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About ADC

ADC builds resilient communities that support America's military. We are the connection point for leaders from communities, states, the military and industry on community-military issues and installation management to enhance knowledge, information sharing and best practices.

With nearly 300 communities, states, regions, and affiliated industry organizations, ADC represents every major defense community/state in the nation.



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Introduction

More so than in past years the fiscal 2019 defense authorization bill touches upon a number of issues affecting defense communities, punctuated by a new authority allowing DOD to provide funding to state and local governments for off-base infrastructure projects. The legislation also includes a new authority for closing or realigning installations outside of the normal BRAC process. Other important provisions require:

- DOD to prepare a more detailed analysis of its excess capacity than the two assessments it has completed since 2016;
- DOD to cut spending by defense support agencies on civilian resources management, logistics management, services contracting and real estate management by 25 percent by Jan. 1, 2020; and
- the Pentagon to outline its plans for cleaning up onand off-base drinking water supplies contaminated with PFAS after the Environmental Protection Agency establishes a regulatory standard for that class of chemicals.

Those sections, among others, are described in detail below. Other provisions of interest to defense communities also are summarized below.

Lawmakers formally named the legislation after Senate Armed Services Chairman John McCain in tribute to his three-decade career in the Senate. McCain led the committee from 2015 until his death Aug. 25.

President Trump signed the \$717 billion measure into law on Aug. 13 during a visit to Fort Drum, marking the first time the annual defense policy measure has been enacted before the start of the fiscal year since 1996. Passage of the bill's <u>conference report</u> by the House and Senate also marked the 58th consecutive year Congress has cleared the authorization bill. The legislation authorizes a \$639 billion base defense budget and \$69 billion for the overseas contingency operations account. Some of the information described below is from the <u>joint explanatory statement</u> accompanying the conference report.

Highlights

Defense Community Infrastructure Pilot Program



The conference report includes a new authority allowing DOD to provide funding to state and local governments for off-base infrastructure projects. House and Senate negotiators had to make several tweaks, though, as they reconciled competing versions of the new authority for the department to award grants to address deficiencies in community infrastructure if the assistance will enhance the military value, resilience or military family quality of life at an installation.

The final language sunsets the Defense Community Infrastructure Pilot Program after 10 years, a compromise between the five-year limit the Senate would have placed on it and the House's intention to create a permanent program. The final provision adopts the Senate requirement for state and local participants to contribute at least 30 percent of the total project cost; the House had proposed a 20 percent cost share for participants. The cost-share requirement can be waived, however, for rural communities or "for reasons related to national security," under the compromise language.

A transportation project, a school, hospital, police, fire, emergency response or other community support facility, or a waste, wastewater, telecommunications, electric, gas or other utility infrastructure project is eligible for the program, according to section 2861.

In the joint explanatory statement accompanying the conference report, lawmakers underscored the value of the new authority: "The conferees note the importance of the communities that surround and support U.S. military

installations and believe that this program can be of tremendous benefit to both the surrounding community and respective installations."

Measure Contains New Authority for Closing Installations outside of BRAC



It's no surprise that the final version of this year's defense authorization bill doesn't include congressional approval for a new BRAC round, as the Trump administration did not request one in February. The conference report, though, includes a new authority for closing or realigning installations outside of the normal BRAC process if the governor recommends downsizing the facility. The governor's notice would need to include statements of support from local governments that would be affected as well as a detailed plan for reusing the property. As a result of those conditions, it's not clear if the new authority will prove useful to the Pentagon, or even meet the House Armed Services Committee's stated goal of shuttering small installations that have outlasted their usefulness.

If the Pentagon accepts a governor's recommendation to close or realign an installation, it would need to inform Congress when it submits the annual budget. That report would need to include:

- the reasons the defense secretary believes "it is in the interest of the United States" to accept the governor's recommendation;
- a plan describing the required work, cost and timing for all actions needed to carry out the realignment or closure, including new construction or renovation of existing facilities; and
- a certification that the savings generated by the action will exceed the implementation costs within five years

after the move is completed, an estimate of the annual recurring savings and the amount of time needed for the savings to exceed the implementation costs.

DOD would need to wait 90 days after it informs Congress to begin carrying out the closure or realignment. Section 2702 also limits the department to spending \$2 billion through FY 2029 for carrying out all closures and realignments for which it relies on the authority. The authority terminates at the end of FY 2029.

