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2016 After the Military Handbook

2016 Benefits for Veterans & Dependents Handbook

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Introduction

For more than two centuries, Americans in uniform have set aside their personal aspirations and safety to procure and protect the freedoms established by the Founders of our great nation. Through their service, and, all too often, through their sacrifices, these brave men and women have earned the gratitude and respect of the entire nation.

During the Civil War, President Abraham Lincoln affirmed our nation's commitment "…to care for him who shall have borne the battle, and for his widow and his orphan." His eloquent words endured from his century to ours. We salute America's veterans, and we honor your patriotism, love of country, and willingness to serve and sacrifice for the common good. Thank you for the legacy of freedom and peace you have given us.

From the World Wars of the 20th Century to the 21st Century's war on terror, VA benefits have evolved to meet the changing needs of veterans, because, while wars have beginnings and ends, caring for those who fought them, never ends.

This handbook is intended to serve as a reference guide for veterans, their families, and those who help veterans' access information about VA benefits and services.

Veterans of the United States Armed Forces may be eligible for a broad range of programs and services provided by the federal Department of Veterans Affairs (VA). These benefits are legislated in Title 38 of the United States Code.

General Eligibility

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey. Generally, men and women veterans with similar service may be entitled to the same VA benefits.

Dishonorable and bad conduct discharges issued by general courts-martial may bar VA benefits. Veterans in prison and parolees must contact a VA regional office to determine eligibility.VA benefits will not be provided to any veteran or dependent wanted for an outstanding felony warrant.

Important Documents

Those seeking a VA benefit for the first time must submit a copy of their service discharge form (DD-214, DD-215, or for WWII veterans, a WD form), which documents service dates and type of discharge, or give their full name, military service number, and branch and dates of service. The veteran's service discharge form should be kept in a safe location accessible to the veteran and next of kin or designated representative.

The following documents will be needed for claims processing related to a veteran's death:

1. Veteran's marriage certificate for claims of a surviving spouse or children.
2. Veteran's death certificate if the veteran did not die in a VA health care facility.
3. Children's birth certificates or adoption papers to determine children's benefits.
4. Veteran's birth certificate to determine parents' benefits.

VA Health Care Chapter 1

VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including hospitals, community clinics, nursing homes, domiciliaries, readjustment counseling centers, and various other facilities.

Enrollment

For most veterans, entry into the VA health care system begins by applying for enrollment. To apply, complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, online at https://www.1010ez.med.va.gov/sec/vha/1010ez/ or by calling 1-877-222-VETS (8387). Once enrolled, veterans can receive services at VA facilities anywhere in the country.

Veterans who are enrolled for VA health care are afforded privacy rights under federal law. VA's Notice of Privacy Practices is available at the VA health care Web site listed above.

The following four categories of veterans are not required to enroll, but are urged to do so to permit better planning of health resources:

1. Veterans with a service-connected disability of 50 percent or more.
2. Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge.
3. Veterans seeking care for a service-connected disability only.
4. Veterans seeking registry examinations (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom and Depleted Uranium).

Priority Groups

During enrollment, veterans are assigned to priority groups VA uses to balance demand with resources. Changes in available resources may reduce the number of priority groups VA can enroll. If this occurs, VA will publicize the changes and notify affected enrollees. Below are descriptions of the VA priority groups:

Group 1

- Veterans with service-connected disabilities rated 50 percent or more and/or veterans determined by VA to be unemployable due to service-connected conditions.

Group 2

- Veterans with service-connected disabilities rated 30 or 40 percent.

Group 3

- Veterans who are former POWs.
- Veterans awarded the Purple Heart Medal.
- Veterans awarded the Medal of Honor.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with VA service-connected disabilities rated 10 percent or 20 percent.
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

Group 4

- Veterans receiving increased compensation or pension based on their need for regular aid and attendance or by reason of being permanently housebound.
- Veterans determined by VA to be catastrophically disabled.

Group 5

- Non-service-connected Veterans and non-compensable service-connected Veterans rated 0 percent, whose annual income and/ or net worth are not greater than the VA financial thresholds. Veterans receiving VA Pension benefits.
- Veterans eligible for Medicaid benefits.

Group 6

- Compensable 0 percent Service-connected Veterans.
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975.
- Veterans who served in the Southwest Asia Theater of operations from Aug. 2, 1990, through Nov. 11, 1998.
- Veterans who served in a theater of combat operations after Nov.11, 1998, as follows:
    - Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge;
    - Veterans who served on active duty at Camp Lejeune for not fewer than 30 days beginning Jan. 1, 1957 and ending Dec. 31, 1987.

Group 7

- Veterans with incomes below the geographic means test income thresholds and who agree to pay the applicable copayment.

Group 8

- Veterans with gross household incomes above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay copayments. Veterans eligible for enrollment: Non-compensable 0-percent service-connected and:
- Sub-priority a: Enrolled as of Jan. 16, 2003, and who have remained enrolled since that date and/ or placed in this sub-priority due to changed eligibility status.
- Sub-priority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less
- Veterans eligible for enrollment: Non-service-connected and Sub-priority c: Enrolled as of Jan. 16, 2003, and who remained enrolled since that date and/ or placed in this sub-priority due to changed eligibility status
- Sub-priority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10 percent or less

- Veterans NOT eligible for enrollment: Veterans not meeting the criteria above: Sub-priority e: Non-compensable 0 percent service-connected Sub-priority f: Non-service-connected

VA's current income thresholds can be located at: www.va.gov/healthbenefits/cost/income_thresholds.asp

Recently Discharged Combat Veterans

Veterans, including activated reservists and members of the National Guard, are eligible for the enhanced Combat Veteran benefits if they served on active duty in a theater of combat operations after Nov. 11, 1998, and have been discharged under other than dishonorable conditions.
Effective Jan. 28, 2008, combat Veterans discharged from active duty on or after Jan. 28, 2003, are eligible for enhanced enrollment placement into Priority Group 6 (unless eligible for higher enrollment Priority Group placement) for five-years post discharge.

Veterans receive VA care and medication at no cost for any condition that may be related to their combat service. Veterans who enroll with VA under this Combat Veteran authority will remain enrolled even after their five-year post discharge period ends. At the end of their post discharge period, VA will reassess the Veteran's information (including all applicable eligibility factors) and make a new enrollment decision. For additional information, call **1-877-222-VETS (8387)**, Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern Time.

Special Access to Care

Service-Disabled Veterans: who are 50 percent or more disabled from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability receive priority in scheduling of hospital or outpatient medical appointments.

Women Veterans

Women Veterans are eligible for the same VA benefits as male Veterans. Comprehensive health services are available to women Veterans including primary care, specialty care, mental health care, residential treatment and reproductive health care services.

VA provides management of acute and chronic illnesses, preventive care, contraceptive and gynecology services, menopause management, and cancer screenings, including pap smears and mammograms. Maternity care is covered in the Medical Benefits package. Women Veterans can receive maternity care from an OB/GYN, family practitioner, or certified nurse midwife who provides pregnancy care.

VA covers the costs of care for newborn children of women Veterans for seven days after birth. Infertility evaluation and limited treatments are also available. Women Veterans Program Managers are available at all VA facilities to assist women Veterans in their health care and benefits. For more information, visit www.womenshealth.va.gov/.

Military Sexual Trauma

Military sexual trauma (MST) is the term that the Department of Veterans Affairs uses to refer to sexual assault or repeated, threatening sexual harassment that occurred while the Veteran was serving on active duty (or active duty for training if the service was in the National Guard or Reserves). VA health care professionals provide counseling and treatment to help Veterans overcome health issues related to MST. Veterans who are not otherwise eligible for VA health care may still receive these services. Appropriate services are provided for any injury, illness or psychological condition related to such trauma. For additional information visit: www.mentalhealth.va.gov/msthome.asp

Veterans with Spinal Cord Injury/Disorders

There are 24 VA medical centers in the United States with specialized centers (called Spinal Cord Injury Centers) for Veterans with spinal cord injuries and disorders (SCI/D). Comprehensive rehabilitation, SCI/D specialty care, medical, surgical, primary, preventive, psychological, respite, and home care are provided at these centers by interdisciplinary teams which include physicians, nurses, therapists (physical, occupational, kinesiotherapists, therapeutic recreation), psychologists, social workers, vocational counselors, dieticians, respiratory therapy, and other specialists as needed.

There are five Spinal Cord Injury (SCI) Centers that provide long term care for Veterans with SCI/D. In VA facilities that do not have SCI Centers, there is a designated team that consists of a physician, nurse, and social worker to address primary care needs for Veterans with SCI/D and to make referrals to SCI Centers. These SCI Centers and the teams in facilities that do not have centers comprise the VA SCI System of Care. Some of the services provided in this system of care include rehabilitation, prosthetics and durable medical equipment, orthotics, sensory aids, assistive technology, environmental modifications, telehealth, ventilator weaning and care, chronic pain management, mental health treatment, drivers training, peer counseling, substance abuse treatment, vocational counseling, and caregiver training and support.

There is a long-standing Memorandum of Agreement between VA and the Department of Defense (DoD) to provide specialized care at VA medical facilities for Active Duty Servicemembers who have sustained a spinal cord injury. Ongoing collaboration and education between VA and DoD ensures continuity of care and services.

For more information about SCI/D care and the eligibility requirements for the above benefits and services, contact your local VA SCI/D Center and/or visit www.sci.va.gov.

OEF/OIF/OND Care Management

Each VA medical center has an OEF/OIF/OND Care Management team in place to coordinate patient care activities and ensure that Servicemembers and Veterans are receiving patient-centered, integrated care and benefits. OEF/OIF/OND clinical case managers screen all returning combat Veterans for the need for case management services to identify Veterans who may be at risk so VA can intervene early and provide assistance. Severely ill or injured Servicemembers/Veterans are provided with a case manager and other OEF/OIF/OND Servicemembers/Veterans are assigned a case manager as indicated by a positive screening assessment or upon request. OEF/OIF/OND case managers are experts at identifying and accessing resources within their health care system as well as in the local community to help Veterans recover from their injuries and readjust to civilian life.

Financial Information

Financial Assessment

Most veterans not receiving VA disability compensation or pension payments must provide information on their gross annual household income and net worth to determine whether they are below the annually adjusted financial thresholds. VA is currently not enrolling new applicants who decline to provide financial information unless they have a special eligibility factor exempting them from disclosure. VA's income thresholds are located at: www.va.gov/healthbenefits/cost/income_thresholds.asp.

This financial assessment includes all household income and net worth, including Social Security, retirement pay, unemployment insurance, interest and dividends, workers' compensation, black lung benefits and any other income. Also considered are assets such as the market value of property that is not the primary residence, stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash.

VA also compares veterans' financial assessment with geographically based income thresholds. If the veteran's gross annual household income is above VA's national means test threshold and below VA's geographic means test

threshold, or is below both the VA national threshold and the VA geographically based threshold, but their gross annual household income plus net worth exceeds VA's ceiling (currently $80,000) the veteran is eligible for an 80-percent reduction in inpatient co-pay rates.

Medical Services and Medication Copayments

Some Veterans are required to make copayments (co-pays) to receive VA health care and/or medications.

Inpatient Care: Priority Group 7 and certain other Veterans are responsible for paying 20 percent of VA's inpatient copay or $252.00 for the first 90 days of inpatient hospital care during any 365-day period. For each additional 90 days, the charge is $126.00. In addition, there is a $2 per diem charge.

Priority Group 8 and certain other Veterans are responsible for VA's inpatient copay of $1260.00 for the first 90 days of care during any 365-day period. For each additional 90 days, the charge is $630.00. In addition, there is a $10 per diem charge.

Extended Care: Veterans may be subject to a copay for extended care services. The copay is determined by a calculation using information from completion of VA Form 10-10EC, Application for Extended Care Services.

VA social workers or case managers will counsel Veterans or their family representatives on their eligibility and copay requirements. The copay amount is based on the Veteran's financial situation determined upon application for extended care services and can range from $0 to a maximum copayment amount of $97 a day.

NOTE: Veterans determined to be catastrophically disabled are exempt from co-pays applicable to the receipt of non-institutional respite care, non-institutional geriatric evaluation, non-institutional adult day health care, homemaker/home health aide, purchase skilled home care, home-based primary care, hospice services and any other non-institutional alternative extended care services.

Outpatient Care: While many Veterans qualify for free healthcare services based on a VA compensable service-connected condition or other qualifying factor, most Veterans are asked to complete an annual financial assessment, to determine if they qualify for free services. Veterans whose income exceeds the established VA Income Thresholds as well as those who choose not to complete the financial assessment must agree to pay required co-pays to become eligible for VA healthcare services.

- Primary Care Services: $15
- Specialty Care Services: $50

NOTE: Copay amount is limited to a single charge per visit regardless of the number of health care providers seen in a single day. The copay amount is based on the highest level of service received.

Outpatient Visits Not Requiring Co-pays

Certain services are not charged a co-pay. Co-pays do not apply to publicly announced VA health fairs or outpatient visits solely for preventive screening and/or vaccinations, such as vaccinations for influenza and pneumococcal, or screening for hypertension, hepatitis B, tobacco, alcohol, hyperlipidemia, breast cancer, cervical cancer, Human papillomavirus (HPV), colorectal cancer by fecal occult blood testing, education about the risks and benefits of prostate cancer screening, HIV testing and prevention counseling (including the distribution of condoms), and weight reduction or smoking cessation counseling (individual and group). Laboratory, plain film radiology, electrocardiograms, and hospice care and in-home video tele-health are also exempt from co-pays. While hepatitis C screening and HIV testing and counseling are exempt, medical care for HIV and hepatitis C are NOT exempt from co-pays. ***Source:*** http://www.va.gov/healthbenefits/cost/copay_rates.asp.

Medication

While many Veterans are exempt for medication co-pays, non-service-connected Veterans in Priority Groups 7 and 8 are charged $9 for each 30-day or less supply of medication provided on an outpatient basis for the treatment of a non-service-connected condition. Veterans enrolled in Priority Groups 2 through 6 are charged $8 for each 30-day or less supply of medication; the maximum copay for medications that will be charged in calendar year 2016 is $960 for non-service-connected medications. ***Source:*** http://www.va.gov/healthbenefits/cost/copay_rates.asp.

NOTE: Co-pays apply to prescription and over-the-counter medications, such as aspirin, cough syrup or vitamins, dispensed by a VA pharmacy. Co-pays are not charged for medical supplies, such as syringes or alcohol wipes. Co-pays do not apply to condoms.

Health Savings Accounts (HSA) can be utilized to make VA copayments. HSAs are usually linked to High Deductible Health Plans (HDHPs).

Billing Insurance Companies

VA is required to bill private health insurance providers for medical care, supplies and prescriptions provided for non service-connected conditions. Generally, VA cannot bill Medicare, but can bill Medicare supplemental health insurance for covered services.

All veterans applying for VA medical care are required to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance, and any payment received by VA may be used to offset "dollar for dollar" a veteran's VA co-pay responsibility.

Reimbursement of Travel Costs

Eligible Veterans may be provided mileage reimbursement or, when medically indicated, special mode transport (e.g. wheelchair van, ambulance) when traveling for approved VA medical care.

Mileage reimbursement is 41.5 cents per mile and is subject to a deductible of $3 for each one-way trip and $6 for a round trip; with a maximum deductible of $18 or the amount after six one-way trips (whichever occurs first) per calendar month.

The deductible may be waived when travel is in relation to a VA compensation or pension examination; travel is by special mode; or when imposition would cause a severe financial hardship.

