses enrollment impact, myth-busters, standard resources, command responsibilities and benefits, service and community-specific information and more. Please request a briefing from your local EFMP Family Support staff.



[Military OneSource leader resources](#)

Effective EFMP communication, positive promotion and guidance will benefit the EFMP-enrolled service members in your command. Help the military families with special needs in your command make well-informed decisions by reviewing the resources and information available on Military OneSource. From policies to directories, [TRICARE to family support](#), you will find the information you need to inform and guide your unit.

Understanding Service Member Challenges

Finding Assistance to Overcome Challenges

A great first start for service members feeling overwhelmed is to schedule a [Family Needs Assessment](#) with an installation EFMP Family Support provider.



[PCS moves can be challenging](#)

Families with special needs may find it difficult to establish care after relocating. They may have to complete their PCS move before transferring enrollment, making a new primary care appointment or securing referrals for specialty care. Families should talk to their [nurse case manager and TRICARE Regional contact](#) before moving. They should also review the "[Preparing for Your Move](#)" fact sheet", "[Packing up and Moving With TRICARE](#)" and "[Moving: What To Do When You Move.](#)" Additionally, families should talk to EFMP Family Support at the current installation to arrange a warm handoff to [EFMP Family Support](#) at their new location.



[Find EFMP Family Support near you](#)

Families should connect with the EFMP Family Support staff at their current installation to arrange a warm handoff to EFMP Family Support at their new location. This will give families a head start in identifying and connecting with community resources and services at the new location.



[Caregiver support resources](#)

The strain of caregiving can be significant for families with special needs. Caregiver support services can lighten their load. Support includes counseling, peer support, financial counseling and health and wellness services.



[Assistance for complex TRICARE issues](#)

Sometimes an issue with TRICARE benefits is not easily solved. The EFMP TRICARE liaison can help your service member with complex issues of costs and/or benefits. The

EFMP TRICARE liaison can be accessed by contacting a Military OneSource special needs specialty consultant at 800-342-9647.

Resources for My Unit

Resources for service members and their families

Share resources and information

Providing resources and information to service members in your command can help them more easily navigate EFMP. All the topics listed below have corresponding checklists on the service member and family member sections of the EFMP & Me tool. Point them to the tool to receive information tailored especially for them.

About EFMP and enrollment

Enrollment in EFMP is mandatory for active-duty military members. When a family member is identified with special medical and/or educational needs, those needs are documented through enrollment in EFMP. Medical services coordinates identification and enrollment in EFMP with families.



[EFMP overview](#)

Direct a service member who is new to EFMP to the following resources:

- [EFMP Components graphic – how EFMP works](#)
- [EFMP overview brochure](#)
- [EFMP & Me – instructional video](#)
- [EFMP & Me tool](#)
- [Exceptional Advocate](#)
- [Special Needs – Resources](#)

Child Care

For military families with children with special needs, finding the right child care is critical. Whether they search for child care located on an installation or within the civilian community, they need to know their rights, what questions to ask, how to manage financing and what to look for when touring facilities.



[Child care suggestions/resources](#)

These resources will allow service and family members to:

1. Get child care information from the [installation Child and Youth Program office](#).
2. Review [10 Questions to Ask Child Care Providers for Your Child With Special](#)

- [Needs](#).
3. Read [Child Care Options For Military Families With Special Needs](#).
 4. [EFMP & Me](#): The child care checklist will step the family through the process of finding child care that meets their specific requirements both on and off the installation.
 5. Read [Expanded Hourly Child Care Options](#).
 6. Learn about enrolling in a [dependent care flexible spending account](#) to help pay for eligible non-medical dependent care expenses, such as day care, preschool and nanny or au pair costs.

Education

When it comes to education, a service member needs to build a knowledgeable support network, find accurate information and organize records to set up the family for success.



[Education Checklists for Service Members](#)

EFMP & Me checklists contain information and resources to help families [organize for success](#) and advocate on behalf of their child to achieve the best educational outcome for their child with special needs.



[Review training and informational resources to help parents](#)

- [EFMP Preparing for Your Move Fact Sheet](#)
- [504 Plan Versus IEP Overview](#)
- [Education Directory for Children with Special Needs](#)
- [The Special Care Organizational Record for Children With Special Health or Educational Needs](#)

Medical

The EFMP & Me medical checklist can help service members organize, point them to information and give them ideas to help them manage the medical and emotional care of their loved one.