The provision applies to any size facility, despite the description in the committee's summary of the conference report characterizing the language as applying to small installations.

Conference Agreement Requires More Detailed Analysis of Excess Capacity

DOD will need to prepare a more detailed analysis of its excess capacity than the last two it has completed since 2016, under language in the conference report. The department's most recent analysis, from October 2017, estimated that 19 percent of its infrastructure is excess to its needs; it was based on the requirements to support the force structure from fiscal 2012. A March 2016 analysis, based on the needs of the force structure projected for FY 2019, estimated that 22 percent of the military's infrastructure capacity was excess. Both of those estimates, though, relied on a parametric analysis which compared the target force structure and existing capacity to a 1989 baseline for various installation categories.

The new study, due by February 2020, calls for a different approach to estimate excess capacity. DOD first will need to prepare:

- a force structure plan for each service that is based on an assessment of probable threats to national security, and end strength levels and major military force units required under the FY 2018 defense authorization bill;
- a "categorical model" of installation capabilities needed to carry out the force structure plans based on the infrastructure, real property and facilities capabilities required and the current military requirements of the major military units.

The second part of Section 2821 calls for DOD to:

• assess the requirements needed to carry out the force structure plans compared to existing infrastructure, real property and facilities capabilities; and • identify any deficit or surplus in infrastructure for each military department, and for locations within the continental United States.

The language would seem to require the Pentagon to identify specific bases with a deficit or surplus in capacity but outside of a BRAC round, defense officials are unlikely to take that step. Identifying installations with significant excess capacity almost certainly would trigger opposition to a new BRAC from lawmakers representing districts with bases cited in the study.

Plan to Reform 'Fourth Estate' Remains Largely Intact

The crux of House Armed Services Chair Mac Thornberry's plan to streamline Pentagon bureaucracy largely survived the House-Senate conference, with defense support agencies and field activities remaining a target for costcutting reforms. The conference agreement requires the chief management officer (CMO) to certify that spending by support agencies on civilian resources management, logistics management, services contracting and real estate management will be cut by 25 percent by Jan. 1, 2020, by reducing or eliminating duplicative functions. If the CMO determines that reaching savings of 25 percent will create "overall inefficiencies" for DOD, the department must notify Congress and specify a lower savings goal. Section 921 also requires the CMO to continue reviewing defense agencies and field activities every five years to identify opportunities "to increase effectiveness and efficiency of mission execution."

A related provision, section 923, calls for the CMO to review defense agencies and field activities and submit a list to lawmakers of the agencies which operate "efficiently and effectively," and do not carry out any function that is duplicative of activities carried out by other defense elements. The CMO then must develop a plan for "rationalizing the functions" or agencies not included on that list, or transferring some or all of their functions to another organization. DOD is required to provide Congress 30 days' notice before terminating an agency or activity.

The conference agreement offers a reprieve for two agencies — Washington Headquarters Services, which would have been eliminated under the House plan; and the Defense Information Systems Agency, which would have seen many of its functions transferred elsewhere. Other support agencies targeted in a draft plan Thornberry unveiled several weeks before his committee marked up the

legislation — including the Office of Economic Adjustment — were spared in the version ultimately approved by House Armed Services.

Lawmakers Move to Preserve Sustainment Funds for Privatized Housing Projects



DOD will be required to make up the shortfall in revenue developers of privatized housing projects receive from service members as a result of a recent policy change reducing the rate of increase in the basic allowance for housing (BAH), under the FY 2019 authorization bill. The measure calls for the department to pay developers 5 percent of BAH cost calculations. The language is intended to protect developers' recapitalization accounts after Congress agreed to DOD's plan to slow the growth in the BAH five years ago. Out-of-pocket housing costs for service members have increased by one percentage point a year since 2015, and in 2019 are slated to reach 5 percent.

Rents charged by the owners of privatized housing are tied to service members' BAH payments, resulting in a drop in revenue at many projects. The provision means that personnel living in privatized housing will cost the Pentagon more than members living off-base. The extra payments will cost DOD about \$200 million next year and more than \$1 billion over the next five years, reports Military Times. As a result, the administration opposed the change when it initially was included in the House version of the annual policy bill. Section 606 will only apply to housing projects under way prior to Oct. 1, 2014, a change from the House's original language.