Eligibility: The following are eligible for VA travel reimbursement:

- Veterans rated 30 percent or more service-connected.
- Veterans traveling for treatment of service-connected conditions.
- Veterans who receive a VA pension.
- Veterans traveling for scheduled compensation or pension examinations.
- Veterans whose income does not exceed the maximum annual VA pension rate.
- Veterans in certain emergency situations.
- A veteran whose medical condition requires a special mode of transportation and travel is pre-authorized. (Advanced authorization is not required in an emergency and a delay would be hazardous to life or health).

- Certain non-Veterans when related to care of a Veteran (Caregivers, attendants & donors).

Beneficiary travel fraud can take money out of the pockets of deserving Veterans. Inappropriate uses of beneficiary travel benefits include: incorrect addresses provided resulting in increased mileage; driving/riding together and making separate claims; and taking no cost transportation, such as DAV, and making claims. Veterans making false statements for beneficiary travel reimbursement may be prosecuted under applicable laws.

Release of Information (ROI) for Sensitive Diagnosis

An ROI authorization form: VAF 10-5345 is a VA standard form used to obtain authorization to release sensitive (protected) health information to an insurance company for purposes of reimbursement.

Veterans/patients who were treated or offered treatment for a sensitive condition of drug abuse, alcohol abuse or alcoholism, HIV testing or treatment, and Sickle Cell Anemia or Trait must provide written authorization to allow VA to release their sensitive information to a third party (insurance company).

NOTE: Please note that if the ROI authorization form is not completed and signed, the VA cannot bill the insurance company for non-service connected care. Thus if the Veteran is required to pay a copayment for health visits, the Veteran will be responsible for the entire copayment amount as VA will not be able to credit account dollar for dollar based on what the insurance company has reimbursed.

Reporting Fraud

Help VA's Secretary ensure integrity by reporting suspected fraud, waste or abuse in VA programs or operations.

VA Inspector General Hotline
P.O. Box 50410 Washington, DC 20091-0410
E-mail: vaoighotline@va.gov
VAOIG hotline 1-800-488-8244
Fax: (202) 565-7936
VA Medical Programs

Veteran Health Registries

Certain veterans can participate in a VA health registry and receive free medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining clinician. VA maintains health registries to provide special health examinations and health-related information. To participate, contact the Environmental Health (EH) Coordinator at the nearest VA health care facility.

Gulf War Registry: For Veterans who served on active military duty in Southwest Asia during the Gulf War, which began in 1990 and continues to the present, including Operation Iraqi Freedom (OIF). The Gulf War registry was established after the first Gulf War to identify possible diseases resulting from U.S. military personnel service in certain areas of Southwest Asia. These diseases were endemic to the area or may have been due to hazardous exposures, including heavy metals. Furthermore, air pollutants, i.e., carbon monoxide sulfur oxides, hydrocarbons, particulate matter, and nitrogen oxides, singly or in combination, could have caused chronic health problems.

Depleted Uranium Registries: Depleted uranium is natural uranium leftover after most of the U-235 isotope has been removed, such as that used as fuel in nuclear power plants. DU possesses about 60 percent of the radioactivity of natural uranium; it is a radiation hazard primarily if internalized, such as in shrapnel, contaminated wounds, and inhalation. In addition to its radioactivity, DU has some chemical toxicity related to being a heavy metal (similar to lead).

Veterans who are identified by the Department of Defense (DoD) or have concerns about possible depleted uranium exposure are eligible for a DU evaluation. VA maintains two registries for Veterans possibly exposed to depleted uranium. The first is for Veterans who served in the Gulf War, including Operation Iraqi Freedom. The second is for Veterans who served elsewhere, including Bosnia and Afghanistan.

Agent Orange Registry: For Veterans possibly exposed to dioxin or other toxic substances in herbicides used during the Vietnam War between 1962 and 1975, regardless of length of service; exposure on land in Vietnam, or on a ship operating on the inland waterways of Vietnam between Jan. 9, 1962 and May 7, 1975; service along the demilitarized zone in Korea between April 1, 1968 and Aug. 31, 1971; possible exposure on or near the perimeters of military bases in Thailand between Feb. 28, 1961 and May 7, 1975; or possible exposure due to herbicides tests and storage at military bases in the United States and locations in other countries. DoD has provided a list of locations and dates where herbicides, including Agent Orange, were used. This DoD list is available at http://www.publichealth.va.gov/exposures/. For those sites not listed, the Veteran should provide some proof of exposure to obtain a registry examination. Information is also available through VA's Special Issues Helpline at 1-800-749-8387.

Ionizing Radiation Registry: For Veterans possibly exposed to and who are concerned about possible adverse effects of their atomic exposure during the following activities – On-site participation in: an atmospheric detonation of a nuclear device, whether or not the testing nation was the United States; occupation of Hiroshima or Nagasaki from Aug. 6, 1945, through July 1, 1946; or internment as a POW in Japan during World War II, which the Secretary of Veterans Affairs determines resulted in an opportunity for exposure to ionizing radiation comparable to that of Veterans involved in the occupation of Hiroshima or Nagasaki. In addition, VA regulations provide that "radiation-risk activity" refers to service at: Department of Energy gaseous diffusion plants at Paducah, Ky., Portsmouth, Ohio; or the K-25 area at Oak Ridge, Tennessee for at least 250 days before Feb. 1, 1992. If the Veteran was monitored for each of the 250 days using dosimetry badges to monitor radiation to external body parts or if the Veteran served for at least 250 days in a position that had exposures comparable to a job that was monitored using dosimetry badges in proximity to: Longshot, Milrow or Cannikin underground nuclear tests at Amchitka Island, Alaska, before Jan. 1, 1974 or Veterans in receipt of nasopharyngeal (NP) – nose and throat - radium irradiation treatments while in the active military, naval, or air service.

Readjustment Counseling

VA provides outreach and readjustment counseling services through 300 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and America Samoa.

Eligibility: Veterans are eligible if they served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq and the Global War on Terror. Veterans, who served in the active military during the Vietnam-era, but not in the Republic of Vietnam, must have requested services at a Vet Center before Jan. 1, 2004. Vet Centers do not require enrollment in the VHA Health Care System.

Services: Vet Center counselors provide individual, group, and family readjustment counseling to combat Veterans to assist them in making a successful transition from military to civilian life; to include treatment for post-traumatic stress disorder (PTSD) and help with any other military related problems that affect functioning within the family, work, school or other areas of everyday life. Other psycho-social services include outreach, education, medical referral, homeless Veteran services, employment, VA benefit referral, and the brokering of non-VA services. The Vet Centers also provide military sexual trauma counseling to Veterans of both genders and of any era of military service.

Bereavement Counseling: Bereavement Counseling is available to all family members including spouses, children, parents and siblings of service members who die while on active duty. This includes federally activated members of the National Guard and reserve components. Currently, under federal statute, the VA recognizes all marriages

performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized. Bereavement services may be accessed by calling (202) 461-6530.

Vet Center Combat Call Center (1-877-WAR-VETS) is an around the clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as family members of combat Veterans.

For additional information, contact the nearest Vet Center or visit: http://www.vetcenter.va.gov/.

Prosthetic and Sensory Aids

Veterans receiving VA care for any condition may receive VA prosthetic appliances, equipment and services, such as home respiratory therapy, artificial limbs, orthopedic braces and therapeutic shoes, wheelchairs, powered mobility, crutches, canes, walkers, special aids, appliances, optical and electronic devices for visual impairment and other durable medical equipment and supplies. Veterans who are approved for a guide or service dog may also receive service dog benefits including veterinary care and equipment.

VA medical services include diagnostic audiology and diagnostic and preventive eye care services. VA will provide hearing aids and eyeglasses to the following Veterans:

a. Those with any compensable service-connected disability.

b. Those who are former Prisoners of War (POWs).

c. Those who were awarded a Purple Heart.

d. Those in receipt of benefits under Title 38 United States Code (U.S.C.) 1151.

e. Those in receipt of an increased pension based on being permanently housebound and in need of regular aid and attendance.

f. Those with vision or hearing impairment resulting from diseases or the existence of another medical condition for which the Veteran is receiving care or services from VHA, or which resulted from treatment of that medical condition, e.g., stroke, polytrauma, traumatic brain injury, diabetes, multiple sclerosis, vascular disease, geriatric chronic illnesses, toxicity from drugs, ocular photosensitivity from drugs, cataract surgery, and/or other surgeries performed on the eye, ear, or brain resulting in vision or hearing impairment.

g. Those with significant functional or cognitive impairment evidenced by deficiencies in the ability to perform activities of daily living.

h. Those who have vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment and to reduce the impact of dual sensory impairment (combined hearing loss and vision loss). NOTE: The term "severe" is to be interpreted as a vision and/or hearing loss that interferes with or restricts access to, involvement in, or active participation in health care services (e.g., communication or reading medication labels). The term is not to be interpreted to mean that a severe hearing or vision loss must exist to be eligible for hearing aids or eyeglasses.

i. Those Veterans who have service-connected vision disabilities rated zero percent or hearing disabilities rated zero percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone hearing sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

Non-service-connected (NSC) Veterans are eligible for hearing aids or eyeglasses on the basis of medical need. All such Veterans (including Medal of Honor recipients who do not have entitling conditions or circumstances and

catastrophically disabled Veterans) must receive a hearing evaluation by a state-licensed audiologist prior to determining eligibility for hearing aids or an appropriate evaluation by an optometrist or ophthalmologist prior to determining eligibility for eyeglasses to establish medical justification for provision of these devices. These Veterans must meet the following criteria for eligibility based on medical need:

a. Be enrolled and receiving a vested level of care from the VA medical facility where they receive their health care; and

b. Have hearing or vision loss that interferes with or restricts communication to the extent that it affects their active participation in the provision of health care services as determined by an audiologist or an eye care practitioner or provider.

For additional information, contact the prosthetic chief or representative at the nearest VA health care facility or go to www.prosthetics.va.gov.

Home Improvements and Structural Alterations

VA provides up to $6,800 lifetime benefits for service-connected Veterans and up to $2,000 for non-service-connected Veterans to make home improvements and/or structural changes necessary for the continuation of treatment or for disability access to the Veteran's home and essential lavatory and sanitary facilities.

Modifications can include but are not limited to:

- Ramps allowing entrance to, or exit from, the Veteran's residence.
- Widening of doorways to allow access to essential lavatory and sanitary facilities.
- Raising or lowering kitchen or bathroom sinks and/or counters.
- Improving entrance paths or driveways in immediate area of the home to facilitate access to the home by the Veteran.
- Improving plumbing or electrical systems made necessary due to installation of dialysis equipment or other medically sustaining equipment in the home.

For application information, contact the Chief, Prosthetic & Sensory Aids Service at the nearest VA health care facility.

Special Eligibility Programs

Special Eligibility for Children with Spina Bifida: VA provides comprehensive health care benefits, including outpatient, inpatient, pharmacy, prosthetics, medical equipment, and supplies for certain Korea and Vietnam Veterans' birth children diagnosed with Spina Bifida (except spina bifida occulta).

Special Eligibility for Veterans Participating in Vocational Rehabilitation: Veterans participating in VA's vocational rehabilitation program may receive VA health care benefits including prosthetics, medical equipment, and supplies.

Limitations on Benefits Available to Veterans outside the U.S.: Veterans outside the U.S. are eligible for prosthetics, medical equipment, and supplies only for a Service-connected disability.

Services for Blind Veterans

Blind veterans may be eligible for services at a VA medical center or for admission to a VA blind rehabilitation center. In addition, blind veterans enrolled in the VA health care system may receive:

1. A total health and benefits review as well as counseling on obtaining benefits that may be due to the Veteran but have not been received.
2. Adjustment to blindness training and counseling.
3. Home improvements and structural alterations.
4. Specially adapted housing and adaptations.
5. Automobile grant.
6. Rehabilitation assessment and training to improve independence and quality of life.
7. Low-vision devices and training in their use.
8. Electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids.
9. Facilitation and recommendation for guide dogs and support in the use of guide dogs.
10. Costs for veterinary care and equipment for guide dogs.
11. Talking books, tapes and Braille literature.
12. Family education and support.

Eligible visually impaired veterans (who are not blind) enrolled in the VA health care system may receive:

1. A total health and benefits review.
2. Adjustment to vision loss counseling and training.
3. Rehabilitation assessment and training to improve independence and quality of life.
4. Low-vision devices and training in their use.
5. Electronic and mechanical aids for the visually impaired, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids, and training in their use.
6. Family education and support.

Mental Health Care

Veterans eligible for VA medical care may apply for general mental health treatment including specialty services such as Post Traumatic Stress Disorder and substance abuse treatment. Contact the nearest VA health care facility to apply.

VA's Comprehensive Assistance for Family Caregivers Program entitles the designated Family Caregiver access to mental health. These services may be offered at the VA and/or contracted agencies. General Caregivers (of all era Veterans) can receive counseling and other services when necessary if the treatment supports the Veteran's treatment plan. For more information on VA Mental Health services visit www.mentalhealth.va.gov/VAMentalHealthGroup.asp

Suicide Prevention Hotline

Veterans experiencing an emotional distress/crisis or who need to talk to a trained mental health professional may call the Veterans Crisis Line lifeline 1-800-273-TALK (8255). The hotline is available 24 hours a day, seven days a week. When callers press "1", they are immediately connected with a qualified and caring provider who can help.

Chat feature: Veterans Chat is located at the Veterans Crisis Line and enables Veterans, their families and friends to go online where they can anonymously chat with a trained VA counselor. Veterans Chat can be accessed through the suicide prevention Website www.Veterancrisisline.net by clicking on the Veterans Chat tab on the right side of the Webpage.

Text feature: Those in crisis may text 83-8255 free of charge to receive confidential, personal and immediate support.

European access: Veterans and members of the military community in Europe may now receive free, confidential support from the European Military Crisis Line, a new initiative recently launched by VA. Callers in Europe may dial 0800-1273-8255 or DSN 118 to receive confidential support from responders at the Veterans Crisis Line in the U.S. For more information about VA's suicide prevention program visit: www.mentalhealth.va.gov/VAMentalHealthGroup.asp

Make the Connection Resources: help Veterans and their family members connect with information and services to improve their lives. Visitors to MakeTheConnection.net will find a one-stop resource where Veterans and their family and friends can privately explore information, watch stories similar to their own, research content on mental health issues and treatment, and easily access support and information that will help them live more fulfilling lives.

At the heart of Make the Connection are powerful personal testimonials, which illustrate true stories of Veterans who faced life events, experiences, physical injuries or psychological symptoms; reached out for support; and found ways to overcome their challenges. Veterans and their families are encouraged to "make the connection" - with strength and resilience of Veterans like themselves, with other people who care, and with information and available resources for getting their lives on a better track. For more information, go to: www.MakeTheConnection.net

Coaching Into Care: works with family members or friends who become aware of the Veteran's post-deployment difficulties, and supports their efforts to find help for the Veteran. This national clinical service provides information and help to Veterans and the loved ones who are concerned about them. More information about the service can be found at www.mirecc.va.gov/coaching/contact.asp.

VA's National Center for PTSD serves as a resource for healthcare professionals, Veterans and families. Information, self-help resources, and other helpful information can be found at www.ptsd.va.gov.

The PTSD Coach is a mobile application that provides information about PTSD, self-assessment and symptom management tools and provides information about to connect with resources that are available for those who might be dealing with post trauma effects. The PTSD Coach is available as a free download for iPhone or Android devices.

