



Ministry
of Defence



Reserve community

Support and benefits for Reservists and their families

August 2024

About this booklet

This booklet was published on GOV.UK in August 2024 and is designed to provide general information about policies, benefits and support for Ministry of Defence's (MOD) Reservists and families. Detailed information can be found on the [Discover My Benefits website](#), and in Defence Instructions and Notices (DIN) and policies.

Policies and entitlement outlined in this booklet is subject to change. The most current version of this booklet is available on GOV.UK and will supersede all previous versions. To find the most appropriate version of the booklet, search for 'support and benefits for Reservists and their families' on any search engine.

If you have questions about the booklet or content within, contact the MOD Reserve Forces and Cadets team: People-RFC@mod.gov.uk.

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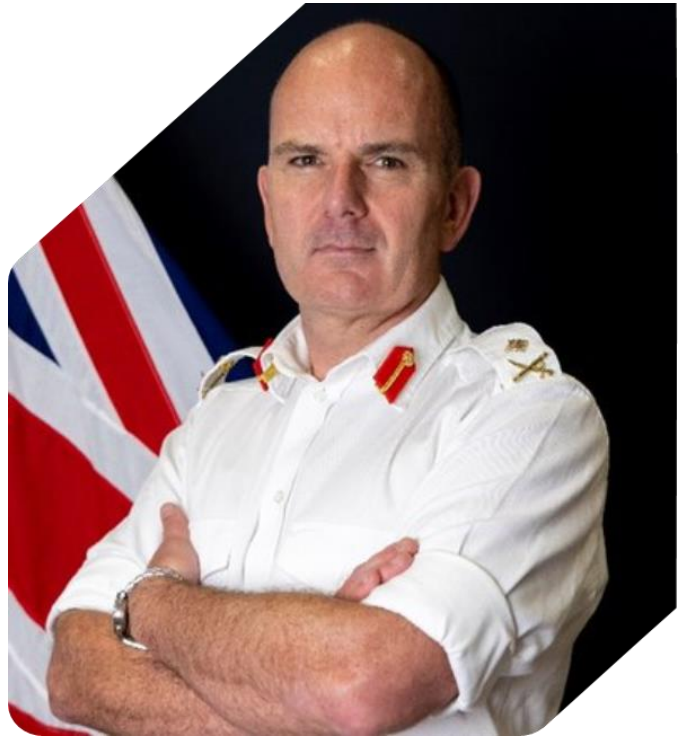
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A message from Major General Marc Overton, Assistant Chief of Defence Staff, Reserves and Cadets

Since taking up my role as Assistant Chief of Defence Staff, Reserves and Cadets, I have instigated work on how we can better support Reserve families. I know from my own experience the pressure that Reserve service can put on family life and given the increasing use of Reserves, I am really keen to make sure that Reserve families know what help and support is available to them. This is key to both attracting and retaining our Reserves.

We should also recognise that the Regular Service family proposition is changing, with more virtual services and more families living off base and remotely.

Reserve families don't often see themselves as Service families and therefore don't know about or fully access the benefits available to them¹. I am keen that we get better at signposting that information. That's why I wanted to share this summary of what's available.

With Reserve families currently not in the annual tri-Service Families Continuous Attitudes Survey (FAMCAS), we are also designing some research to find out what would improve the future Reserves proposition for families.

We're working hard to support our Reserves and their families, and to enable them to thrive as a valuable part of our Armed Forces family.

¹ [Reservist families and their understanding of military welfare support as a \(non\)military family.](#)

Welfare support for Reservists and their families

The Chain of Command is responsible for the welfare of all personnel.

Reservists receive, as far as reasonably practicable, an equal standard of welfare support as Regular Armed Forces personnel.



For the Royal Navy

Primary welfare support is the responsibility of the Divisional Officer and Regimental System. The [Royal Navy Family and People Support team](#) provides specialist secondary welfare services.



For the Army

Primary welfare support is provided through the Chain of Command and secondary, specialist welfare is provided by the [Army Welfare Service](#).



For the Royal Air Force (RAF)

Primary welfare support is provided by the [RAF personal and family support staff](#). Specialist welfare support is provided through its Personal Support and Social Work Service contract with the [Armed Forces charity, SSAFA](#).