Reductions in BAH are one of the challenges affecting the financial health of housing projects, the military departments have said, according to a recent report by the <u>Government Accountability Office</u>. The provision

separately requires the department to submit by Dec. 1, 2018, "a long-range plan to develop measures to consistently address the future sustainment, recapitalization and financial condition of MHPI [Military Housing Privatization Initiative] housing." The plan should include:

- efforts to mitigate the losses experienced by housing projects as a result of the reduction in BAH; and
- an assessment of the effect of the BAH reduction on the financial condition of privatized housing.

Medical Facilities Barred from Closure during Transition to New Agency

The conference report retains language from the House version of the legislation barring DOD from closing any of its 680 hospital and clinics until the military services have finished transferring them to the Defense Health Agency (DHA). Conferees revised some of the original language, though, and the deadline for the services to transfer their military treatment facilities has been moved back to Sept. 30, 2021, a three-year delay from the existing deadline; the House version had moved the transfer deadline back two years.

DOD established the DHA in 2013 to assume management responsibility for numerous functions of the military health system. The FY 2017 defense authorization bill set Oct. 1, 2018, as the deadline for the new agency to be responsible for the administration of each treatment facility, covering budgetary matters, information technology, and health care administration and management. That measure also called for the department to prepare an implementation plan detailing how the transition would eliminate duplicative activities carried out by the DHA and the services, and maximize efficiencies in the activities carried out by the DHA.

Section 711 prohibits the department from closing or downsizing any military treatment facility "that addresses the medical needs of beneficiaries and the community in the vicinity of such facility, center, hospital, or care center" until it submits to the congressional defense committees a report describing the methodology and criteria the department will use to close or downsize treatment facilities in conjunction with the transition. Closures connected to the transition also are barred from being carried out until 90 days after DOD informs Congress about the particular action.

DOD to Outline Response to Any Move by EPA to Set Enforceable Limits for Water Contaminants



The annual defense policy bill requires the Pentagon to outline its plans for cleaning up on- and off-base drinking water supplies contaminated with per- and polyfluoroalkyl substances (PFAS) after the Environmental Protection Agency establishes a regulatory standard for that class of chemicals. Within six months after EPA sets legally enforceable limits — or maximum contaminant levels — for PFAS exposure under the Safe Drinking Water Act, the department would be required to submit a report to Congress containing a plan to:

- assess any contamination at DOD installations and surrounding communities stemming from the department's past use of agents containing PFAS;
- identify any remediation actions it plans to carry out using the maximum contaminant level established by EPA;
- provide an estimate of the cost and a schedule for completing planned cleanup activities; and
- provide an assessment of past expenditures by local water authorities to address contamination before EPA established a maximum contaminant level, and an estimate of the cost to reimburse communities that performed cleanups to a level that did not exceed the new EPA standard.

EPA has begun investigating the possibility of setting legally enforceable limits for PFOA and PFOS exposure as one of the steps it is taking to respond to nationwide concern over the presence of PFAS in water supplies. The agency, though, has not said how long it will take to set

exposure limits for those chemicals, assuming the process reaches that point. That effort is critical as a regulatory standard for the chemicals is needed for the Pentagon to implement appropriate cleanup actions.

Section 315 also directs the department to transfer funds to the Health and Human Services Department to conduct a study of the effects of PFAS exposure to humans.

Pentagon to Target 'Defense Manufacturing Communities' under New Program

Communities striving to cultivate defense manufacturing, either to offset a decline in their local manufacturing base over recent decades or to improve their capacity for advanced technologies considered critical to national security, will be eligible for financial and technical assistance under a new program. The Defense Manufacturing Community Support program is intended to strengthen the national security innovation base by helping communities rebuild their manufacturing capacity. Before DOD can establish the program, though, lawmakers will need to provide funding in a defense spending bill. That allocation may have to wait until FY 2020.

The initiative would serve as a complement to an existing program, Manufacturing USA, which is focused more on R&D and commercialization of new technologies with defense applications.

Under the new program, partners in a consortium designated a defense manufacturing community could apply for funding for investments in equipment and facility upgrades; workforce training, recruitment and retention; business incubators; advanced research and commercialization; supply chain development; and small business assistance. Investments, though, would need to complement support provided by the eight DOD-led Manufacturing USA institutes. Those institutes — each focused on a critical technology, such as robotics manufacturing — also combine federal funding with investments by industry, academia and state governments.

