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Exchanges and commissaries are two of the retiree benefits that are often overlooked, especially when the service member hasn't ensured that his/her spouse has an up-to-date ID Card. I find some real bargains there and some great people trying to help me save on my purchases. Give it a try. But remember, the BRAC could affect the availability of these services.

BXMarts

Combined commissaries and exchanges, called BXMarts, could become a way to fill the shopping void created in areas where active-duty installations have closed. At BXMarts, edible items are priced as commissary items, at cost plus a five percent surcharge. Other items carry exchange prices, with variable markups. Items other than food that used to be found in the commissary generally carry the higher exchange markups.

Commissaries

Commissaries are military supermarkets, with everything from diapers to lettuce sold at cost, as part of the benefits package for military personnel. The Defense Commissary Agency oversees 287 commissaries worldwide on Air Force, Army, Marine Corps, and Navy installations. They rang up \$5.03 billion in sales worldwide in the fiscal year that ended 30 Sept. 2000. Commissaries offer many of the same products and services that commercial supermarkets do, although the range of products and services available differs in large and small commissaries.

Eligible shoppers: Single and married personnel and their families are eligible to shop. Active-Duty, retired, Guard and Reserve members, and their families are

Exchanges and Commissaries – Real Benefits

eligible, as are 100 percent disabled veterans and their families, surviving spouses, certain former spouses, and separating members and their families.

There are some limitations, however. Guard and Reserve privileges, for example, are today limited to 24 shopping trips a year. This could change with NDAA 2004. Check with your local commissary for eligibility information.

Employees: Most employees in commissaries work for DeCA. Their salaries, the single greatest cost of operating the commissaries, are paid from taxpayer dollars; and they work under federal Civil Service regulations.

Hours: Many stores have evening and weekend hours to meet the needs of working families and single parents. Some, also, have "early bird" shopping hours.

Information about each store's hours of operation, phone numbers, and directions are available on the commissary agency's Web site: www.commissaries.com. Click on the "locations" link.

Overseas: Commissaries overseas operate under unique restrictions. Limits typically are imposed on purchases of cigarettes, coffee, and other items favored by the local black market.

The rules on who can use overseas commissaries are affected by the status-of-forces agreement between the host country and the U.S. government. These agreements often permit access to commissaries only to personnel permanently stationed in an overseas area and prohibit commissary usage by military retirees and by military members stationed elsewhere who are on leave in the overseas area.

Payment: Commissaries accept all forms of payment at the checkout. Food stamps/Women, Infants, and Children vouchers are accepted in the United States, including Puerto Rico, Guam, and U.S. Trust Territories. The Defense

Department's Overseas WIC program began earlier this year at some overseas locations and should be in place at all foreign commissaries by the end of the year.

Sales restrictions: Federal law restricts what commissaries may sell. For example, they may not carry small appliances, car-care products, beer, wine, and some other items carried by commercial grocery stores or base exchanges.

State laws, military policy, and installation commanders also can restrict the availability of some products. For example, cigarettes are for sale in all commissaries on Army and Air Force installations and a few Navy installations, but are not sold in Marine Corps commissaries.

Savings: Shoppers enjoy savings ranging from 25 percent to 30 percent on purchases, compared with what they would pay in retail food stores. Commissary shoppers buy their groceries at cost (except for tobacco) and pay no sales tax; however, there is a five percent surcharge on all purchases. The surcharge fund pays for store renovations and construction. There, also, is a charge of about one percent added to the shelf price of each item to cover the cost of breakage, theft, and spoilage.

Visitors: Authorized customers now can bring visitors who are not authorized shoppers into most commissaries. However, visitors can't buy items, nor can commissary customers make purchases for them. Some base commanders have chosen not to implement the new policy and continue ID card checks at the door. Others conduct random checks at the door.

Web site: Information about the commissary system, including monthly sales and promotions, can be found on the agency's Web site at:
<www.commissaries.com>.

Information courtesy of retiree John Frederick. 🇺🇸