Whenever Reservists are mobilised, their Chain of Command should contact the Reservist and their family to inform them about the practical support available during mobilisation.

Benefits and support for all types of Reservists and their families





Benefits and allowances

As you'll know, there are different types of Reserves. Whatever your commitment is, you and your family are entitled to a range of benefits. To find out what they are, [visit the Discover My Benefits website](#) (search 'Discover My Benefits' on any search engine).

Practical and financial savings for all Reservists and their families:

Financial discounts

Civil partners or spouses of Reservists may be eligible for an [HM Forces Railcard](#), which includes discounted tickets for children. To get one, Reservists in the Royal Navy or Army should speak to their unit HR admin staff, while those in the RAF should apply using the [RAF HR Portal](#) (MOD intranet).

A range of discounts are available – including for military gyms – through the [Defence Discount Service](#), [Tickets for Troops](#) and the [Civil Service Sports Club](#).

Physical and mental health support

All veterans, Service leavers, non-mobilised Reservists and their family members and carers can access a range of specialist healthcare and welfare support [through the NHS](#).

Mental health support is available for Reserve families, such as through arrangements with Armed Forces charities. This includes relationship and family counselling. For information about mental health support, explore the [Royal Navy website](#), [Army HIVE information sheet](#) and [website](#) or contact the relevant HIVE service (page 8).

Family friendly policies

Reserve families who are eligible can benefit from a number of Armed Forces family friendly policies. This includes maternity, adoption, parental and shared parental leave schemes. To find out more, [visit the Discover My Benefits website](#).

Holiday breaks – Royal Navy and Royal Marines

The [Royal Navy and Royal Marines Charity](#) award holiday breaks to Royal Navy personnel and their families through their reward and recognition scheme. Reservists of any rank and rate, and their families, can apply for the award.

Information and support for Reserve families

Tri-Service Families Federations

The Tri-Service Families Federations are key sources of information for Service personnel, including Reservists and their families. They provide information, advice and support to families on a range of topics.

Explore information from the relevant tri-Service Families Federation below:

- For the Royal Navy, [visit the Naval Families Federation](#) and [read the Homeport magazine](#).
- For the Army, [visit the Army Families Federation website](#) and [read the Army&You magazine](#).
- For the RAF, [visit the RAF Families Federation website](#) and [read the Envoy magazine](#).

Peer to peer support

- Peer to peer support and information can be found on the [Royal Navy forum](#) and the [RAF Reserves Facebook group](#). RAF families can also attend Squadron Training Days to share how they can help.





HIVE services to support Reserve families

About the HIVEs

HIVE information services are provided by the Royal Navy, Army and RAF. HIVEs support the Service community, which includes Reservists and their immediate and extended families.

HIVEs provide information and support on a variety of topics. This includes health and wellbeing, relocation, deployment, employment, education, training and more.

Reservists and their families can make enquiries and find information and support by visiting local HIVE information centres or looking on their online platforms.

HIVE information services

For the Royal Navy:

- [Royal Navy Family and People Support website](#)
- Social media: [Facebook](#) and [X](#) (formerly Twitter)
- [Royal Navy forum](#)

For the Army:

- [Army HIVE website](#) and [blog](#)
- Social media: [Facebook](#), [X](#), [Instagram](#)

For The RAF:

- The [RAF HIVE website](#)
- Social media: [Facebook](#), [X](#), [Instagram](#)

Deployment, chaplaincy and charity support

Deployment and mobilisation support

The overarching policy, [JSP 753](#), provides guidance on mobilisation. Reservists and their families can find information and support on mobilisation and deployment (if on FTRS) through the HIVEs and on the [Royal Navy website](#), [Army website](#) and [RAF website](#).

Chaplaincy support

Chaplains provide pastoral care, spiritual support, and moral guidance to Reservists and their families, irrespective of faith, world philosophy or status. Find out more about the [Royal Navy chaplains](#), [Army chaplains](#) and the [RAF chaplains](#).

Charity directory

The charitable sector offers support to Reservists and their families. The Confederation of British Services Charities (Cobseo) [directory](#) contains over 320 separate charities and is a good place to start.



Employment and career support



Forces Families Jobs

[Forces Families Jobs \(FFJ\)](#) is a jobs and training platform for families of serving military personnel, including Reservists.