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Mental Health Residential Rehabilitation

Mental Health Residential Rehabilitation Treatment Programs (MH RRTP) (including domiciliaries) provide residential rehabilitative and clinical care to Veterans who have a wide range of problems, illnesses, or rehabilitative care needs which can be medical, psychiatric, substance use, homelessness, vocational, educational, or social. The MH RRTP provides a 24-hour therapeutic setting utilizing a peer and professional support environment. The programs provide a strong emphasis on psychosocial rehabilitation and recovery services that instill personal responsibility to achieve optimal levels of independence upon discharge to independent or supportive community living. MH RRTP also provides rehabilitative care for homeless Veterans.

Eligibility: VA may provide domiciliary care to Veterans whose annual gross household income does not exceed the maximum annual rate of VA pension or to Veterans the Secretary of Veterans Affairs determines have no adequate means of support. The co-pays for extended care services apply to domiciliary care. Call the nearest benefits or health care facility to obtain the latest information.

Outpatient Dental Treatment

Dental benefits are provided by VA according to law. In some instances, VA is authorized to provide extensive dental care, while in other cases treatment may be limited by law. This Fact Sheet table describes dental eligibility criteria and contains information to assist Veterans in understanding their eligibility for VA dental care.

By law, the eligibility for Outpatient Dental Care is not the same as for most other VA medical benefits. It is categorized in classes. Those eligible for VA dental care under Class I, IIC, or IV are eligible for any necessary dental care to maintain or restore oral health and masticatory function, including repeat care. Other classes have time and/or service limitations.

***Note:** Public Law 83 enacted June 16, 1955, amended Veterans' eligibility for outpatient dental services. As a result, any Veteran who received a dental award letter from VBA dated before 1955 in which VBA determined the dental conditions to be non-compensable are no longer eligible for Class II outpatient dental treatment.

Veterans receiving hospital, nursing home, or domiciliary care will be provided dental services that are professionally determined by a VA dentist, in consultation with the referring physician, to be essential to the management of the patient's medical condition under active treatment. For more information about eligibility for VA medical and dental benefits, contact VA at **1-877-222-8387 8387**, Monday through Friday between 8:00am and 8:00pm Eastern time or: www.va.gov/healthbenefits.

Vocational and Work Assistance Programs

VHA provides vocational assistance and therapeutic work opportunities through three primary Therapeutic & Supported Employment Services (TSES) programs for Veterans enrolled in the VA system of care. These programs are designed to assist Veterans to live and work as independently as possible in their respective communities. Participation in TSES vocational services cannot be used to deny or discontinue VA disability benefits. Payments received from Incentive Therapy and Compensated Work Therapy Sheltered Workshop and Transitional Work cannot be used to deny or discontinue SSI and/or SSDI payments and they are not subject to IRS taxes.

CWT/Transitional Work (CWT/TW) is vocational assessment program that operates in VA medical centers and/or local community business and industry. CWT/TW participants are matched to real life work assignments for a time-limited basis. Veterans are supervised by personnel of the sponsoring site, under the same job expectations experienced by non-CWT workers. Veterans participating in the CWT/TW program are not employees of either the Federal government or a host company and, as such, receive no traditional employee benefits. CWT/TW participants receive, at a minimum, the greater of Federal or state minimum wage for all hours worked. Approximately 40 percent of participants secure competitive employment at the time of discharge.

CWT/Supported Employment (CWT/SE) is a recovery-based intervention provided through an integrated partnership with the primary Mental Health treatment team. The employment is intended to be an extension of treatment to manage symptoms and advance recovery. CWT/SE consists of full or part-time competitive employment with extensive clinical supports to Veterans, and accommodations/supervision guidance to employers.

Other Initiatives include the adaption of SE evidence-based principles for specialty Therapeutic and Supported Employment Services programs for Veterans diagnosed with Spinal Cord Injury, Polytrauma, Traumatic Brain Injury, and/or Post Traumatic Stress Disorder. A list of CWT program sites can be found on the Locations Page at: http://www.va.gov/health/cwt/.

Vocational Assistance is a set of assessment, guidance, counseling, or other related services that may be offered to groups or individuals. These services are designed to enable Veterans to realize skills, resources, attitudes and expectations needed to prepare for searching for employment, succeeding in the employment interview process, and succeeding in employment.

Compensated Work Therapy/Sheltered Workshop operates sheltered workshops at approximately 25 VA medical centers. CWT Sheltered Workshop is a pre-employment vocational activity that provides an opportunity for work hardening and assessment in a simulated work environment. Participating Veterans are paid the greater of Federal or state minimum wage on a piece rate basis.

Incentive Therapy (IT) is a pre-employment program that provides a limited work experience at VA medical centers for Veterans who are not actively seeking competitive employment and exhibit severe mental illness and/or physical impairments. IT services may consist of full- or part-time work with nominal remuneration limited to the maximum of one half of the Federal minimum wage.

Nursing Home Care

VA provides nursing home services to Veterans through three national programs: VA owned and operated Community Living Centers (CLC), State Veterans' Homes owned and operated by the states, and the community nursing home program. Each program has admission and eligibility criteria specific to the program. Nursing home care is available for enrolled Veterans who need nursing home care for a service-connected disability, or Veterans or who have a 70 percent or greater service-connected disability and Veterans with a rating of total disability based on individual unemployability. VA provided nursing home care for all other Veterans is based on available resources.

VA Community Living Centers: Community Living Centers (CLC) provide a dynamic array of short stay (less than 90 days) and long stay (91 days or more) services. Short stay services include but are not limited to skilled nursing, respite care, rehabilitation, hospice, and continuing care for Veterans awaiting placement in the community. Long stay services include but are not limited to dementia care and continuing care to maintain the Veteran's level of functioning. Short stay and long stay services are available for Veterans who are enrolled in VA health care and require CLC services.

State Veterans' Home Program: State Veterans homes are owned and operated by the states. The states petition VA for grant dollars for a portion of the construction costs followed by a request for recognition as a state home. Once recognized, VA pays a portion of the per diem if the state meets VA standards. States establish eligibility criteria and determine services offered for short and long-term care. Specialized services offered are dependent upon the capability of the home to render them.

Community Nursing Home Program: VA health care facilities establish contracts with community nursing homes. The purpose of this program is to meet the nursing home needs of Veterans who require long-term nursing home care in their own community, close to their families and meet the enrollment and eligibility requirements.

Admission Criteria: The general criteria for nursing home placement in each of the three programs requires that a resident must be medically stable, i.e. not acutely ill, have sufficient functional deficits to require inpatient nursing home care, and be determined by an appropriate medical provider to need institutional nursing home care.

Furthermore, the Veteran must meet the specific eligibility criteria for community living center care or the contract nursing home program and the eligibility criteria for the specific state Veterans home.

Home and Community Based Services: In addition to nursing home care, VA offers a variety of other long-term care services either directly or by contract with community-based agencies. Such services include adult day health care, respite care, geriatric evaluation and management, hospice and palliative care, skilled nursing and other skilled professional services at home, home health aide services, and home based primary care. Veterans receiving these services may be subject to a co-pay.

Emergency Medical Care in Non-VA Facilities

In the case of medical emergencies, VA may reimburse or pay for emergency non-VA medical care not previously authorized that is provided to certain eligible Veterans when VA or other federal facilities are not feasibly available. This benefit may be dependent upon other conditions, such as notification to VA, the nature of treatment sought, the status of the Veteran, the presence of other health care insurance, and third party liability.

Because there are different regulatory requirements that may affect VA payment and Veteran liability for the cost of care, it is very important that the nearest VA medical facility to where emergency services are furnished be notified as soon as possible after emergency treatment is sought. If emergency inpatient services are required, VA will assist in transferring the Veteran to a Department facility, if available. Timely filing claim limitations apply. For additional information, contact the nearest VA medical facility. Please note that reimbursement criteria for Veterans living or traveling outside the United States fall under VA's Foreign Medical Program (FMP), and differ from the criteria for payment of emergency treatment received in the United States.

Foreign Medical Program

VA will provide reimbursement for medical services for service-connected disabilities or any disability associated with and found to be aggravating a service-connected disability for those Veterans living or traveling outside the United States. This program will also reimburse for the treatment of foreign medical services needed as part of an approved VA vocational rehabilitation program. Veterans living in the Philippines should register with the U.S. Veterans Affairs office in Pasay City, telephone **011-632-838-4566** or by email at manlopc.inqry@vba.va.gov. All other Veterans living or planning to travel outside the U.S. should register with the Denver Foreign Medical Program office, P.O. Box 469061, Denver, CO 80246-9061, USA; telephone **303-331-7590**. For information visit: http://www.va.gov/purchasedcare/programs/veterans/fmp/.

Some Veterans traveling or living overseas can telephone the Foreign Medical Program toll free from these countries:

Australia **1-800-354-965**	Italy **800-782-655**
Costa Rica **0800-013-0759**	Japan **00531-13-0871**
Germany **0800-1800-011**	United Kingdom (England and Scotland) **0800-032-7425**

Note: Veterans in Mexico or Costa Rica must first dial the United States country code.

On occasion Veterans will ask to have prescriptions mailed outside the Unites States and its territories. VA Pharmacy Service will not ship medications or medical/surgical supply items outside of the Unites States or US Territories (Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands). For Veterans registered with the Foreign Medical Program, prescription reimbursement is approved only for United States Food and Drug Administration (FDA) approved medications.

Within the United States and prior to travel abroad, VA facilities may opt to fill a Veteran patient's outpatient medications prior to the normal dispensing date in the event that a Veteran will be traveling and unable to obtain medications while abroad. This may be done on a limited basis and requires prior consultation with the Veteran patient's VA provider prior to dispensing.

Online Health Services

VA offers Veterans, Servicemembers, their dependents and caregivers their own personal health record through My HealtheVet, found at https://www.myhealth.va.gov/index.html.

My HealtheVet's free, online Personal Health Record is available 24/7 with Internet access. Those with an upgraded account (obtained by completing the one-time in-person authentication process) can:

- Participate in secure messaging with VA health care team members
- View key portions of DoD military service information
- Get VA wellness reminders
- View VA appointments
- View VA lab results
- View VA allergies, adverse reactions and other key portions of their VA electronic health record.
- View their VA Comprehensive Care Document (CCD)

With My HealtheVet, Veterans can access trusted health information to better manage personal health care and learn about other VA benefits and services.

My HealtheVet helps Veterans partner with VA health care teams by providing tools to make shared, informed decisions. Simply follow the directions on the Website to register. VA patients registered on My HealtheVet can begin to refill VA medications online. Veterans can also use the VA Blue Button to view, print, or download the health data currently in their My HealtheVet account. Veterans can share this information with family, caregivers or others such as non-VA health care providers. It puts the Veteran in control of information stored in My HealtheVet. Accessible through My HealtheVet, VA Blue Button also provides Veterans who were discharged from military service after 1979 access to DoD Military Service Information. This information may include Military Occupational Specialty (MOS) codes, pay details, service dates, deployment, and retirement periods.

*To access the advanced My HealtheVet features, Veterans will need to get an upgraded account by completing a one-time process at their VA facility called in-person authentication. Visit My HealtheVet at https://www.myhealth.va.gov/index.html, register and learn more about in-person authentication plus the many features and tools available with Internet access. Veterans with questions should contact the My HealtheVet Coordinator at their VA facility.

Caregiver Programs and Services

VA has long supported Family Caregivers as vital partners in providing care worthy of the sacrifices by America's Veterans and Servicemembers. Each VA medical center has a Caregiver Support Program coordinated by a Caregiver Support Coordinator (CSC). The CSC coordinates Caregiver activities and serve as a resource expert for Veterans, their families and VA providers. Several programs are available for all Veteran Caregivers including:

In-Home and Community Based Care: Skilled home health care, homemaker/home health aide services, community adult day health care and Home Based Primary Care.

Respite Care: Designed to relieve the family Caregiver from the constant burden of caring for a chronically ill or disabled Veteran at home. Services can include in-home care, a short stay in an institutional setting or adult day health care.

Caregiver Education and Training Programs: VA currently provides multiple training opportunities which include pre-discharge care instruction and specialized Caregiver programs in multiple severe traumas such as Traumatic Brain Injury (TBI), Spinal Cord Injury/Disorders, and Blind Rehabilitation. VA has a Caregiver web site http://www.caregiver.va.gov/ which provides tools, resources, and information to Family Caregivers.

Family Support Services: These support groups can be face-to-face or on the telephone. They include family counseling, spiritual and pastoral care, family leisure and recreational activities and temporary lodging in Fisher Houses.

Travel: VA's Comprehensive Assistance for Family Caregivers Program entitles the designated family caregiver to beneficiary travel benefits. These benefits include:

- Transport, lodging, and subsistence for period of Caregiver training
- Transport, lodging, and subsistence while traveling as Veteran's attendant to and from VA Healthcare as well as duration of care at VA or VA authorized facility.
- Mileage or common carrier transport.
- Lodging and/or subsistence at 50 percent of local federal employee rates

Other Benefits: VA provides durable medical equipment and prosthetic and sensory aides to improve function, financial assistance with home modification to improve access and mobility, and transportation assistance for some Veterans to and from medical appointments.

On May 5, 2010, the Caregivers and Veterans Omnibus Health Services Act of 2010 was signed into law. Title I of the Act allows VA to provide unprecedented benefits to eligible Caregivers (a parent, spouse, child, step-family member, extended family member, or an individual who lives with the Veteran, but is not a family member) who support the Veterans who have given so much for this Nation. The law distinguishes between Veterans who incurred or aggravated a serious injury in the line of duty on or after Sept. 11, 2001 (post-9/11 Veterans), and those Veterans whose injuries were incurred prior to Sept. 11, 2001 (pre-9/11 Veterans).

The services provided for this group under Title I include:

- Monthly stipend based on the personal care needs of the Veteran
- Travel expenses, including lodging and per diem while accompanying Veterans undergoing care
- Access to health care insurance through CHAMPVA if the Caregiver is not already entitled to care or services under a health plan
- Mental health services and counseling
- Comprehensive VA Caregiver training provided by Easter Seals
- Respite care
- Appropriate care giving instruction and training

Veterans with Service-Connected Disabilities Chapter 2

Disability Compensation

Disability compensation is a monetary benefit paid to veterans who are disabled by an injury or disease that was incurred or aggravated during active military service. These disabilities are considered to be service-connected. Disability compensation varies with the degree of disability and the number of veteran's dependents, and is paid monthly. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. The benefits are not subject to federal or state income tax.

The payment of military retirement pay, disability severance pay and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affects the amount of VA compensation paid to disabled veterans.

To be eligible, the service of the veteran must have been terminated through separation or discharge under conditions other than dishonorable. For current rate tables, visit:
http://www.benefits.va.gov/COMPENSATION/resources_comp01.asp

* Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating.

Additional Monetary Benefits for Eligible Military Retirees

Concurrent Retirement and Disability Pay (CRDP) is a Department of Defense (DoD) program that allows some individuals to receive both military retired pay and VA disability compensation. This dual receipt was prohibited until the CRDP program began on Jan. 1, 2004. CRDP is a "phase in" of benefits that gradually restores a retiree's VA disability offset. This means that an eligible person's retired pay gradually increased each year until phase-in was completed in January 2014.

Effective Jan. 1, 2005, Veterans rated 100 percent disabled by VA, including those receiving benefits at the 100 percent rate due to individual unemployability (IU), are entitled to full CRDP without being phased in.

Eligibility: To qualify for CRDP, Veterans must:

1. Have a VA service-connected rating of 50 percent or greater, and:
2. Be retired from military service based on longevity, including temporary Early Retirement Authority (TERA) retirees; or
3. Be retired under Chapter 61 with 20 or more qualifying years of service; or
4. Be retired from National Guard or Reserve service with 20 or more qualifying years; and
5. Be eligible to receive retired pay (must be offset by VA payments).