[Organize and maintain the most recent copy of your forms](#)

Advise the service member to keep the most recent copies of the following forms for their family member:

- [DD Form 2792, Family Member Medical Summary](#)
- [DD Form 2792-1, Special Education/Early Intervention Summary](#)
- [Special Care Organizational Record for Children with Special Health or Educational Care Needs](#)
- [Special Care Organizational Record for Young Adults With Special Needs](#)
- [Special Care Organizational Record for Adults with Special Needs](#)

- [Special Care Organizational Record for Elder Care](#)



[Research TRICARE options](#)

Military families have the [TRICARE medical benefit](#) provided through the Department of Defense. [TRICARE ECHO](#) provides supplemental services to active-duty family members and offers integrated services and supplies beyond those offered by TRICARE. Direct the service member to contact the TRICARE regional contractor to see if their EFMP-enrolled family member qualifies for TRICARE ECHO.



[Care for the caregiver](#)

Respite care is temporary relief for the primary caregiver of an individual with special needs. Military OneSource special needs consultations are available to help the family caregiver see if they qualify for EFMP respite care. If the family is registered in TRICARE ECHO, they may also qualify to receive respite care through TRICARE.

Deployment

Service members need to plan well in advance of deployment to [make sure all paperwork is in order](#) and that the family members staying behind are prepared. Adding to the family support system, making a plan to keep in touch and arranging respite care should all be at the top of the list. Use the [EFMP & Me deployment checklist](#) to stay on track.



[Recommend Plan My Deployment](#)

Plan My Deployment has tips, resources and articles to help you prepare for all the phases of a deployment. You can also review [deployment resources](#) on Military OneSource, as well as ways to keep [your relationship strong during separation](#).



[Special Care Organization Records](#)

The Special Care Organization Record can help service members maintain records for their family member with special needs. Using the SCOR will make it easier for someone else to step into the role of caregiver during deployments, or at other times when caregiver assistance is needed.



[Remind service member to update pre-deployment paperwork](#)

Mandatory pre-deployment paperwork may include:

- A will
 - [A power of attorney](#)
 - A living will
 - A family care plan for single parents and dual-military couples with children
- Legal assistance for these deployment-related documents is available at most installations at no cost. Contact your [installation legal office](#) to create or update these documents.

Accessibility and Housing

[Accessible housing](#) may be an important consideration for a relocating military family. They may need to consider available accommodations both on and off installation. Service members can work with the [installation housing office](#), EFMP family support and/or a [Military OneSource special needs consultant](#) if assistance is needed.



[Military housing](#)

Service members who plan to live on base should visit the installation housing office to discuss options while they wait for available accessible military housing. They may require a physician's letter for modifications such as ramps, bathroom handrails or telephone equipment for hearing/TTY. Their point of contact for a physician letter is the installation [military treatment facility](#).



[Services and support](#)

Service members can contact specialty consultants for free and confidential special needs consultations to help navigate services and connect with military and community-based support. You can schedule appointments 24/7 by live chat or calling 800-342-9647, or check out OCONUS calling options.

PCS (CONUS/OCONUS)

Military families must successfully plan for their PCS move while ensuring the continuity of support services for their family member(s) with special needs at their next location. Considerations will be different depending on whether the move is CONUS or OCONUS but focusing on key steps and finding resources such as relocation assistance, medical services, school information, transportation and more eases the transition.



[Training resources](#)

Before one of the service members in your command transfers to a new duty station, suggest they watch the EFMP Video - PCS Travel Considerations to help them put a plan in place to ease their transition.



[Fact sheets and tools](#)

Share these resources with service members who have orders to PCS.

[Prepare for Your Move fact sheet](#) offers suggestions for families with special needs to consider before, during and after a move to a new duty station.

[Plan my Move](#) - create a custom move planning checklist tailored to their family's unique needs.

[MilitaryINSTALLATIONS](#) – research programs, contacts, installation and state resources and more for current or future location.

Family and Community Life

Building a support system can make a positive difference in the life of a military family who has a member with special needs.