The FFJ showcases job opportunities with Forces friendly employers and can help partners to access free or discounted training opportunities, career advice, business start-up support, employment programmes and apprenticeship opportunities.



Forces Employment Charity

The [Forces Employment charity](#) offers employment support to former and serving Reservist personnel.

The charity's [families programme](#) provides employment support to civilian spouses and partners of serving and ex-Forces personnel.

The charity's [military women programme](#) helps female veterans gain employment.



Royal British Legion Industries (RBLI)

The RBLI [lifeworks programme](#) provides tailored support, advice and courses to help family members of those serving in the Armed Forces and veterans to achieve their career goals.



Benefits for Reservists

Pension and compensation schemes for all Reservists

Pension

Reserve service includes the [Armed Forces Pension Scheme 2015](#), which provides a retirement income, as well as ill health, pension and survivor benefits.

Compensation

The Armed Forces Compensation Scheme (AFCS) compensates Reservists for illness and injury caused by service. The scheme also provides bereavement compensation to the Reserve spouse or partner.

Resettlement

FTRS are entitled to an identical resettlement package – based on time served – as Regular Service personnel. Full details of the resettlement package and support available are below:

- For the Royal Navy, [visit the MOD intranet](#) and [Defence Connect](#)
- For the Army, [visit the MOD intranet](#)
- For the RAF, [visit the MOD intranet](#)
- For all Service leavers, [visit the Career Transition Partnership \(CTP\) website](#)

Wraparound childcare scheme

Eligible Service parent(s) with children aged 4 to 11 years old (4 to 16 if the child receives disability benefits) who are attending school (including home school), can claim up to 20 hours per week of funding for each eligible child attending before and after school care during term time. WAC is known as 'Out of School care' in Wales and 'School Age Childcare' in Scotland.

Find out if you or your partner are eligible, how to register and make claims by visiting:

- The Defence Childcare Information pages on the [MOD intranet](#) and [Defence Connect](#)
- Families can visit the Discover My Benefits website: [Royal Navy](#) or [Royal Marines](#), [Army](#), and [RAF](#)

Career support for Reservists

The Reserve Forces (Safeguard of Employment) Act 1985 protects Reservists against unfair dismissal due to mobilisation, and provides them with a legal right to reinstate to their former job. This is subject to certain conditions.

The [Reservist employer toolkit](#) provides guidance, information and support for employers of Reservists.

The [Defence Employer Recognition Scheme](#) recognises and awards employers that actively support and employ Reservists.

Learning and development opportunities include language training, functional skills in literacy and numeracy, and an annual allowance to go towards the cost of additional academic, professional and vocational qualifications.



Medical and wellbeing support for Reserves

Reserve families are not directly eligible for Defence Medical Services healthcare. However, there are different categories of medical support available for Reserves, which is outlined on the following pages. JSP 770 provides full details.



Health support for Reserves

The following types of Reserves are entitled to health support.

Occupational health

- All Reserve Forces must inform Defence of any temporary or long-term conditions that have an impact on their military role through a grading assessment with DPHC.
- All Reservists deployed/serving overseas.

Rehabilitation

- Any Reservist injured on duty, evidenced by a single Service accident form.
- All Reservists deployed/serving overseas.

Dental care

- FTRS (FC).
- FTRS (HC and LC) Aircrew and Aircraft Controllers.
- Germany based FTRS (HC and LC).
- All Reservists mobilised overseas.
- Reservists who are held at R5 or less, or who have been placed on the mobilisation pathway, are entitled to a dental inspection and any necessary dental care to ensure their dental fitness for deployment.
- Sponsored Reserves Aircrew in Flying Appointments.
- Reservists mobilised for UK tasks (emergency dental care only).
- Reservists on exercise overseas (emergency dental care only).

Defence medical services and wellbeing support

The following types of Reserves are entitled to Defence Medical Services.

Primary healthcare

- All Reservists are to be seen for urgent or emergency care when on duty, where facilities are available.
- All Reservists deployed/serving overseas.
- Mobilised Reservists.
- UK mobilised Reservists serving away from their homebase can access Defence Medical Services temporarily for new conditions. They are entitled to free prescriptions for identified new conditions only.
- FTRS (FC).
- FTRS (HC and LC) Aircrew and Aircraft Controllers.
- Germany based FTRS Joint Regional Liaison Officer.
- FTRS (LC) Reserves may have access to Primary Care facilities as a temporary patient if they are away from their homebase.
- Reserves on trade courses/long courses on Additional Duties Commitments (ADC) may have access to primary care facilities as a temporary patient.
- Army Joint Regional Liaison Officers who are held at very high readiness (less than 24 hours) may be seen at medical facilities as temporary residents.