Retirees do not need to apply for this benefit. Payment is coordinated between VA and the military pay center.

Combat-Related Special Compensation (CRSC) is a DoD program that provides tax-free monthly payments to eligible retired Veterans with combat-related disabilities. With CRSC, Veterans can receive both their military retirement pay and VA disability compensation for disabilities determined by the service department to be combat related.

Eligibility: To qualify for CRSC, Veterans must:

1. Be a military retiree.
2. Be entitled to and/or receiving military retired pay.
3. Have a compensable service-connected disability.

In addition, Veterans must be able to provide documentary evidence that their disabilities were the result of one of the following:

1. Training that simulates war (e.g., exercises, field training)
2. Hazardous duty (e.g., flight, diving, parachute duty)
3. An instrumentality of war (e.g., combat vehicles, weapons)
4. Armed conflict (e.g., gunshot wounds, Purple Heart)

Disabilities related to in-service exposure to hazards (e.g., Agent Orange, Gulf War illnesses, radiation exposure) for which VA awards compensation are considered combat-related for CRSC purposes.

For more information, visit http://www.dfas.mil/retiredmilitary/disability/crsc.html or call the toll-free phone number for the Veteran's branch of service:

- Army **1-866-281-3254**, https://www.hrc.army.mil/tagd/crsc or e-mail at crsc.info@us.army.mil.
- Air Force **1-800-616-3775**, http://www.afpc.af.mil/library/combat-relatedspecialcompensation/
- Navy/Marine Corps **1-877-366-2772**, http://www.public.navy.mil/asnmra/corb/CRSCB/Pages/CRSCB%20main%20page.aspx or email at crsc@navy.mil
- Coast Guard **1-202-493-1735**, https://www.uscg.mil/ppc/ras/CRDP-CRSC-News.asp or email at ARL-SMB-CGPSC-PSD-CRSC@uscg.mil.

Receiving Payments

VA offers three payment options to veterans eligible to receive benefit payments. Most veterans receive their payments by direct deposit to a bank, savings and loan or credit union account. In some areas, veterans who do not have a bank account can open a federally insured Electronic Transfer Account, which costs about $3 a month, provides a monthly statement and allows cash withdrawals. Other veterans may choose to receive benefits by check. To choose a payment method, call toll-free 1-877-838-2778, Monday through Friday, 7:30 a.m. – 4:50 p.m. CST.

Presumptive Conditions for Disability Compensation

Certain chronic and tropical diseases (for example, multiple sclerosis, diabetes mellitus, and arthritis) may be service connected if the disease becomes at least 10 percent disabling within the applicable time limit following service. For a comprehensive list of these chronic diseases, see 38 CFR 3.309; for applicable time limits, see 38 CFR 3.307.

All Veterans who develop Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's disease, at any time after separation from service may be eligible for compensation for that disability. To be eligible, the Veteran must have served a minimum of 90 consecutive days of active service.

Prisoners of War: For former POWs who were imprisoned for any length of time, the following disabilities are presumed to be service connected if they become at least 10 percent disabling any time after military service:

psychosis, any of the anxiety states, dysthymic disorder, organic residuals of frostbite, post-traumatic osteoarthritis, atherosclerotic heart disease or hypertensive vascular disease and their complications, stroke and its complications, and, effective Oct.10, 2008, osteoporosis if the Veteran has post-traumatic stress disorder (PTSD).

For former POWs who were imprisoned for at least 30 days, the following conditions are also presumed to be service connected: avitaminosis, beriberi, chronic dysentery, helminthiasis, malnutrition (including optic atrophy associated with malnutrition), pellagra and/or other nutritional deficiencies, irritable bowel syndrome, peptic ulcer disease, peripheral neuropathy except where related to infectious causes, cirrhosis of the liver, and, effective Sept. 28, 2009, osteoporosis.

Veterans Exposed to Agent Orange and Other Herbicides: A Veteran who served in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975, is presumed to have been exposed to Agent Orange and other herbicides used in support of military operations.

VA presumes the following diseases to be service-connected for such exposed Veterans: AL amyloidosis, chloracne or other acneform disease similar to chloracne, porphyria cutanea tarda, soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma), Hodgkin's disease, multiple myeloma, respiratory cancers (lung, bronchus, larynx, trachea), non-Hodgkin's lymphoma, prostate cancer, acute and subacute peripheral neuropathy, diabetes mellitus (Type 2), all chronic B-cell leukemias (including, but not limited to, hairy-cell leukemia and chronic lymphocytic leukemia), Parkinson's disease, and ischemic heart disease.

Veterans Exposed to Radiation: For Veterans who participated in radiation risk activities as defined in VA regulations while on active duty, active duty for training, or inactive duty training, the following conditions are presumed to be service connected: all forms of leukemia (except for chronic lymphocytic leukemia); cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract (renal pelvis, ureter, urinary bladder and urethra), brain, bone, lung, colon, and ovary; bronchiolo-alveolar carcinoma; multiple myeloma; lymphomas (other than Hodgkin's disease), and primary liver cancer (except if cirrhosis or hepatitis B is indicated).

To determine service connection for other conditions or exposures not eligible for presumptive service connection, VA considers factors such as the amount of radiation exposure, duration of exposure, elapsed time between exposure and onset of the disease, gender and family history, age at time of exposure, the extent to which a non-service exposure could contribute to disease, and the relative sensitivity of exposed tissue.

Gulf War Veterans with Chronic Disabilities may receive disability compensation for chronic disabilities resulting from undiagnosed illnesses and/or medically unexplained chronic multi-symptom illnesses defined by a cluster of signs or symptoms. A disability is considered chronic if it has existed for at least six months.

The undiagnosed illness must have appeared either during active service in the Southwest Asia theater of operations during the Gulf War period of Aug. 2, 1990, to July 31, 1991, or to a degree of at least 10 percent at any time since then through Dec.31, 2016. This theater of operations includes Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.

Examples of symptoms of an undiagnosed illness and medically unexplained chronic multi-symptom illness defined by a cluster of signs and symptoms include: chronic fatigue syndrome, fibromyalgia, functional gastrointestinal disorders , fatigue, signs or symptoms involving the skin, headache, muscle pain, joint pain, neurological signs or symptoms, neuropsychological signs or symptoms, signs or symptoms involving the respiratory system (upper or lower), sleep disturbances, gastrointestinal signs or symptoms, cardiovascular signs or symptoms, abnormal weight loss, and menstrual disorders.

Presumptive service connection may be granted for the following infectious diseases if found compensable within a specific time period: Brucellosis, Campylobacter jejuni, Coxiella burnetti (Q fever), Malaria, Mycobacterium tuberculosis, Nontyphoid Salmonella, Shigella, Visceral leishmaniasis, and West Nile virus. Qualifying periods of service for these infectious diseases include active military, naval, or air service in the above stated Southwest Asia theater of operations during the Gulf War period of Aug. 2, 1990, until such time as the Gulf War is ended by Congressional action or Presidential proclamation; and active military, naval, or air service on or after Sept. 19, 2001, in Afghanistan.

Housing Grants for Disabled Veterans Certain Servicemembers and Veterans with service-connected disabilities may be entitled to a housing grant from VA to help build a new specially adapted house, to adapt a home they already own, or buy a house and modify it to meet their disability-related requirements. Eligible Veterans or Servicemembers may now receive up to three grants, with the total dollar amount of the grants not to exceed the maximum allowable. Previous grant recipients who had received assistance of less than the current maximum allowable may be eligible for an additional grant.

Specially Adapted Housing (SAH) Grant Eligibility for up to $64,960: VA may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a currently owned home that is being adapted, up to a maximum of $64,960. In certain instances, the full grant amount may be applied toward remodeling costs. Veterans and Servicemembers must be determined eligible to receive compensation for permanent and total service-connected disability due to one of the following:

1. Loss or loss of use of both lower extremities, which so affects the functions of balance or propulsion to preclude ambulating without the aid of braces, crutches, canes or a wheelchair.
2. Loss or loss of use of both upper extremities at or above the elbow.
3. Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity.
4. Loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity which so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes, crutches or a wheelchair.
5. Severe burn injuries, which are defined as full thickness or sub-dermal burns that have resulted in contractures with limitation of motion of two or more extremities or of at least one extremity and the trunk.
6. The loss, or loss of use of one or more lower extremities due to service on or after Sept. 11, 2001, which so affects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair.

The SAH and SHA benefit amount is set by law, but may be adjusted upward annually based on a cost-of-construction index. The maximum dollar amount allowable for SAH grants in fiscal year 2016 is $73,768. The maximum dollar amount allowable for SHA grant in fiscal year 2016 is $14,754. No individual may use the grant benefit more than three times up to the maximum dollar amount allowable.

A temporary grant may be available to SAH/SHA eligible Veterans and Servicemembers who are or will be temporarily residing in a home owned by a family member. The maximum amount available to adapt a family member's home for the SAH grant is $32,384 and for the SHA grant is $5,782.

How to Apply

To apply for a grant, fill out and submit VA Form 26-4555, *Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant*. You can access this form by:

- Applying online via www.ebenefits.va.gov

- Downloading VA Form 26-4555, *Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant* and mailing it to your nearest Regional Loan Center
- Calling VA toll free at 1-800-827-1000 to have a claim form mailed to you
- Visiting the nearest VA regional office. Find the office nearest you by visiting VA Regional Office Locations or calling VA toll-free at **1-800-827-1000**

Need more information or have questions? Contact a Specially Adapted Housing (SAH) staff member via email at sahinfo.vbaco@va.gov or by phone at (877) 827-3702. Need to find a SAH Agent in your vicinity? Please go to the SAH Agent page to find an agent near you.

Temporary Residence Adaptation (TRA): Eligible Veterans and Servicemembers who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the Veteran or Servicemember adapt the family member's home to meet his or her special needs. Those eligible for a $64,960 grant would be permitted to use up to $28,515 and those eligible for a $12,992 grant would be permitted to use up to $5,092. Grant amounts are adjusted Oct.1 every year based on a cost-of-construction index. These adjustments will increase the grant amounts or leave them unchanged; grant amounts will not decrease. Under the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012, TRA grant amounts will not count against SAH grant maximum amounts starting Aug. 6, 2013.

The property may be located outside the United States, in a country or political subdivision which allows individuals to have or acquire a beneficial property interest, and in which the Secretary of Veterans Affairs, in his or her discretion, has determined that it is reasonably practicable for the Secretary to provide assistance in acquiring specially adapted housing. For more information on SAH, visit http://www.benefits.va.gov/homeloans/sah.asp.

Supplemental Financing: Veterans and Servicemembers with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is $33,000. Additional information about the Specially Adapted Housing Program is available at: http://www.benefits.va.gov/homeloans/sah.asp.

Automobile Allowance: Veterans and Servicemembers may be eligible for a one-time payment of not more than $20,144.34 toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, or permanent impairment of vision of both eyes to a certain degree. http://www.benefits.va.gov/compensation/claims-special-auto-allowance.asp

They may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office at 1-800-827-1000 or the nearest VA health care facility.

Clothing Allowance: Any Veteran who has service-connected disabilities that require a prosthetic or orthopedic appliance may receive clothing allowances. This allowance is also available to any Veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA medical center.

Allowance for Aid and Attendance for Housebound Veterans

A Veteran who is determined by VA to be in need of the regular aid and attendance of another person, or a Veteran who is permanently housebound, may be entitled to additional disability compensation or pension payments. A Veteran evaluated at 30 percent or more disabled is entitled to receive an additional payment for a spouse who is in need of the aid and attendance of another person.

Vocational Rehabilitation and Employment (VR&E) Chapter 3

Vocational Rehabilitation and Employment (VR&E): sometimes referred to as the Chapter 31 program. VR&E provides services to eligible Servicemembers and Veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Additional information is available at http://www.benefits.va.gov/vocrehab/.

Eligibility for Veterans: A Veteran must have a VA service-connected disability rated at least 20 percent with an employment handicap, or rated 10 percent with a serious employment handicap, and be discharged or released from military service under other than dishonorable conditions.

Eligibility for Servicemembers: Servicemembers are eligible to apply if they expect to receive an honorable discharge upon separation from active duty, obtain a rating of 20 percent or more from VA, obtain a proposed Disability Evaluation System (DES) rating of 20 percent or more from VA, or obtain a referral to a Physical Evaluation Board (PEB) through the Integrated Disability Evaluation System (IDES).

Entitlement: A Vocational Rehabilitation Counselor (VRC) works with the Veteran to determine if an employment handicap exists. An employment handicap exists if a Veteran's service- connected disability impairs his/her ability to prepare for, obtain, and maintain suitable career employment. After an entitlement decision is made, the Veteran and VRC work together to develop a rehabilitation plan. The rehabilitation plan outlines the rehabilitation services to be provided.

Services: Based on their individualized needs, Veterans work with a VRC to select one of five vocational tracks of services. If a program of training is selected, the VA pays the cost of the approved training and services (except those coordinated through other providers) that are included in an individual's rehabilitation plan, including subsistence allowance.

VR&E's five tracks of services are:

- **Reemployment with Previous Employer:** For individuals who are separating from active duty or in the National Guard or Reserves and are returning to work for their previous employer.
- **Rapid Access to Employment:** For individuals who either wish to obtain employment soon after separation or who already have the necessary skills to be competitive in the job market in an appropriate occupation.
- **Self-Employment:** For individuals who have limited access to traditional employment, need flexible work schedules, or who require more accommodation in the work environment due to their disabling conditions or other life circumstances.
- **Employment Through Long-Term Services:** For individuals who need specialized training and/or education to obtain and maintain suitable employment.
- **Independent Living Services:** For Veterans who are not currently able to work and need rehabilitation services to live more independently.

Length of a Rehabilitation Program: The basic period of eligibility in which VR&E benefits may be used is 12 years from the latter of the following:

1. A Veteran's date of separation from active military service, or
2. The date VA first notified a Veteran that he/she have a compensable service-connected disability. Depending on the length of program needed, Veterans may be provided up to 48 months of full-time services or the part-time equivalent. Rehabilitation plans that only provide services to improve

independence in daily living are limited to 30 months. These limitations may be extended in certain circumstances.

Integrated Disability Evaluation System (IDES): VR&E is providing earlier access to VR&E benefits to wounded, ill or injured Servicemembers pending a medical separation from military service. Vocational Rehabilitation Counselors are assigned to military installations hosting an IDES site and provide VR&E services to assist Servicemembers in the transition from active-duty to entering the labor market in viable careers.

Current locations include: Joint Base Elmendorf-Richardson, Ft. Wainwright, Ft. Benning, Ft. Gordon, Robins AFB, Ft. Meade, Ft. Drum, Beau Ft. NH, Ft. Jackson, Ft. Carson, Tripler AMC, Pearl Harbor NH, San Antonio JB (Sam Houston), Ft. Irwin, Ft. Knox, White-River Junction, Pensacola NH, Ft. Rucker, Redstone Arsenal, Ft. Sill, Sheppard AFB, Ft. Campbell, Ft. Polk, Travis AFB, Ft. Huachuca, Nellis AFB, Ft. Eustis, Portsmouth NMC, Ft. Lee, Langley JB, San Diego Navy Medical Center (Balboa), Ft. Lewis, Kitsap Naval Base, Fairchild AFB, Ft. Lewis (JB Lewis McChord), Ft. Leonard Wood, Jacksonville NH, Ft. Bliss, Ft. Hood, Bethesda NNMC/Walter Reed AMC, Andrews AFB, Ft. Belvoir, MCB Quantico, Ft. Riley, Camp Lejuene, Ft. Bragg, Seymour-Johnson AFB, and Cherry Point NH.