Section 846 calls for DOD to use a competitive process to designate eligible consortiums as defense manufacturing communities for a five-year period, with the option for renewing the designation for up to two additional two-year periods. Eligible consortiums would include partners from academia, industry, and state and local government, and support "efforts in geographical regions that have capabilities in key technologies or industrial base supply chains that are determined critical to national security."

Applicants would need to demonstrate how investments intended to address gaps in the defense industrial base complement efforts of the defense manufacturing institutes.

Other Areas of Interest

Mission Support/Partnerships



Could the Duration of Installation-Community Support Agreements Be Extended Again?—After extending the maximum term limit for intergovernmental support agreements for installation support services from five to 10 years in the FY 2018 defense authorization bill, lawmakers may consider increasing the limit once again. This year's authorization bill requires each military department to conduct a feasibility study of entering such agreements with host communities for up to 20 years. Reports from each of the departments are due in February 2019, under section 2825.

Access Roads Program to Cover Sea Level Rise, Flooding

This provision allows the use of Defense Access Roads funds to pay the cost of repairing damage to highways
or for any infrastructure to mitigate the risks posed to such roads — caused by recurrent flooding or sea level rise if DOD determines access to an installation has been impacted by past flooding and mean sea level fluctuation.

End Strength to Rise — The measure calls for the military's active-duty end strength to rise by 15,600. The final figure reflects the budget request made by the administration and matched by the House, rather than the recommendation in the Senate version to increase active-duty personnel by only 7,000 personnel. Under the measure, active end strength levels in FY 2019 will increase by: Army — 4,000 (to reach an end strength of 487,500);

Navy — 7,500 (335,400); Marine Corps — 100 (186,100); and Air Force — 4,000 (329,100).

Lawmakers Ask if Installations Are Prepared to Support **Disaster Response** — Lawmakers direct DOD to identify installations that would be available to support "fast response" to disasters. For each installation listed, the report needs to include a description of infrastructure, equipment and personnel available for disaster response. Section 1072 also requires DOD to list installations that have been made available to the Department of Homeland Security for disaster response over the past 10 years. A separate provision in the joint explanatory statement accompanying the conference report directs DOD to brief the Armed Services committees on its readiness to support natural disaster response and relief efforts. "The briefing should address the personnel, equipment, supplies, training, and command and control that have been identified as necessary to support a response to a natural disaster," along with any gaps that in those requirements, according to the conferees. The briefing also should describe the capability of military installations to provide staging for disaster relief operations and temporary housing for survivors of natural disasters. "Despite supporting these relief efforts, the conferees note that disaster response is not identified as a priority when allocating resources in support of a military unit's readiness," the conferees stated.

Facilities/Installation Management



No BRAC — The measure prohibits the Pentagon from conducting a new round of base closures.

Authority to Carry out Force Protection Projects — This provision authorizes the military departments to carry out military construction projects on installations to enhance force protection and safety. The services are required to

submit a report to the congressional defense committees describing projects proposed under this authority (section 2810) by November 2018.

Defense Bill Calls for Plan to Upgrade Training Ranges to Address Latest Threats — The legislation directs DOD to develop and implement a comprehensive strategic plan for addressing shortcomings in the ability of the military's training ranges to support readiness requirements needed to carry out the National Defense Strategy. Defense officials will need to include infrastructure projects which address training constraints in the strategic plan. The provision, section 2862, first requires DOD to evaluate: the adequacy of existing training ranges, including "the ability to train against near-peer or peer threats in a realistic 5th generation environment"; and the adequacy of current training enablers to meet current and anticipated demands of the armed forces. The strategic plan should include: a priority list of location specific proposals and infrastructure projects required to address any limitations on existing resources, including "climatically induced impacts or shortfalls," and achieve full-spectrum training against a more technologically advanced adversary; goals and milestones for tracking actions under the plan; and projected funding requirements for implementing the plan. The undersecretary of defense for acquisition and sustainment, who would have lead responsibility for developing and overseeing implementation of the plan, will need to provide annual progress reports to Congress starting April 1, 2019. The undersecretary also will need to submit a report by April 1, 2020, with recommendations for improvements to the capabilities of training ranges and enablers.