[Stress relief and wellness](#)

Military OneSource offers free health and wellness coaching, information on [how to deal with caregiver stress](#) and [stress relief tips](#). Visit Military OneSource for additional information on health and wellness.



[Building a support network](#)

Encourage service members to build a network that might include the military organization, other families, support groups, neighbors or family members and friends. The installation [EFMP Family Support staff](#) can help with information about family support groups and events for families enrolled in EFMP.



[Finding better solutions](#)

Recommend resources to help family members solve problems and handle change. Options for assistance include:

- [Free counseling through Military OneSource](#).
- [Military and family life counselors](#) are available at the installation for confidential counseling.
- [TRICARE covers behavioral health care](#).
- If the family member is a veteran, he/she may be eligible to receive [VA behavioral health services](#).

Separation and Retirement

Preparing in advance is the key to a smooth transition for service members with a family member with special needs. Point the service member to appropriate resources to assist with transition.



[Post-Secondary Transitions](#)

There are many resources available for military families when they are transitioning from military services. Direct the service member to resources including the Transition Assistance Program, [government assistance programs for families with special needs](#), financial planning resources, [MySTeP for military spouses](#) and the [Veterans Administration](#), who can help with medical services, family support and more.

Long-term and financial planning

Service members should investigate if they are eligible for additional federal, state or local resources in their new location. This is also the time when families should review and update their will, estate plan and special needs trust for peace of mind.



[Long-term planning](#)

Encourage service members to start [planning for the future](#) as soon as they enter the military. Personal financial managers and counselors are available at [installation Military and Family Support Centers](#) and can support service members with [budgeting](#), [setting financial goals](#), [retirement planning](#) and long-term planning, for free.



[Family financial plan considerations](#)

Families with special needs members should consider the following questions:

- Will my family member need continued care throughout their life?
- How will their support needs change over time?
- What large expenses do we need to be prepared to face?
- Who will care for my family member if I am no longer able? [What kind of financial resources will be necessary?](#)



[Legal](#)

The installation legal office can help with navigating legal processes and paperwork and make sure the right documents are in place to protect a family member with special needs. This might include establishing legal guardianship, [creating an estate plan](#), [power of attorney](#) and more. Read more about [free legal support for military families with special needs](#) and make sure they [know the laws that protect their family member](#).

FAQ

Questions and Answers

About EFMP and enrollment



[Why is EFMP important?](#)

EFMP Family Support serves each service member by ensuring their family member's special needs are considered. It exists to help families as they navigate the highly individualized and often complicated circumstances that may go along with having a family member with special medical or educational needs.



[What do I need to know about EFMP enrollment?](#)

The Exceptional Family Member Program is a mandatory enrollment program for all active-duty personnel who have a family member with special needs as defined by DOD criteria. EFMP enrollment is not just for children but also for spouses and even parents if they are considered dependents and are diagnosed with a physical, intellectual or emotional condition requiring special medical or educational services. As a military leader, you can help get service members enrolled in the Exceptional Family Member Program by establishing an environment in where they are comfortable asking for help and know their concerns will be addressed.



[How does a service member disenroll?](#)

Remember that the primary purpose of EFMP is to ensure that the medical and educational needs of family members are considered in the assignment coordination process. And, like the enrollment process, disenrollment requires approval from an approved medical provider. If a family member's medical or educational needs change and they no longer meet the eligibility requirements for EFMP, they can request disenrollment. Likewise, if a family member is no longer Defense Enrollment Eligibility Reporting System eligible, they may request to be disenrolled. The following are six common reasons for requesting disenrollment from EFMP.

- Medical/educational condition resolved
- Divorce
- Family member no longer eligible for care
- Death
- Incarceration of the family member: requires a court order
- Family member placed in foster care: requires a court order; this situation is also subject to review by the military treatment facility and the regional health command to determine if disenrollment is appropriate.
- Family member becomes a ward of the state: requires court order indicating when the placement occurred



[How does enrollment in EFMP benefit service members and families?](#)

Enrollment in EFMP provides additional assistance and supports to positively impact the quality of life of a military family with EFMP needs. When a service member is not enrolled in or is unaware of the Exceptional Family Member Program and their family member's needs are not considered during the assignment coordination process, it can negatively impact the family's quality of life. Also, military families may not realize the assistance that is available to help with medical and educational issues, childcare, finances or respite care.