Work-Study Program: Refer to Chapter 5, "Education and Training"

Educational and Vocational Counseling Services: Refer to Chapter 10, "Transition Assistance"

Dependents and Survivors Educational Assistance: Refer to Chapter 12, "Dependents and Survivors Benefits"

Fiduciary Program: The fiduciary program provides oversight of VA's most vulnerable beneficiaries who are unable to manage their VA benefits because of injury, disease, the infirmities of advanced age, or being under 18 years of age. VA appoints fiduciaries who manage VA benefits for these beneficiaries and conducts oversight of VA-appointed fiduciaries to ensure that they are meeting the needs of the beneficiaries they serve.

VA closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for the purpose of meeting the needs, security, and comfort of beneficiaries and their dependents. In deciding who should act as fiduciary for a beneficiary, VA will always select the most effective and least restrictive fiduciary arrangement.

This means that VA will first consider whether the beneficiary can manage his/her VA benefits with limited supervision. VA will consider the choice of the beneficiary as well as any family, friends and caregivers who are qualified and willing to provide fiduciary services for the beneficiary without a fee.

As a last resort, VA will consider appointment of a paid fiduciary. For more information about VA's fiduciary program, please visit our website at www.benefits.va.gov/fiduciary/index.asp.

Vocational Rehabilitation and Employment Subsistence Allowance: In some cases, a Veteran may require additional education or training to become employable. A subsistence allowance is paid each month during training and is based on the rate of attendance (full-time or part-time), the number of dependents, and the type of training.

Veterans who are eligible for both VR&E services and Post-9/11 GI Bill benefits may elect a special subsistence allowance that is based on the monthly basic allowance for housing paid to active duty military. The monthly amount varies depending on the ZIP code of the training facility and is usually greater than the following regular subsistence allowance rates that are available to Veterans with no Post-9/11 GI Bill eligibility who are using VR&E benefits.

Active-duty Servicemembers are not eligible for subsistence allowance until after Release from Active Duty date (RAD).

VA Pensions Chapter 4

Eligibility for Veterans Pension

Low-income wartime Veterans may qualify for pension if they meet certain service, income and net worth limits set by law; are age 65 or older, permanently and totally disabled, a patient in a nursing home receiving skilled nursing care, receiving Social Security Disability Insurance, or receiving Supplemental Security Income. Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a VA recognized wartime period. The 90-day active service requirement does not apply to Veterans discharged from the military due to a service-connected disability. (Veterans may have to meet longer minimum periods of active duty if they entered active duty on or after Sept. 8, 1980; or if they were officers who entered active duty on or after Oct. 16, 1981.) The Veteran's discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the Veteran's own willful misconduct.

Payments are made to bring the Veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

Protected Pension: Pension beneficiaries, who were receiving a VA pension on December 31, 1978, and do not wish to elect the Improved Pension, will continue to receive the pension rate received on that date. This rate generally continues as long as the beneficiary's income remains within established limits, or net worth does not bar payment, and the beneficiary does not lose any dependents.

Beneficiaries must continue to meet basic eligibility factors, such as permanent and total disability for Veterans. VA must adjust rates for other reasons, such as a Veteran's hospitalization in a VA facility.

Veterans Pension: Congress establishes the maximum annual Veterans Pension rates. Payments are reduced by the amount of countable income of the Veteran, spouse, and dependent children. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized when counting income. When a Veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed $90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued to provide the Veteran with rehabilitation services.

Aid and Attendance and Housebound Benefits (Special Monthly Pension): Veterans and surviving spouses who are eligible for VA pensions are eligible for higher maximum pension rates if they qualify for aid and attendance or housebound benefits. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required in everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Veterans and surviving spouses who are ineligible for basic pension based on annual income may still be eligible for VA Pension if they are eligible for aid and attendance or housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

Claimants may apply for aid and attendance or housebound benefits by completing VA Form 21-2680 (http://www.va.gov/vaforms/form_detail.asp?FormNo=21-2680). Claimants may also write to the nearest VA regional office and include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for aid and attendance or housebound care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions

affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, VA may need to determine whether the claimant is confined to the home or immediate premises.

VA also pays a special $90 monthly rate to pension-eligible Veterans or surviving spouses with no dependents who receive Medicaid-covered nursing home care. These funds are available for the beneficiary's personal use and may not be used to offset the cost of his or her care.

Improved Disability Pension

Congress establishes the maximum annual pension rates. Payments are reduced by the amount of countable income of the veteran, spouse or dependent children. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized in determining countable income. When a veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed $90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued to provide the veteran with rehabilitation services.

Cost of Living Increases are generally set December 1 each year and can be found here:
http://www.benefits.va.gov/pension/current_rates_veteran_pen.asp

Protected Pension Programs

Pension beneficiaries who were receiving a VA pension on Dec. 31, 1978, and do not wish to elect the Improved Pension will continue to receive the pension rate they were receiving on that date. This rate generally continues as long as the beneficiary's income remains within established limits, his or her net worth does not bar payment, and the beneficiary does not lose any dependents. These beneficiaries must continue to meet basic eligibility factors, such as permanent and total disability for veterans, or status as a surviving spouse or child. VA must adjust rates for other reasons, such as a veteran's hospitalization in a VA facility. Protected Pension Rates can be found at:
http://www.benefits.va.gov/PENSIONANDFIDUCIARY/pension/protected_pension_rate_tables.asp

Medal of Honor Pension

VA administers pensions to recipients of the Medal of Honor. A Special Medal of Honor pension is available of $1299.61 per month above and beyond any military pensions or other benefits for which they may be eligible. The MOH pension is subject to cost of living
increases: http://www.benefits.va.gov/COMPENSATION/special_Benefit_Allowances_2014.asp

Education and Training Chapter 5

This chapter provides a summary of VA education and training benefits. Additional information can be found at: http://www.gibill.va.gov/ or by calling 1-888-GI-BILL-1 (1-888-442-4551).

Post – 9/11 GI Bill

Eligibility: The Post- 9/11 GI Bill is an education benefit program for Servicemembers and Veterans who served on active duty after Sept. 10, 2001. Benefits are payable for training pursued on or after Aug. 1, 2009. No payments can be made under this program for training pursued before that date.

To be eligible, the Servicemember or Veteran must serve at least 90 aggregate days on active duty after Sept. 10, 2001, and remain on active duty or be honorably discharged. Active duty includes active service performed by National Guard members under title 32 U.S.C. for the purposes of organizing, administering, recruiting, instructing, or training the National Guard; or under section 502(f) for the purpose of responding to a national emergency. Veterans may also be eligible if they were honorably discharged from active duty for a service-connected disability after serving 30 continuous days after Sept. 10, 2001. Generally, Servicemembers or Veterans may receive up to 36 months of entitlement under the Post-9/11 GI Bill.

Eligibility for benefits expires 15 years from the last period of active duty of at least 90 consecutive days. If released for a service-connected disability after at least 30 days of continuous service, eligibility ends 15 years from when the member is released for the service-connected disability. If, on Aug.1, 2009, the Servicemember or Veteran is eligible for the Montgomery GI Bill; the Montgomery GI Bill – Selected Reserve; or the Reserve Educational Assistance Program, and qualifies for the Post-9/11 GI Bill, an irrevocable election must be made to receive benefits under the Post-9/11 GI Bill.

In most instances, once the election to receive benefits under the Post-9/11 GI Bill is made, the individual will no longer be eligible to receive benefits under the relinquished program.

Based on the length of active duty service, eligible participants are entitled to receive a percentage of the following:

1. Full cost of in-state tuition and fees at public institutions and as of the 2015-2016 academic year, up to $21,084.89 towards tuition and fee costs at private and foreign institutions (paid directly to the school).
2. Monthly housing allowance equal to the basic allowance for housing payable to a military E-5 with dependents, in the same Zip code as the primary school (paid directly to the Servicemember, Veteran, or eligible dependents).
3. Yearly books and supplies stipend of up to $1,000 per year (paid directly to the Servicemember, Veteran, or eligible dependents).
4. A one-time payment of $500 paid to certain individuals relocating from highly rural areas.

Current Rates: http://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch33/ch33rates080115.asp

* The housing allowance is not payable to individuals pursuing training at half time or less.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, and tutorial assistance.

Individuals serving an aggregate period of active duty after Sept. 10, 2001 can receive the following percentages based on length of service:

Active Duty Service Maximum Benefit

Active Duty Service	Maximum Benefit
At least 36 months	100 percent
At least 30 continuous days and discharged due to service-connected disability	100 percent
At least 30 months < 36 months	90 percent
At least 24 months < 30 months	80 percent
At least 18 months < 24 months	70 percent
At least 12 months < 18 months	60 percent
At least 5 months < 12 months	50 percent
At least 90 days < 6 months	40 percent

The Yellow Ribbon G.I. Education Enhancement Program was enacted to potentially assist eligible individuals with payment of their tuition and fees in instances where costs exceed the in-state tuition charges at a public institution or the national maximum payable at private and foreign institutions. To be eligible, the student must be: A Veteran receiving benefits at the 100 percent benefit rate payable, a transfer-of-entitlement-eligible dependent child, or a transfer-of-entitlement eligible spouse of a Veteran.

The school of attendance must have accepted VA's invitation to participate in the program, state how much student tuition will be waived (up to 50 percent) and how many participants will be accepted into the program during the current academic year. VA will match the school's percentage (up to 50 percent) to reduce or eliminate out-of-pocket costs for eligible participants.

Transfer of Entitlement (TOE): DoD may offer members of the Armed Forces on or after Aug.1, 2009, the opportunity to transfer benefits to a spouse or dependent children. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized. DoD and the military services must approve all requests for this benefit. Members of the Armed Forces approved for the TOE may only transfer any unused portion of their Post-9/11 GI Bill benefits while a member of the Armed Forces, subject to their period of eligibility.

Marine Gunnery Sergeant John David Fry Scholarship

This scholarship entitles children of those who die in the line of duty on or after Sept. 11, 2001, to use Post-9/11 GI Bill benefits.

Eligible children:

- are entitled to 36 months of benefits at the 100 percent level
- have 15 years to use the benefit beginning on their 18th birthday
- may use the benefit until their 33rd birthday
- are not eligible for the Yellow Ribbon Program

Restoring GI Bill Fairness Act of 2011

The Restoring GI Bill Fairness Act of 2011 amended the Post-9/11 GI Bill. The provisions of the bill are applicable to training pursued under the Post-9/11 GI Bill that began on or after Aug. 1, 2011.

The legislation authorizes VA to pay more than the national maximum set for private schools (currently $17,500 or the appropriately reduced amount based on eligibility percentage) in tuition and fees under the Post-9/11 GI Bill for certain students attending private colleges and universities in seven states - Arizona, Michigan, New Hampshire, New York, Pennsylvania, South Carolina and Texas.

To qualify for the increased payment (also referred to as the "grandfathered" tuition and fee amount), students must have been enrolled in the same college or university since Jan. 4, 2011, and have been enrolled in a program for which the combined amount of tuition and fees for full-time attendance during the 2010-2011 academic year exceeded $17,500.

VOW to Hire Heroes Act of 2011

This law includes the Veterans Retraining Assistance Program (VRAP) for unemployed Veterans. The joint program of the VA and the Department of Labor (DoL) was designed to provide 12 months of retraining for up to 54,000 Veterans that were hardest hit by current economic conditions. Instead, more than 76,000 Veterans from nearly 150,000 applicants enrolled in its training programs between July 1, 2012 and March 31, 2014.
http://www.benefits.va.gov/vow/

The DoL provided employment assistance to every participating Veteran upon completion of their program. Opportunities in VA-approved programs of education offered by community colleges and technical schools led to associate degrees, non-college degrees, or certifications that prepared the Veterans for high-demand occupations.

VetSuccess on Campus: http://www.benefits.va.gov/vocrehab/vsoc.asp is designed to provide on-campus benefits assistance and readjustment counseling to assist Veterans in completing their college educations and entering the labor market in viable careers. Under this program, a full-time, experienced Vocational Rehabilitation Counselor and a part-time Vet Center Outreach Coordinator are assigned at each campus to provide VA benefits outreach, support, and assistance to ensure their health, educational, and benefit needs are met. Current locations include Cleveland State University, Community College of Rhode Island, Rhode Island College, University of Maryland University College, Western Michigan University, Kalamazoo Valley Community College, Kellogg Community College, Eastern Michigan University, University of Michigan - Ann Arbor, Washtenaw Community College, University of South Florida, Middle Tennessee State University, Eastern Kentucky University, Norfolk State University, Tidewater Community College, Tidewater Community College – Chesapeake, Tidewater Community College – Portsmouth, Tidewater Community College - Virginia Beach, Tarrant County College District - South Campus, Tarrant County College District - Northeast Campus, Texas A&M University - Central Texas, Sam Houston State University, University of Texas-San Antonio, Arizona State University, Boise State University, Salt Lake Community College, University of Utah, Portland State University, San Diego State University, University of Alaska –Anchorage, Central New Mexico Community College, and University of New Mexico.

Educational and Vocational Counseling Services: Refer to Chapter 10, "Transition Assistance," for detailed information on available services.

Montgomery GI Bill (MGIB)

Eligibility: VA educational benefits may be used while the service-member is on active duty or after the service member's separation from active duty with a fully honorable military discharge. Discharges "under honorable conditions" and "general" discharges do not establish eligibility.

Eligibility generally expires 10 years after the service member's discharge. However, there are exceptions for disability, re-entering active duty, and upgraded discharges.

All participants must have a high school diploma, equivalency certificate, or completed 12 hours toward a college degree before applying for benefits.

Previously, service members had to meet the high school requirement before they completed their initial active duty obligation. Those who did not may now meet the requirement and reapply for benefits. If eligible, they must use their benefits within 10 years from the date of last discharge from active duty.

Additionally, every veteran must establish eligibility under one of four categories.

Category 1 – Service after June 30, 1985

For Veterans who entered active duty for the first time after June 30, 1985, did not decline MGIB in writing, and had their military pay reduced by $100 a month for 12 months. Servicemembers can apply after completing two continuous years of service. Veterans must have completed three continuous years of active duty, or two continuous years of active duty if they first signed up for less than three years or have an obligation to serve four years in the Selected Reserve (the 2x4 program) and enter the Selected Reserve within one year of discharge.

Service members or veterans who received a commission as a result of graduation from a service academy or completion of an ROTC scholarship are not eligible under Category 1 unless they received their commission:

1. After becoming eligible for MGIB benefits (including completing the minimum service requirements for the initial period of active duty).
2. Or after Sept. 30, 1996, and received less than $3,400 during any one year under ROTC scholarship.

Service members or veterans who declined MGIB because they received repayment from the military for education loans are also ineligible under Category 1. If they did not decline MGIB and received loan repayments, the months served to repay the loans will be deducted from their entitlement.

Early Separation: Service members who did not complete the required period of military service may be eligible under Category 1 if discharged for one of the following:

1. Convenience of the government—with 30 continuous months of service for an obligation of three or more years, or 20 continuous months of service for an obligation of less than three years.
2. Service-connected disability.
3. Hardship.
4. A medical condition diagnosed prior to joining the military.
5. A condition that interfered with performance of duty and did not result from misconduct.