Department to Set Criteria for Prioritizing Demolition

The bill directs DOD to establish prioritization metrics
 including full spectrum readiness and environmental impacts, including the removal of contamination — for facilities deemed eligible for demolition within the facilities sustainment, restoration, and modernization process.

New Planning Requirements to Ensure Installation Resiliency amid a Changing Climate — Section 2805 requires DOD to add to Form 1391 — used to submit requirements and justifications for military construction funding requests — a disclosure of whether or not a proposed project falls within or partially within a 100-year floodplain, along with risk mitigation plan if it does. For a project that falls within the floodplain, the military departments need to assess its flood vulnerability and consider mitigation measures. The provision also requires

disclosure as to whether a project was included in the prior year's future years defense program and an energy study or life cycle analysis. DOD is directed to amend the United Facilities Criteria to ensure building risk data are incorporated into planned designs and modifications, and include energy and climate resiliency efforts in major military installation master plans.

Pentagon Should Consider Basing New Tankers outside **of CONUS** — As the Air Force continues its strategic basing process for the KC-46A, its next generation tanker, it should consider the benefits derived from selecting locations outside the continental United States, according to language in the joint explanatory statement accompanying the conference report. Those locations would need to support day-to-day air refueling operations, operations of the combatant commands and flexibility for contingency operations, the conferees wrote. Candidate sites should have "a strategic location that is essential to the defense of the United States and its interests, receivers for boom or probe-and-drogue training opportunities with joint and international partners, and sufficient airfield and airspace availability and capacity to meet requirements." Candidates also should take advantage of existing infrastructure, and minimize overall construction and operational cost.

Conferees Highlight Emerging Construction
Requirements for KC-46A — The conferees included language in the joint explanatory statement noting that additional military construction and facilities, sustainment, restoration and modernization (FRSM) funding is likely to be necessary to support the fielding of the KC-46A, house additional personnel and meet unforeseen requirements of the tanker mission as the tanker program matures and requirements become better defined. They called for the Air Force secretary to "continue to review and validate new emergent requirements and prepare to provide additional military construction and FRSM funding in its budget request for fiscal year 2020 and future years as needed."

Real Estate

Commercial Construction Standards Permitted for EULs

— The measure allows commercial construction standards to be used when a private developer is constructing facilities on military land for commercial use under an enhanced use lease (EUL) agreement. The authority expires at the end of FY 2023.

Legislation Expands Access to On-Base Shopping —

Former prisoners of war, Purple Heart recipients, veterans with service-connected disabilities and caregivers for veterans now can shop at commissaries and exchanges, and use base recreational facilities. Expanding the pool of customers is one way to stem the declining revenues experienced by military grocery stores, reports Stars and Stripes. The new privileges will go into effect Jan. 1, 2020. DOD first needs to establish a user fee the new population would pay at commissaries to offset any increase in expenses incurred by the stores. Commissaries and exchanges nationwide are expected to see a few hundred thousand more shoppers once the measure takes effect. Eligibility to shop at exchanges and commissaries now is limited to active-duty troops, members of the National Guard and reserves, military retirees, family members and some veterans.

Encroachment



REPI Program Can Protect Guard Installations —

Section 2827 of the conference report adds language clarifying that state-owned National Guard installations qualify as military installations that can benefit from the Readiness and Environmental Protection Integration (REPI) program's initiatives to protect training and testing missions through partnerships among military services, state and local governments, and conservation groups that aim to preserve compatible land uses and natural habitats near installations and ranges.

Wind Farm Study to Assess Mitigation Options for Weather Radar — The conference report directs DOD to work with the National Oceanic and Atmospheric Administration (NOAA) to study the impact of wind farms on weather radar and military operations. The study, due to Congress in August 2019, should focus on improving

existing tools needed to validate mitigation options for weather radar. It should include: potential impacts of wind farms on NEXRAD radar and other weather radar used by DOD, NOAA and the National Weather Service (NWS); recommendations to reduce or mitigate the potential impacts; recommendations for addressing impacts to NEXRAD and other radar from increasing turbine heights; recommendations to ensure wind farms do not harm the ability of NOAA and NWS to forecast hazardous weather; the cumulative impact of multiple wind farms near a single radar on the ability of NOAA and NWS to forecast hazardous weather; and an analysis of whether various characteristics of a wind farm — including layout, turbine orientation, number or density of turbines, proximity to radar or turbine height — result in greater impacts to the missions of DOD, NOAA and NWS, and if so, how those projects can be better sited to reduce NEXRAD impacts.