[How can I support a service member with a family member with special needs?](#)

You should support recommendations from family support professionals and encourage open communication with service members. You can also direct them to [EFMP & Me](#), [EFMP Family Support](#) and [Military OneSource Special Needs Consultants](#). Periodically ask how the family member is doing and if their medical and community support needs are being met. Allow reasonable time for medical appointments or other related obligations.



[How can I address common misperceptions about enrollment?](#)

Service members are sometimes under the mistaken impression that enrolling in EFMP could negatively impact their military career. A [Marine Corps Operational Analysis Division study](#) shows EFMP enrollment does not negatively impact military careers. It is important for you to emphasize that promotion and selection boards do not have access to EFMP information.



[How does EFMP work?](#)

[EFMP has three components:](#)

Identification and enrollment: Enrollment in EFMP is mandatory for active-duty service members. When a family member is identified with special medical or educational needs, those needs are documented through enrollment in EFMP. Members of the National Guard or reserves may enroll according to service-specific guidance.

Assignment coordination: Enrollment ensures that a family member's special needs are considered in the assignment process.

Family support: EFMP Family Support assists families with special needs by helping them identify and access programs and services.

The Department of Defense is working with the military services to standardize elements of the Exceptional Family Member Program. Standardization will allow families with special needs to have a more consistent EFMP experience, with access to standard core services, regardless of location or service affiliation.



[What is EFMP & Me?](#)

EFMP & Me is an online tool provided by the Department of Defense's Office of Special Needs and Military OneSource for military families who have family members with special needs. With EFMP & Me, you get personalized access to resources and information about support services specific to your current need. Learn how to enroll in EFMP, prepare for a PCS or deployment, manage changes in educational and/or medical needs and adjust to new life situations. EFMP & Me is here to help make life less stressful for you and your family.



[Who can use EFMP & Me?](#)

Anyone looking for resources and information in support of a family member with special needs can use EFMP & Me. The checklists were developed based on research-identified user needs and preferences.



[Do you have suggestions on how best to handle questions or complaints from other unit members about a service member who needs time off to support a family member with special needs?](#)

Without sharing personal information, point out the times the service member has gone above and beyond requirements to ensure mission success. Coach the questioner on the importance of work-life balance, teamwork and respect for others.



[When are enrollment updates needed?](#)

Enrollees must update enrollment information every three years or sooner if there is a change in status for any family member enrolled in EFMP. The following scenarios may require you to update your EFMP enrollment:

- New diagnosis
- Change in diagnosis
- Change in dependent status
- New care requirements
- Update to insurance information



[What is assignment coordination? Why is it important?](#)

Assignment coordination occurs when the personnel command requests medical or educational professionals to review a family member's documented needs (available because of Exceptional Family Member Program enrollment) to determine availability of services at a projected location.

Assignment coordination is important, because access to appropriate medical and educational services may be limited in some locations, especially in overseas and remote areas. When assignment coordination occurs, family members receive the care and support they require, and the service member can focus more clearly on mission-related responsibilities.



[What services does Family Support provide to families with special needs members?](#)

EFMP Family Support assists families with special needs by helping them identify and access programs and services. It includes, but is not limited to the following:

- Information and referral for military and community services
- Education and outreach about issues related to the special need
- Referral to other family center providers
- Local school and early intervention services information
- Warm handoffs to the Exceptional Family Member Program at the next location
- Non-clinical case management

The Exceptional Family Member Program Family Support providers are primarily located at installation Family Support Centers. Families not located near an installation may contact the nearest installation for assistance or call Military OneSource.



[What is my first step if I have questions about EFMP? Who can help me figure out what I might be missing?](#)

Your first stop should be the EFMP Family Support providers on your installation. They can offer you advice, assistance, resources and more.



[Where do I find information on EFMP regulations and policies for my service branch?](#)

Visit [Branch Support](#) to find links to service-specific EFMP regulations and policies.



[What is Identification and Enrollment?](#)

When a family member is identified with special medical or educational needs by an

authorized professional, the needs are documented through enrollment in the EFMP. Enrollment in the program is mandatory for active-duty service members. Enrollment in EFMP allows medical and educational personnel to review the availability of medical and educational resources in projected assignment locations. It also ensures that the family member's documented medical and educational needs are considered during the assignment process.