6. A reduction in force (in most cases).
7. Sole Survivorship (if discharged after 9/11/01)

Category 2 – Vietnam Era GI Bill Conversion

For veterans who had remaining entitlement under the Vietnam Era GI Bill on Dec. 31, 1989, and served on active duty for any number of days during the period Oct. 19, 1984, to June 30, 1985, for at least three continuous years beginning on July 1, 1985; or at least two continuous years of active duty beginning on July 1, 1985, followed by four years in the Selected Reserve beginning within one year of release from active duty.

Veterans not on active duty on Oct. 19, 1984, may be eligible under Category 2 if they served three continuous years on active duty beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve beginning within one year of release from active duty.

Veterans are barred from eligibility under Category 2 if they received a commission after Dec. 31, 1976, as a result of graduation from a service academy or completion of an ROTC scholarship.

However, such a commission is not a bar if they received the commission after becoming eligible for MGIB benefits, or received the commission after Sept. 30, 1996, and received less than $3,400 during any one year under ROTC scholarship.

Category 3 – Involuntary Separation/Special Separation

For veterans who meet one of the following requirements:

1. Elected MGIB before being involuntarily separated.
2. Or were voluntarily separated under the Voluntary Separation Incentive or the Special Separation Benefit program, elected MGIB benefits before being separated, and had military pay reduced by $1,200 before discharge.

Category 4 –Veterans' Educational Assistance Program (VEAP)

For veterans who participated in the Veterans Educational Assistance Program (VEAP) and:

1. Served on active duty on Oct. 9, 1996.
2. Participated in VEAP and contributed money to an account.
3. Elected MGIB by Oct. 9, 1997, and paid $1,200.

Veterans who participated in VEAP on or before Oct. 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from Oct. 9, 1996, through April 1, 2000, elected MGIB by Oct. 31, 2001, and contributed $2,700 to MGIB.

Certain National Guard service members may also qualify under Category 4 if they:

1. Served for the first time on full-time active duty in the National Guard between June 30, 1985, and Nov. 29, 1989, and had no previous active duty service.
2. Elected MGIB during the nine-month window ending on July 9, 1997.
3. And paid $1,200.

Payments: Effective Oct. 1, 2014, the rate for full-time training in college, technical or vocational school is $ $367.00 a month. Benefits are reduced for part-time training. Payments for other types of training follow different rules. Visit www.gibill.va.gov for more information. The maximum number of months Veterans can receive payments is 36 months at the full-time rate or the part-time equivalent. For details, consult http://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch1606/ch1606rates100114.asp.

The following groups qualify for the maximum: Veterans who served the required length of active duty, Veterans with an obligation of three years or more who were separated early for the convenience of the government and served 30 continuous months, and Veterans with an obligation of less than three years who were separated early for the convenience of the government and served 20 continuous months.

Types of Training Available: The following types of training are available:

1. Courses at colleges and universities leading to associate, bachelor or graduate degrees, including accredited independent study offered through distance education.
2. Courses leading to a certificate or diploma from business, technical or vocational schools.
3. Apprenticeship or on-the-job training for those not on active duty, including self-employment training begun on or after June 16, 2004, for ownership or operation of a franchise.
4. Correspondence courses, under certain conditions.
5. Flight training, if the veteran holds a private pilot's license upon beginning the training and meets the medical requirements.
6. State-approved teacher certification programs.
7. Preparatory courses necessary for admission to a college or graduate school.
8. License and certification tests approved for veterans.
9. Entrepreneurship training courses to create or expand small businesses.
10. Tuition assistance using MGIB as "Top-Up" (active duty service members).

Work-Study Program: Veterans who train at the three-quarter or full-time rate may be eligible for a work-study program in which they work for VA and receive hourly wages. The types of work allowed include:

1. Working in Veterans-related position at schools or other training facilities. Providing hospital or domiciliary care at a state home.
2. Working at national or state Veterans' cemeteries.
3. Various jobs within any VA facility.
4. Providing assistance in obtaining a benefit under title 38 U.S.C. at a state Veterans agency.
5. Assisting in the administration of chapters 1606 or 1607 of title 10 U.S.C. at a Department of Defense, Coast Guard, or National Guard facility.
6. Working in a Center for Excellence for Veterans Student Success.

Educational and Vocational Counseling: The Vocational Rehabilitation and Employment (VR&E) Program provides educational and vocational counseling to Servicemembers, Veterans, and certain dependents (U.S.C. Title 38, Section 3697) at no charge. These counseling services are designed to help an individual choose a vocational direction, determine the course needed to achieve the chosen goal, and evaluate the career possibilities open to them.

Assistance may include interest and aptitude testing, occupational exploration, setting occupational goals, locating the right type of training program, and exploring educational or training facilities which can be utilized to achieve an occupational goal.

Counseling services include, but are not limited to, educational and vocational counseling and guidance; testing; analysis of and recommendations to improve job-marketing skills; identification of employment, training, and financial aid resources; and referrals to other agencies providing these services.

Eligibility: Educational and vocational counseling services are available during the period the individual is on active duty with the armed forces and within 180 days of the estimated date of his or her discharge or release from active duty. The projected discharge must be under conditions other than dishonorable.

Servicemembers are eligible even if they are only considering whether or not they will continue as members of the armed forces. Veterans are eligible if not more than one year has elapsed since the date they were last discharged or released from active duty. Individuals who are eligible for VA education benefits may receive educational and vocational counseling at any time during their eligibility period. This service is based on having eligibility for a VA program such as Chapter 30 (Montgomery GI Bill); Chapter 31 (Vocational Rehabilitation and Employment); Chapter 32 (Veterans Education Assistance Program – VEAP); Chapter 33 (Post-9/11 GI Bill); Chapter 35 (Dependents' Educational Assistance Program) for certain spouses and dependent children; Chapter 18 (Spina Bifida Program) for certain dependent children; and Chapter 1606 and 1607 of Title 10. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized.

Veterans and Servicemembers may apply for counseling services using VA Form 28-8832, Application for Counseling. Veterans and Servicemembers may also write a letter expressing a desire for counseling services.

Upon receipt of either type of request for counseling from an eligible individual, an appointment for counseling will be scheduled. Counseling services are provided to eligible persons at no charge.

Veterans' Educational Assistance Program Eligibility: Active duty personnel could participate in the Veterans' Educational Assistance Program (VEAP) if they entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985, and made a contribution prior to April 1, 1987. The maximum contribution is $2,700. Active duty participants may make a lump-sum contribution to their VEAP account. For more information, visit the Web site at http://www.benefits.va.gov/gibill/veap.asp .

Service members who participated in VEAP are eligible to receive benefits while on active duty if:

1. At least 3 months of contributions are available, except for high school or elementary, in which only one month is needed.
2. And they enlisted for the first time after Sept. 7, 1980, and completed 24 months of their first period of active duty.

Service members must receive a discharge under conditions other than dishonorable for the qualifying period of service. Service members who enlisted for the first time after Sept. 7, 1980, or entered active duty as an officer or enlistee after Oct. 16, 1981, must have completed 24 continuous months of active duty, unless they meet a qualifying exception.

Eligibility generally expires 10 years from release from active duty, but can be extended under special circumstances.

Payments: DoD will match contributions at the rate of $2 for every $1 put into the fund and may make additional contributions, or "kickers," as necessary. For training in college, vocational or technical schools, the payment amount depends on the type and hours of training pursued. The maximum amount is $300 a month for full-time training.

Training, Work-Study, Counseling: VEAP participants may receive the same training, work-study benefits and counseling as provided under the Montgomery GI Bill.

Employment Services

The Veteran's Employment Center (VEC) https://www.ebenefits.va.gov/ebenefits/jobs is the federal government's single authoritative internet source for connecting transitioning Servicemembers, Veterans and their families to meaningful career opportunities. The VEC is the first government-wide product that brings together a reputable cadre of public and private employers with real job opportunities, and provides transitioning Servicemembers, Veterans and their families with the tools to translate their military skills into plain language and build a profile that can be shared – in real time – with employers who have made a public commitment to hire Veterans. In connection with the First Lady and Dr. Biden's Joining Forces initiative, the Departments of Veterans Affairs, Labor, Defense and Education, the Small Business Administration and the Office of Personnel Management, collaborated to design and develop the VEC to incorporate the best features of existing online employment tools.

Servicemembers and Veterans with Disabilities

Eligible Veterans or Servicemembers with disabilities who require assistance with obtaining and maintaining employment may receive services through the Vocational Rehabilitation & Employment (VR&E) program (see chapter 2 for eligibility information). VR&E staff assists Veterans and Servicemembers with achieving their employment goals by providing job development and placement services, which include: on-the-job training, job-seeking skills, resume development, interviewing skills and direct placement. VR&E has partnerships with federal, state and private agencies to provide direct placement of Veterans or Servicemembers. VR&E can assist with placement using the following resources:

On the Job Training Program: Employers hire Veterans at an apprentice wage, and VR&E supplements the salary up the journeyman wage (up to maximum allowable under OJT). As the Veterans progress through training, the employers begin to pay more of the salary until the Veterans reach journeyman level and the employers are paying the entire salary. VR&E will also pay for any necessary tools. Employers are also eligible for a federal tax credit for hiring an individual who participated in a vocational rehabilitation program.

Non-Paid Work Experience: The Non-Paid Work Experience (NPWE) program provides eligible Veterans the opportunity to obtain training and practical job experience concurrently. This program is ideal for Veterans or Servicemembers who have a clearly established career goal, and who learn easily in a hands-on environment. This program is also well suited for Veterans who are having difficulties obtaining employment due to lack of work experience. NPWE program may be established in a federal, state, or local (i.e. city, town, school district) government agencies only. The employer may hire the Veteran at any point during the NPWE.

Special Employer Incentive: The Special Employer Incentive (SEI) program is for eligible Veterans who face challenges in obtaining employment. Veterans approved to participate in the SEI program are hired by participating employers and employment is expected to continue following successful completion of the program. Employers may be provided this incentive to hire Veterans. If approved, the employer will receive reimbursement for up to 50 percent of the Veteran's salary during the SEI program, which can last up to six months.

Montgomery GI Bill Active Duty (Chapter 30) Increased Educational Benefit

Educational Assistance Allowance for active duty trainees under the Montgomery GI Bill - Active Duty (Ch. 30 of Title 38 U.S.C.) is provided at the following basic monthly rates, effective October 1, 2014.

For trainees on active duty, payment is limited to reimbursement of tuition and fees for the training taken.

If you participated in the "$600.00 buy-up" rates can be found HERE.

Beginning August 1, 2011, break (or interval pay) will no longer be payable under MGIB-AD except during periods your school is closed as a result of an Executive Order of the President or an emergency (such as a natural disaster or strike). For example, if your Fall term ends on December 15th and your Spring term begins January 10th, your January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. *Generally, benefits are payable for 10 years following your release from active duty.*

For current rates, visit:
http://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch30/ch30rates100114.asp

Veterans Educational Assistance Program (VEAP)

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a $2 for $1 basis by the Government. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

Survivors' and Dependents' Educational Assistance Program (DEA)

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Special Restorative Training is available to persons eligible for DEA benefits. The Department of Veterans Affairs may prescribe special restorative training where needed to overcome or lessen the effects of a physical or mental disability for the purpose of enabling an eligible person to pursue a program of education, special vocational program or other appropriate goal. Medical care and treatment or psychiatric treatment is not included. Contact your local VA office for more information.

Special Vocational Training is also available to persons eligible for DEA benefits. This type of program may be approved for an eligible person who is not in need of Special Restorative Training, but who requires such a program because of a mental or physical handicap. Contact your local VA office for more information.

Please note: Section 301 of Public Law 109-461 adds a new category to the definition of "eligible person" for DEA benefits. The new category includes the spouse or child of a person who:

- VA determines has a service-connected permanent and total disability AND
- At the time of VA's determination is a member of the Armed Forces who is hospitalized or receiving outpatient medical care, services, or treatment AND
- Is likely to be discharged or released from service for this service-connected disability.

Persons eligible under this new provision may be eligible for DEA benefits effective December 23, 2006, the effective date of the law.

Home Loan Guaranty Chapter 6

VA home loan guaranties are issued to help eligible service members, veterans, reservists and unmarried surviving spouses to obtain homes, condominiums, residential cooperative housing units, and manufactured homes, and to refinance loans. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized. For additional information or to obtain VA loan guaranty forms, visit http://www.homeloans.va.gov/.

Loan Uses: A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. It can be used to obtain a loan to:

1. Buy or build a home.
2. Buy a residential condominium.
3. Repair, alter or improve a home owned by the Veteran and occupied as a home.
4. Refinance an existing home loan.
5. Buy a manufactured home and/or lot.
6. Install a solar heating or cooling system or other energy-efficient improvements.

Eligibility: In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility, and agree to live in the property. http://www.benefits.va.gov/homeloans/purchaseco_certificate.asp

Periods of Eligibility

World War II: (1) active duty service after Sept. 15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service unless discharged early for a service-connected disability.

Post-World War II: (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty service unless discharged early for a service-connected disability.

Korean War: (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for a service-connected disability.

Post-Korean War: (1) active duty between Jan. 31, 1955, and Aug. 5, 1964; (2) discharge under conditions other than dishonorable; (3) 181 days continuous service, unless discharged early for a service-connected disability.

Vietnam: (1) active duty after Aug. 4, 1964, and prior to May 8, 1975; (2) discharge under conditions other than dishonorable; and (3) 90 days total service, unless discharged early for a service-connected disability. For veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

Post-Vietnam: (1) active duty after May 7, 1975, and prior to Aug. 2, 1990; (2) active duty for 181 continuous days, all of which occurred after May 7, 1975; and (3) discharge under conditions other than dishonorable or early discharge for service-connected disability.

24-Month Rule: If service was between Sept. 8, 1980, (Oct. 16, 1981, for officers) and Aug. 1, 1990, veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable. Exceptions are allowed if the veteran completed at least 181 days of active duty service but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability.

Exceptions are allowed if the veteran completed at least 90 days of active duty but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability. Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, served at least 90 days, and received an honorable discharge.

Gulf War: Veterans of the Gulf War era, August 2, 1990 to a date to be determined, must generally complete 24 months of continuous active duty service or the full period (at least 90 days) for which they were called to active duty, and be discharged under conditions other than dishonorable.

Active Duty Personnel: Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

Eligibility for Reserves and/or Guard (not activated): Members of the Reserves and National Guard who are not otherwise eligible for loan guaranty benefits are eligible upon completion of 6 years service in the Reserves or Guard (unless released earlier due to a service-connected disability). The applicant must have received an honorable (a general or under honorable conditions is not qualifying) discharge from such service unless he or she is either in an inactive status awaiting final discharge, or still serving in the Reserves or Guard.

Surviving Spouses: Some spouses of Veterans may have home loan eligibility. They are:

- the unmarried surviving spouse of a Veteran who died as a result of service or service-connected causes
- the surviving spouse of a Veteran who dies on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after Dec. 16, 2003
- the spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days.

Eligibility under this MIA/POW provision is limited to one-time use only.

Surviving spouses of Veterans who died from non service-connected causes may also be eligible if any of the following conditions are met: The Veteran was rated totally disabled for 10 years or more immediately preceding death, or was rated totally disabled for not less than five years from date of discharge or release from active duty to date of death, or was a former prisoner of war who died after Sept. 30, 1999, and was rated totally disabled for not less than one year immediately preceding death. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized.

Guaranty Amount

Under the Home Loan Guaranty program, VA does not make loans to Veterans and Servicemembers; VA guarantees loans made by private-sector lenders. The guaranty amount is what VA could pay a lender should the loan go to foreclosure.