NHS healthcare and welfare support

- All veterans, Service leavers, non-mobilised Reservists and their family members and carers can access a range of specialist healthcare and welfare support [through the NHS](#). The NHS will support Reservists with health problems, even if they are not a result of Service.
- Reservists are eligible for a number of dedicated NHS services and initiatives that support the health and wellbeing needs of the Armed Forces community. This includes NHS physical health and wellbeing support under [Op RESTORE](#), and mental health and wellbeing support under [Op COURAGE](#).



Mental health support

Defence Medical Services provide assessments and treatments through Departments of Community Mental Health (DCMH). The following Reservists are eligible:

- Any Reservist (including non-mobilised and other FTRS status) can be referred to Departments of Community Mental Health by a Primary Care or Regional Occupational Health Team for an occupational opinion relating to mental health problems.
- Any Reservist who is deployed on operations is eligible for assessment and psychological treatment from DCMH if their mental health problem is thought to be related to overseas operational deployment in the Armed Forces.
- Reservists whose eligibility has been confirmed by the Reserves Mental Health Programme (RMHP) are entitled to receive psychological care and treatment.
- FTRS – Limited Commitment (LC) and Home Commitment (HC) – are eligible for assessment and psychological treatment if a mental health issue impacts their ability to function in their current FTRS role.
- FTRS – Full Commitment (FC) positions and those currently mobilised are entitled to the same, full Departments of Community Mental Healthcare (and Defence Primary Healthcare) as Regular Service personnel and are managed in the same way.
- [Mental health support](#) is available for Reservists, veterans, and Service leavers through the NHS, charities and the Ministry of Defence.

Healthcare and medical services

For all Reservists deployed or serving overseas.

Free prescriptions

- UK mobilised Reservists for new conditions, only while serving away from their homebase.
- FTRS (FC).
- FTRS (HC and LC) Aircrew and Aircraft Controllers.
- FTRS (LC) for new conditions, only while serving away from their homebase.
- ADC on long/trade courses for new conditions.

Secondary healthcare

All Reservists serving overseas are entitled.

Vaccinations

- Personnel being prepared for mobilised Service outside the UK (including those held at readiness for Official Sensitive operations) will receive vaccinations set out for Regular Service personnel.
- Personnel deploying overseas on training will receive any specific vaccinations required for their destination.

Defence Medical Services pharmacy

- All Reservists serving overseas are entitled.

Aeromed back to the UK

- All Reservists serving overseas are entitled.

University Service Units

Entitlements for Reservists, including cadets who are serving in University Service Units and the Defence STEM Undergraduate Sponsorship (DSUS) scheme:

- When on duty in the UK, Reservists are entitled to occupational health and rehabilitation services but have no entitlement to primary care and should be treated by the NHS or by university healthcare teams.
- When on duty in the UK, Reservists have no entitlement and should be treated by the NHS or by university healthcare teams.
- Reservists who are not on duty and are travelling overseas for civilian employment or leisure are not entitled to Defence Medical Service care.

Note: University Royal Naval Unit (URNU) training officers and students are not classified as members of the Reserve Forces and therefore are not eligible for the benefits outlined above.



Useful resources and networks

Want to join the Reserve Forces?

- For the Royal Navy, [visit GOV.UK](#)
- For the Army, [visit GOV.UK](#)
- For the Royal Air Force, [visit GOV.UK](#)

[Contact a Reserve champion if you're interested in joining the Reserve Forces](#)

Networks and information for Reservists

- [MOD Reserves page](#) (MOD intranet)
- [Reserves in Defence network](#)
- [Join the Reserve Forces Civil Service Armed Forces Network](#) (GOV UK)
- [Join the Civil Service Reserves network](#)

Explore your benefits

For full details about the benefits available for Reservists and your families, [visit the Discover My Benefits website](#) (search 'Discover My Benefits' on any search engine).