Conferees Omit Provision Establishing Navy Jet Noise **Reduction Program** — Conferees negotiating the final version of the authorization bill left out language calling for the Navy to study ways to reduce the impact of jet noise on host communities and, instead, urged DOD to fully resource existing efforts to address aircraft noise. "The conferees are aware of ongoing jet noise reduction programs by the Department of Defense and believe that reducing noise levels from aviation and other aircraft in communities near military installations should continue to be a priority for the DOD," according to the joint explanatory statement accompanying the bill's conference report. Rather than adding a new statute, the conferees said they support the Navy's current noise reduction program: "The conferees understand the Navy will continue this program to guide the design of future noise-control systems for naval aviation systems to reduce the impact on communities adjacent to military facilities and the environment, like those in Washington, California and Florida."

Environment (PFAS)

Bill Calls for DOD to Step up Support for Communities Grappling with Contamination — DOD should expedite and streamline cleanups of sites with contaminated groundwater resulting from defense activities that are directly impacting civilian access to drinking water, according to a "sense of Congress" included in the conference report. The provision, section 317, calls for the department and the military services "to reduce the financial burden on state and local government who are bearing significant costs of cleanup," as well as to "continue

to engage with and help allay local community concerns about the safety of the drinking water." While addressing the presence of per- and polyfluoroalkyl substances (PFAS) in local drinking water supplies stemming from the military's past use of firefighting foam has become a top environmental priority for DOD over the past several years, the language does not single out that class of contaminants.

• Section 317 also calls for the department to "seek opportunities to accelerate environmental restoration efforts where feasible, to include programming additional resources for response actions, investing in technology solutions that may expedite response actions, improving contracting procedures, increasing contracting capacity, and seeking opportunities for partnerships and other cooperative approaches." The conferees direct the assistant secretary of defense for energy, installations and environment to brief the House and Senate Armed Services committees on initiatives being pursued to accelerate environmental restoration efforts by December 2018, according to the measure's joint explanatory statement.

Energy/Water

Community Adjustment Assistance Expanded to Deal with Threats to Installation Resilience — Section 2805 authorizes DOD to offer adjustment and diversification grants to states and local governments for assistance to address threats to military installation resilience which could hinder base operations. The provision defines installation resilience as the capability of an installation to adapt to and recover from extreme weather events, or unanticipated changes in environmental conditions which could affect the installation or community resources such as transportation needed to "maintain, improve or rapidly reestablish installation mission assurance and mission essential functions."

Lawmakers Reinforce Need to Improve Installations' Energy Resilience — Congress continued its focus on enhancing installations' energy resilience by emphasizing several new priorities and goals for the military departments. The conference report directs DOD to include its energy security and resilience goals, along with a description of its progress meeting those goals, in an existing annual installation energy report. The report should include "the amount of critical energy load, together with the level of availability and reliability by fiscal year the Department of Defense deems necessary to achieve energy security and resilience," according to section 312. The

report should list awarded and planned energy resilience projects, including ones relying on alternative financing. The provision provides DOD the authority to require the military departments "to perform mission assurance and readiness assessments of energy power systems for mission critical assets and supporting infrastructure, applying uniform mission standards established by the secretary of defense." DOD also can establish metrics and standards for assessing energy resilience.

New Statute to Help China Lake Address Water Shortfall

— Section 313 allows Naval Air Weapons Station China Lake, Calif., to retain 50 percent of the revenue generated from electricity sales at the base's Coso Geothermal Facility for its use on military construction or energy or water security projects. The provision would apply to any installation selling electricity generated from a geothermal energy plant. China Lake's geothermal plant generates \$15 million annually. Under the existing statute, installations selling electricity generated on-base must return the funds to their military department.

Military Families/Veterans

DOD Extends Transition Benefits — DOD has extended eligibility for benefits from Military OneSource — resources and other tools designed to support active-duty, National Guard and reserve service members, their families and survivors during their transition to civilian life — from the current 180 days to a full year after separation, following enactment of the defense authorization bill. Services include help with relocation, tax support, financial planning, health and wellness coaching, as well as confidential non-medical counseling and specialty consultations for spouse employment, education, adoption, elder care and special needs, according to a news release.