VA's guaranteed home loans have no maximum loan amount, only a maximum guaranty amount, which is set forth in law. However, due to secondary market requirements, lenders typically require that the VA guaranty, plus any downpayment provided by a Veteran, total 25 percent of the loan amount. As a result, an amount equal to four times VA's maximum guaranty amount is customarily referred to as a "loan limit." Loans for the loan limit or less are typically available to Veterans with no downpayment; loans for more than the loan limit generally require downpayments. VA's maximum guaranty amounts are established annually, and vary, depending on the size of the loan and the location of the property.

Visit: http://www.benefits.va.gov/homeloans/purchaseco_loan_limits.asp for information on VA's maximum guaranty.

Required Occupancy: To qualify for a VA home loan, a Veteran or the spouse of an active-duty Servicemember must certify that he or she intends to occupy the home. A dependent child of an active-duty Servicemember also satisfies the occupancy requirement when refinancing a VA-guaranteed loan solely to reduce the interest rate, a Veteran need only certify to prior occupancy.

Financing, Interest Rates and Terms: http://www.benefits.va.gov/homeloans/index.asp - Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, credit unions, and mortgage brokers. VA-guaranteed loans can have either a fixed interest rate or an adjustable rate, where the interest rate may adjust up to one percent annually and up to five percent over the life of the loan. VA does not set the interest rate. Interest rates are negotiable between the lender and borrower on all loan types.

Veterans may also choose a different type of adjustable rate mortgage called a hybrid ARM, where the initial interest rate remains fixed for three to 10 years. If the rate remains fixed for less than five years, the rate adjustment cannot be more than one percent annually and five percent over the life of the loan. For a hybrid ARM with an initial fixed period of five years or more, the initial adjustment may be up to two percent. The Secretary has the authority to determine annual adjustments thereafter. Currently annual adjustments may be up to two percentage points and six percent over the life of the loan.

If the lender charges discount points on the loan, the Veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the Veteran may not be included in the loan (with the exception that up to two points may be included in interest rate reduction refinancing loans). The term of the loan may be for as long as 30 years and 32 days.

Loan Assumption Requirements and Liability: VA loans made on or after March 1, 1988, are not assumable without the prior approval of VA or its authorized agent (usually the lender collecting the monthly payments). To approve the assumption, the lender must ensure that the borrower is a satisfactory credit risk and will assume all of the Veteran's liabilities on the loan. If approved, the borrower will have to pay a funding fee that the lender sends to VA, and the Veteran will be released from liability to the federal government. A release of liability does not mean that a Veteran's guaranty entitlement is restored. That occurs only if the borrower is an eligible Veteran who agrees to substitute his or her entitlement for that of the seller. If a Veteran allows assumption of a loan without prior approval, then the lender may demand immediate and full payment of the loan, and the Veteran may be liable if the loan is foreclosed and VA has to pay a claim under the loan guaranty.

Loans made prior to March 1, 1988, are generally freely assumable, but Veterans should still request VA's approval in order to be released of liability. Veterans whose loans were closed after Dec. 31, 1989, usually have no liability to the government following a foreclosure, except in cases involving fraud, misrepresentation, or bad faith, such as allowing an unapproved assumption. However, for the entitlement to be restored, any loss suffered by VA must be paid in full.

VA Assistance to Veterans in Default: VA urges all Veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular

opinion, servicers do not want to foreclose because foreclosure costs a lot of money. Depending on a Veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installment each month plus part of the missed installments.
- Special Forbearance – The servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example of when this would be likely is when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to pay off the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

Servicemembers Civil Relief Act

Veteran borrowers may be able to request relief pursuant to the Servicemembers Civil Relief Act (SCRA). In order to qualify for certain protections available under the Act, their obligation must have originated prior to their current period of active military service. SCRA may provide a lower interest rate during military service and for up to one year after service ends, and provide forbearance, or prevent foreclosure or eviction up to nine months from period of military service.

Assistance to Veterans with VA-Guaranteed Home Loans

When a VA-guaranteed home loan becomes delinquent, VA may provide supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default.

However, in cases where the servicer is unable to help the Veteran borrower, VA has loan technicians in eight Regional Loan Centers and two special servicing centers who take an active role in interceding with the mortgage servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call **1-877 827-3702** to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help save the loan.

VA Acquired Property Foreclosures

VA acquires properties as a result of foreclosures VA-guaranteed and VA-owned loans. A private contractor is currently marketing the acquired properties through listing agents using local Multiple Listing Services. A listing of "VA Properties for Sale" may be found at listings.vrmco.com/. Contact a real estate agent for information on purchasing a VA-acquired property.

Preventing Veteran Homelessness

Veterans who feel they may be facing homelessness as a result of losing their home can call **1-877-4AID VET (877-424-3838)** or go to www.va.gov/HOMELESS/index.asp to receive assistance from VA.

Assistance to Veterans with Non-VA Guaranteed Home Loans

For Veterans or Servicemembers who have a conventional or sub-prime loan, VA has a network of eight Regional Loan Centers and two special servicing centers that can offer advice and guidance. Borrowers may visit www.benefits.va.gov/homeloans/, or call toll free **1-877-827-3702** to speak with a VA loan technician. However, unlike when a Veteran has a VA-guaranteed home loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contact his/her servicer as quickly as possible.

VA Refinancing of a Non-VA Guaranteed Home Loan

Veterans with conventional home loans now have new options for refinancing to a VA-guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property, which is up from the previous limit of 90 percent.

Additionally, Congress raised VA's maximum loan guaranty for these types of refinancing loans. Loan limits were effectively raised from $144,000 to $417,000. High-cost counties have even higher maximum loan limits. VA county loan limits can be found at www.benefits.va.gov/homeloans/. These changes will allow more qualified Veterans to refinance through VA, allowing for savings on interest costs and avoiding foreclosure.

Other Assistance for Delinquent Veteran Borrowers

If VA is not able to help a Veteran borrower retain his/her home (whether a VA-guaranteed loan or not), the HOPE NOW Alliance may be of assistance. HOPE NOW is a joint alliance consisting of servicers, counselors, and investors whose main goal is to assist distressed borrowers retain their homes and avoid foreclosure. They have expertise in financial counseling, as well as programs that take advantage of relief measures that VA cannot. HOPE NOW provides outreach, counseling and assistance to homeowners who have the willingness and ability to keep their homes but are facing financial difficulty as a result of the crisis in the mortgage market. The HOPE NOW Alliance can be reached at **(888) 995-HOPE (4673)**, or by visiting www.benefits.va.gov/homeloans/.

For more information go to www.benefits.va.gov/homeloans, or call **(877) 827-3702**

Loans for Native American Veterans

Eligible Native American Veterans can obtain a loan from VA to purchase, construct, or improve a home on Federal Trust Land, or to reduce the interest rate on such a VA loan. Native American Direct Loans are only available if a memorandum of understanding exists between the tribal organization and VA.
http://www.benefits.va.gov/homeloans/nadl.asp

Veterans who are not Native American, but who are married to Native American non-Veterans, may be eligible for a direct loan under this program. To be eligible for such a loan, the qualified non-Native American Veteran and the Native American spouse must reside on Federal Trust Land, and both the Veteran and spouse must have a meaningful interest in the dwelling or lot.

The following safeguards have been established to protect Veterans:

1. VA may suspend from the loan program those who take unfair advantage of Veterans or discriminate because of race, color, religion, sex, disability, family status, or national origin.
2. The builder of a new home (or manufactured) is required to give the purchasing Veteran either a one-year warranty or a 10-year insurance-backed protection plan.

3. The borrower obtaining a loan may only be charged closing costs allowed by VA.
4. The borrower can prepay without penalty the entire loan or any part not less than one installment or $100.
5. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

VA Life Insurance Chapter 7

For complete details on government life insurance, visit the VA Internet site: http://www.insurance.va.gov/ or call toll-free 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, address changes, policy loans, naming beneficiaries and reporting the death of the insured.

If the insurance policy number is not known, send whatever information is available, such as the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 42954
Philadelphia, PA 19101

For information about Servicemembers' Group Life Insurance, Veterans Group Life Insurance, Servicemembers' Group Life Insurance Traumatic Injury Protection, or Servicemembers' Group Life Insurance Family Coverage, visit the Website above or call the Office of Servicemembers' Group Life Insurance directly at 1-800-419-1473.

Service Members' Group Life Insurance (SGLI)

The following are automatically insured for $400,000 under SGLI:

1. Active-duty members of the Army, Navy, Air Force, Marines and Coast Guard.
2. Commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service.
3. Cadets or midshipmen of the military academies.
4. Members, cadets and midshipmen of the ROTC while engaged in authorized training.
5. Members of the Ready Reserves who are scheduled to perform at least 12 periods of inactive training per year.
6. Members who volunteer for assignment to a mobilization category in the Individual Ready Reserve.

Individuals may elect in writing to be covered for a lesser amount or no coverage. SGLI coverage is available in $50,000 increments up to the maximum of $400,000.

Full-time Servicemembers on active duty are covered 365 days per year. Coverage is in effect during the period of active duty or inactive duty training and for 120 days following separation or release from duty. Reservists or National Guard members who have been assigned to a unit in which they are scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes are also covered 365 days of the year and for 120 days following separation or release from duty.

Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage described above. Part-time coverage generally applies to Reservists/National Guard members who drill only a few days in a year. These individuals are covered only while on active duty or active duty for training, or traveling to and from such duty. Members covered part-time do not receive 120 days of free coverage after separation unless they incur or aggravate a disability during a period of duty.

SGLI Traumatic Injury Protection: Members of the armed services serve our nation heroically during times of great need, but what happens when they experience great needs of their own because they have sustained a traumatic injury? Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) helps severely injured Servicemembers who have suffered physical losses through their time of need with a one-time payment. The amount varies depending on the loss, but it could make a difference in the lives of Servicemembers by allowing their families to be with them during their recovery. TSGLI helps them with unforeseen expenses or gives them a financial head start on life after recovery.

TSGLI is attached to Servicemembers' Group Life Insurance (SGLI). An additional $1.00 is added to the Servicemember's SGLI premium to cover TSGLI. After December 1, 2005, all Servicemembers who are covered by SGLI are automatically also covered by TSGLI. TSGLI cannot be declined unless the Servicemember also declines basic SGLI. TSGLI claims are adjudicated by the individual military branches of service.

In addition, there is retroactive TSGLI coverage for Servicemembers who sustained a qualifying loss between Oct. 7, 2001 and November 30, 2005, regardless of where it occurred. TSGLI coverage is payable to these Servicemembers regardless of whether they had SGLI coverage in force.

For more information, and branch of service contact information, visit http://benefits.va.gov/insurance/tsgli.asp, or call the appropriate telephone number below:

Active Duty Air Force	**1-800-433-0048**	Marine Corps	**1-877-216-0825**
Air Force Reserves	**1-800-525-0102**	Navy	**1-800-368-3202**
Air National Guard	**1-240-612-9072**	NOAA	**1-301-713-3444**
Army	**1-800-237-1336**	PHS	**1-301-427-3280**
Coast Guard	**1-703-872-6647**		

Servicemembers' Group Life Insurance Family Coverage: FSGLI Family Coverage consists of spousal coverage and dependent child coverage. FSGLI provides up to $100,000 of life insurance coverage for spouses of Servicemembers with full-time SGLI coverage, not to exceed the amount of SGLI the member has in force. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized.

FSGLI is a Servicemembers' benefit; the member pays the premium and is the only person allowed to be the beneficiary of the coverage. FSGLI spousal coverage ends when: 1) the Servicemember elects in writing to terminate coverage on the spouse; 2) the Servicemember elects to terminate his or her own SGLI coverage; 3) the Servicemember dies; 4) the Servicemember separates from service; or 5) the Servicemember is divorced from the spouse. The insured spouse may convert his or her FSGLI coverage to a permanent policy offered by participating private insurers within 120 days of the date of any of the termination events noted above. FSGLI dependent coverage of $10,000 is also automatically provided for dependent children of Servicemembers insured under SGLI, with no premium required.

Veterans' Group Life Insurance: SGLI may be converted to Veterans' Group Life Insurance (VGLI), which provides renewable term coverage to:

1. Veterans who had full-time SGLI coverage upon separation from active duty or the reserves.

2. Members of the Ready Reserves/National Guard with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a period of active duty or a period of inactive duty for less than 31 days that renders them uninsurable at standard premium rates.
3. Members of the Individual Ready Reserve and Inactive National Guard.

Servicemembers must apply for VGLI within one year and 120 days from separation. Servicemembers who apply for VGLI within 240 days of separation do not need to submit evidence of good health, while Servicemembers who apply after the 240-day period must submit evidence of insurability.

VGLI insured's who are under age 60 and have less than $400,000 in coverage can purchase up to $25,000 of additional coverage on each five-year anniversary of their coverage, up to the maximum $400,000. No medical underwriting is required for the additional coverage.

SGLI Disability Extension: Servicemembers who are totally disabled at the time of separation (unable to work), can apply for the SGLI Disability Extension, which provides free coverage for up to two years from the date of separation. To apply, Servicemembers must complete and return SGLV 8715, the SGLI Disability Extension Application.

Those covered under the SGLI Disability Extension are automatically converted to VGLI at the end of their extension period, subject to the payment of premiums. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company.

Accelerated Death Benefits: Like many private life insurance companies, the SGLI, FSGLI and VGLI programs offer an accelerated benefits option to terminally ill insured's. An insured member is considered to be terminally ill if he or she has a written medical prognosis of 9 months or less to live. All terminally ill members are eligible to receive up to 50 percent of their SGLI or VGLI coverage in a lump sum. Accelerated benefits paid prior to death are not, of course, available for payment to survivors. To apply, an insured member must submit SGLV 8284, Servicemember/Veteran Accelerated Benefit Option Form.

Service-Disabled Veterans' Insurance: Veterans who separated from Service on or after April 25, 1951 under other than dishonorable conditions who have service-connected disabilities, even zero percent, disability but are otherwise in good health, may apply to VA for up to $10,000 in life insurance coverage under the Service-Disabled Veterans' Insurance (S-DVI) program. Applications must be submitted within two years from the date of being notified of the approval of a new service-connected disability by VA.

Veterans who are totally disabled may apply for a waiver of premiums and additional supplemental insurance coverage of up to $30,000. However, premiums cannot be waived on the additional supplemental insurance. To be eligible for this type of supplemental insurance, Veterans must meet all of the following three requirements:

1. Be under age 65.
2. Be eligible for a waiver of premiums due to total disability.
3. Apply for additional insurance within one year from the date of notification of waiver approval on the basic S-DVI policy.

Veterans' Mortgage Life Insurance: VMLI is mortgage protection insurance available to severely disabled Veterans who have been approved by VA for a Specially Adapted Housing Grant (SAH). Maximum coverage is the smaller of the existing mortgage balance or $200,000, and is payable only to the mortgage company. Protection is issued automatically following SAH approval, provided the Veteran submits mortgage information required to establish a premium and does not decline coverage. Coverage automatically terminates when the mortgage is paid off. If a mortgage is disposed of through sale of the property, VMLI may be obtained on the mortgage of another home.

Other Insurance Information

The following information applies to policies issued to World War II, Korean, and Vietnam-era Veterans and any Service-Disabled Veterans Insurance policies. Policies in this group are prefixed by the letters K, V, RS, W, J, JR, JS, or RH.