Child Care



[What are child care resource for families with special needs?](#)

These resources will allow service and family members to:

- Get child care information from the installation Child and Youth Program office.
- Review [10 Questions to Ask Child Care Providers for Your Child With Special Needs](#).
- Read [Child Care Options For Military Families With Special Needs](#).
- [EFMP & Me](#): The child care checklist will step the family through the process of finding child care that meets their specific requirements both on and off the installation.

Education



[What is a resource to help families find schools to meet their child's special needs?](#)

Service members can use [The Education Directory for Children with Special Needs](#) to make informed assignment decisions and experience easier transitions. They should also review [The SCOR for Children With Special Health or Educational Needs](#) to review and organize their child's information.

- [0-3 Early intervention](#)
- [3-21 Special Education School Age Directory](#)
- [Special Education glossary](#)

Medical



[What are resources to help manage medical records for families?](#)

Service members can access the appropriate record-keeping product on Military OneSource to manage records and paperwork.

- [Special Care Organizational Record for Children with Special Health or Educational Care Needs](#)
- [Special Care Organizational Record for Young Adults with Special Needs](#)
- [Special Care Organizational Record for Adults with Special Needs](#)
- [Special Care Organizational Record for Elder Care](#)

A great way to start the process is to review the [Special Care Organization Record and Organizing Medical Records](#) eLearning courses on MillLife Learning.

Deployment



[What are resources to support deployment?](#)

[Plan My Deployment](#) has tips, resources and articles to help you prepare for all the phases of a deployment.

- You can also review [deployment resources on Military OneSource](#), as well as ways to [keep your relationship strong during separation](#).
- [The Special Care Organization Record](#) can help service members maintain records for their family member with special needs. Using the SCOR will make it easier for someone else to step into the role of caregiver during deployments, or at other times when caregiver assistance is needed.

Accessibility and Housing



[If a family has a service animal and wants more information about government housing where should they go to learn more?](#)

Guidance on service animals in government housing may vary by installation, state or country. Check with the installation housing office for location-specific information, including regulations and guidelines.

PCS



[What are resources to support PCS?](#)

Share these resources with service members who have orders to PCS.

Family and Community Life



[Will EFMP services be the same for everyone on a joint base?](#)

EFMP core services (identification and enrollment, assignment coordination and family services) are available across DOD, however the provision of the service may vary for each branch of military service. On joint bases, the experience may be more obvious but the end result should be the same or very similar, regardless of how it was reached. Families stationed on an installation belonging to a sister service can visit the EFMP Family Support office and expect to be provided with the help they need regardless of service affiliation.



[What are resources that can help with keeping track of details?](#)

A military family's day to day may change when a loved one has a special need. Using the appropriate SCOR checklist can help families rebalance daily life.

- [Special Care Organizational Record for Children with Special Health or Educational Care Needs](#)

- [Special Care Organizational Record for Young Adults with Special Needs](#)
- [Special Care Organizational Record for Adults with Special Needs](#)
- [Special Care Organizational Record for Elder Care](#)



[What training is available to help service and family members strengthen advocacy skills?](#)

It is crucial that military families learn to advocate for family members with special needs. Whether the need is better child care, a more comprehensive education plan or access to additional medical evaluations, service members must learn to advocate. Use the [EFMP - Advocacy - Advocacy Communication Tips](#) video as a starting point to encourage service members to become their own best advocate.

Long-term and financial planning



[Where can service and family members go if they have questions about long-term or financial planning?](#)

Service and family members can access free financial counseling through their [installation's Personal Financial Management Services office](#) or by calling Military OneSource at 800-342-9647. Additionally, the [DOD Office of Financial Readiness website](#) and [Military OneSource](#) offer free tools and resources to stay financially fit.

Leaders: Take Five Minutes To View the Benefits of EFMP & Me!

Your EFMP & Me account puts leader resources at your fingertips, so you can better assist your service members who have family members with special needs and know where to refer them for more help.

Use this step-by-step tutorial to quickly and easily set up your free EFMP & Me account.

[OUR PROMISE TO YOU](#)