Insurance Dividends Issued Annually: World War II, and Korean-era Veterans with active policies beginning with the letters V, RS, W, J, JR, JS, or K earn tax-free dividends annually on the policy anniversary date. (Policies prefixed by RH do not earn dividends.) Policyholders do not need to apply for dividends, but may select from among the following dividend options:

1. Cash: The dividend is paid directly to the insured either by a mailed check or by direct deposit to a bank account.
2. Paid-Up Additional Insurance: The dividend is used to purchase additional insurance coverage.
3. Credit or Deposit: The dividend is held in an account for the policyholder with interest. Withdrawals from the account can be made at any time. The interest rate may be adjusted.
4. Net Premium Billing Options: These options use the dividend to pay the annual policy premium. If the dividend exceeds the premium, the policyholder has options to choose how the remainder is used. If the dividend is not enough to pay an annual premium, the policyholder is billed the balance.
5. Other Dividend Options: Dividends can also be used to repay a loan or pay premiums in advance.

Reinstating Lapsed Insurance: Lapsed term policies may be reinstated within five years from the date of lapse. A five-year term policy that is not lapsed at the end of the term is automatically renewed for an additional five years. Lapsed permanent plans may be reinstated within certain time limits and with certain health requirements. Reinstated permanent plan policies require repayment of all back premiums, plus interest.

Converting Term Policies: Term policies are renewed automatically every five years, with premiums increasing at each renewal. Premiums do not increase after age 70. Term policies may be converted to permanent plans, which have fixed premiums for life and earn cash and loan values.

Dividends on Capped Term Policies: Effective Sept. 2000, VA provides either a cash dividend or paid-up insurance on term policies whose premiums have been capped. Veterans with National Service Life Insurance (NSLI) term insurance that has renewed at age 71 or older and who stop paying premiums on their policies will be given a "termination dividend." This dividend can either be received as a cash payment or used to purchase a reduced amount of paid-up insurance, which insures the Veteran for life with no premium payments required. The amount of the reduced paid-up insurance remains level. This does not apply to S-DVI (RH) policies.

Borrowing on Policies: Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance after the insurance is in force for one year or more. Interest is compounded annually. The loan interest rate is variable and may be obtained by calling toll-free **1-800-669-8477**.

Burial and Memorial Benefits Chapter 8

Veterans discharged from active duty under conditions other than dishonorable; Servicemembers who die while on active duty, active duty for training, or inactive duty training; and spouses and dependent children of Veterans and active duty service members, may be eligible for VA burial and memorial benefits. (For the purposes of this chapter, the term "Veteran" includes eligible persons who die during active duty service.) The Veteran does not have to die before a spouse or dependent child can be eligible for burial or memorial benefits. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized.

Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible Veterans, spouses and dependents at no cost and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits may also include a burial flag (with case for active duty), and military funeral honors.

With certain exceptions, active duty service beginning after Sept. 7, 1980, as an enlisted person, and after Oct. 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration). Active duty for training, by itself, while serving in the reserves or National Guard, is not sufficient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death, or would have been upon reaching requisite age. See Chapter 8 for more information.

Certain otherwise eligible individuals found to have committed federal or state capital crimes are barred from burial or memorialization in a VA national cemetery, and from receipt of Government-furnished headstones, markers, medallions, burial flags, and Presidential Memorial Certificates. Veterans and other claimants for VA burial benefits have the right to appeal decisions made by VA regarding eligibility for national cemetery burial or other memorial benefits. Chapter 13 discusses the procedures for appealing VA claims. This chapter contains information on the full range of VA burial and memorial benefits. Readers with questions may contact the nearest national cemetery, listed by state in the VA Facilities section of this book, call **1-800-827-1000**, or visit the web site at www.cem.va.gov/.

Surviving spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry. Unmarried dependent children of Veterans who are under 21 years of age, or under 23 years of age if a full-time student at an approved educational institution, are eligible for burial. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, also are eligible.

Certain Parents of servicemembers who die as a result of hostile activity or from combat training-related injuries may be eligible for burial in a national cemetery with their child. The biological or adopted parents of a servicemember who died in combat or while performing training in preparation for a combat mission, who leaves no surviving spouse or dependent child, may be buried with the deceased servicemember if there is available space. Eligibility is limited to servicemembers who died on or after Oct. 7, 2001, and biological or adoptive parents who died on or after Oct. 13, 2010.

The next of kin or authorized representative (e.g., funeral director) makes interment arrangements at time of need by contacting the National Cemetery Scheduling Office (see information available at http://www.cem.va.gov/burial_benefits/need.asp or, in some cases, the national cemetery in which burial is desired. VA normally does not conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made before 1973 by the Department of the Army.

VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial. A copy of the Veteran's discharge document that specifies the period(s) of active duty and character of service is usually sufficient to determine eligibility. A copy of the deceased's death certificate and proof of relationship to the Veteran (for eligible family members) may be required.

VA operates 131 national cemeteries, of which 72 are currently open for both new casket and cremation interments and 18 may accept new interment of cremated remains only. Burial options are limited to those available at a specific cemetery and may include in-ground casket, or interment of cremated remains in a columbarium, in-ground, or in a scattering area. Contact the national cemetery directly, or visit our website at http://www.cem.va.gov/ to determine if a particular cemetery is open for new burials, and what other options are available.

Headstones, Markers and Medallions

Veterans, Veterans, active duty service members, and retired Reservists and National Guard service members, are eligible for an inscribed headstone or marker for their unmarked grave at any cemetery – national, state veterans, tribal, or private. VA will deliver a headstone or marker at no cost, anywhere in the world.

For eligible Veterans or service members buried in a private cemetery whose deaths occurred on or after Nov. 1, 1990, VA may furnish a government headstone or marker (even if the grave is already marked with a private one); or VA may furnish a medallion to affix to an already existing privately-purchased headstone or marker.

Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national or State Veterans cemetery.

Flat markers are available in bronze, granite or marble. Upright headstones come in granite or marble. The style provided will be consistent with existing monuments at the place of burial. Niche markers are available to mark columbaria used for inurnment of cremated remains. Medallions are made of bronze and are available in three sizes: 5-inch, 3-inch, and 1 ½-inch. Headstones, markers and medallions previously furnished by the government may be replaced at the government's expense if badly deteriorated, illegible, vandalized or stolen.

Headstones or markers for VA national cemeteries will be ordered by the cemetery director using information provided by the next of kin or authorized representative.

Headstones or Markers for private cemeteries: Before ordering, the next of kin or authorized representative should check with the cemetery to ensure that the Government-furnished headstone or marker will be accepted. All installation fees at private cemeteries are the responsibility of the applicant. To submit a claim for a headstone or marker for a gravesite in a private cemetery, use VA Form 40-1330, Application for Standard Government Headstone or Marker (available at www.va.gov/vaforms/). A copy of the Veteran's military discharge document is required. Mail forms to:

Memorial Programs Service
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3903.

The form and supporting documents may also be faxed toll free to **1-800-455-7143**.

"In Memory Of" Markers: VA provides memorial headstones and markers with "In Memory Of" as the first line of inscription for those whose remains have not been recovered or identified, were buried at sea, donated to science or cremated and scattered. Eligibility is the same as for regular headstones and markers. There is no fee when the "In

Memory Of" marker is placed in a national cemetery. All installation fees at private cemeteries are the responsibility of the applicant. Memorial headstones/markers for spouses and dependents can be provided only for placement in a national or State veteran's cemetery.

Inscriptions: Headstones and markers must be inscribed with the name of the deceased, branch of service, and year of birth and death. They also may be inscribed with other optional information, including an emblem of belief and, space permitting, additional text including military rank; war service such as "World War II;" complete dates of birth and death; military awards; military organizations; civilian or Veteran affiliations; and personalized words of endearment.

Medallion in lieu of government headstone or marker for private cemeteries: For Veterans or service members whose death occurred on or after Nov. 1, 1990, VA is authorized to provide a medallion instead of a headstone or marker if the grave is in a private cemetery and already marked with a privately-purchased headstone or marker. To submit a claim for a medallion to be affixed to a private headstone/marker in a private cemetery, use VA Form 40-1330M, Claim for Government Medallion (available at www.va.gov/vaforms). A copy of the Veteran's military discharge document is required. Mail forms to Memorial Programs Service, Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to **1-800-455-7143**.

To check the status of a claim for a headstone or marker for placement in a national, state, or tribal Veterans cemetery, please call the cemetery. To check the status of one being placed in a private cemetery, please contact the Applicant Assistance Unit at **1-800-697-6947** or via email at mps.headstone@va.gov.

Other Memorialization

Presidential Memorial Certificates are issued to recognize the military service of honorably discharged deceased Veterans and persons who died in the active military, naval, or air service. Next of kin, relatives and other loved ones may apply for a certificate by mailing, or faxing a completed and signed VA Form 40-0247, Presidential Memorial Certificate Request Form (available at www.va.gov/vaforms/), along with a copy of the Veteran's military discharge documents or proof of honorable military service. The processing of requests sent without supporting documents will be delayed until eligibility can determined. Eligibility requirements can be found at www.cem.va.gov.

Burial Flags: Generally, VA will furnish a U.S. burial flag to memorialize Veterans who received other than dishonorable discharge. This includes certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S armed forces and who died on or after April 25, 1951. Also eligible for a burial flag are Veterans who were entitled to retired pay for service in the Reserve or National Guard, or would have been entitled if over age 60; and members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve. The next of kin may apply for the flag at any VA regional office or U.S. Post Office by completing VA Form 21-2008, Application for United States Flag for Burial Purposes (available at www.va.gov/vaforms/). In most cases, a funeral director will help the family obtain the flag.

Reimbursement of Burial Expenses: VA will pay a burial allowance up to $2,000 if the Veteran's death is service-connected. In such cases, the person who bore the Veteran's burial expenses may claim reimbursement from VA.

In some cases, VA will pay the cost of transporting the remains of a Veteran whose death was service-connected to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

Burial Allowance: VA will pay a burial and funeral allowance of up to $2,000 for Veterans who die from service-connected causes. VA will pay a burial and funeral allowance of up to $300 for Veterans who, at the time of death from non-service-connected causes, were entitled to receive pension or compensation or would have been entitled if

they were not receiving military retirement pay. VA will pay a burial and funeral allowance of up to $722 when the Veteran's death occurs in a VA facility, a VA-contracted nursing home or a state Veterans nursing home. In cases in which the Veteran's death was not service connected, claims must be filed within two years after burial or cremation.

Plot Allowance: VA will pay a plot allowance of up to $722 when a Veteran is buried in a cemetery not under U.S. government jurisdiction if: the Veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the Veteran was receiving compensation or pension or would have been if the Veteran was not receiving military retired pay; or the Veteran died in a VA facility. The plot allowance may be paid to the state for the cost of a plot or interment in a state-owned cemetery reserved solely for Veteran burials if the Veteran is buried without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

Military Funeral Honors: Upon request, DoD will provide military funeral honors consisting of folding and the presenting of the United States flag and the playing of "Taps." A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased's branch of service.

Family members should inform their funeral director if they want military funeral honors. DoD maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors only to request honors. VA can help arrange honors for burials at VA national cemeteries. Veterans service organizations or volunteer groups may help provide honors. For more information, visit https://www.dmdc.osd.mil/mfh/.

Veterans Cemeteries Administered by Other Agencies

Department of the Army: Administers Arlington National Cemetery and other Army installation cemeteries. Eligibility is generally more restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211, or visit www.arlingtoncemetery.mil/ **.**

Department of the Interior: Administers two active national cemeteries – Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility is similar to VA national cemeteries. For information, call **(202) 208-4747** or write:

Department of Interior
National Park Service
1849 C. St. NW
Washington, D.C. 20240

State and Tribal Veterans Cemeteries: Currently 87 state and four Tribal Veterans cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements and some require state residency. Some services, particularly for family members, may require a fee. Contact the state or tribal veterans' cemetery or the state veterans affairs office for information. To locate a State or Tribal Veterans cemetery, visit http://www.cem.va.gov/grants/veterans_cemeteries.asp.

Reserve and National Guard Chapter 9

Eligibility for VA Benefits

Reservists who served on active duty establish veteran status and may be eligible for the full-range of VA benefits, depending on the length of active military service and a discharge or release from active duty under conditions other than dishonorable. In addition, reservists not activated may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits if activated for federal service during a period of war or domestic emergency. Activation for other than federal service does not qualify guard members for all VA benefits. Claims for VA benefits based on federal service filed by members of the National Guard should include a copy of the military orders, presidential proclamation or executive order that clearly demonstrates the federal nature of the service.

Transition Assistance Advisor Program

The Transition Assistance Advisor (TAA) program is a partnership between the National Guard and VA to assist Veterans. The TAA Program, housed within the National Guard (NG) Office of Warrior Support, places a NG/VA trained expert at the NG Headquarters in each of the 50 states as well as PR, GU, VI, and the District of Columbia. The advisor serves as an advocate for Guard members and their families, as well as other geographically dispersed military members and families. In collaboration with state and local coalition partners, the TAA Program provides VA benefit enrollment assistance, referrals, and assists in facilitating access for Veterans through the overwhelming maze of programs, with the compassion of someone who knows what it is like to transition from the Guard to active duty and then back to civilian status.

Advisors receive annual training from VA experts in VA health care and benefits to assist Guard members and their families with access to VA health care facilities and TRICARE facilities within their network. To find a local Transition Assistance Advisor call: **1-877-577-6691** or go to www.taapmo.com.

Qualifying for VA Health Care

Under the "Combat Veteran" authority, Combat Veterans who were discharged or released from active service on or after Jan. 28, 2003, are eligible for enrollment in Priority Group 6, unless eligible for enrollment in a higher priority group. This authority provides a 5-year enrollment period, which begins on the discharge or separation date. These Combat Veterans are eligible for health care services and community living care for conditions possibly related to their military service, and are not required to disclose their income information unless they would like to be considered for a higher priority status, beneficiary travel benefits, or exemption of co-pays for care unrelated to their military service.

Activated Reservists and members of the National Guard are eligible if they served on active duty in a theater of combat operations after Nov. 11, 1998, and were discharged under other than dishonorable conditions.

Veterans who enroll with VA under this authority will continue to be enrolled even after their enhanced eligibility period ends. At the end of their enhanced eligibility period, Veterans enrolled in Priority Group 6 may be shifted to a lower priority group depending on their income level. For additional information, call **1-877-222-VETS (8387)**.

OEF/OIF/OND Veterans may be eligible for a one-time dental evaluation and treatment following separation from service, if they did not have a dental exam prior to separation. Veterans must request a dental appointment within the first 180 days post separation from active duty.

VA Disability Benefits

VA pays monthly compensation benefits for service-connected disabilities – those incurred or aggravated during active duty and active duty for training, and for residuals of heart attack or stroke that occurred during inactive duty for training. For additional information see Chapter 2, "Veterans with Service-Connected Disabilities."

Educational Benefits

Montgomery GI Bill – Selected Reserve

Members of reserve elements of the Army, Navy, Air Force, Marine Corps and Coast Guard, and members of the Army National Guard and the Air National Guard, may be entitled to up to 36 months of educational benefits under the Montgomery GI Bill (MGIB) – Selected Reserve. To be eligible, the participant must:

1. Have a six-year obligation in the Selected Reserve or National Guard signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation.
2. Complete initial active duty for training.
3. Have a high school diploma or equivalency certificate before applying for benefits.
4. Remain in good standing in a Selected Reserve or National Guard unit.

Reserve components determine eligibility for benefits. VA does not make decisions about eligibility and cannot make payments until the reserve component has determined eligibility and notified VA.

Period of Eligibility: Benefits generally end the day a reservist or National Guard member separates from the military. Additionally, if in the Selected Reserve and called to active duty, VA can generally extend the eligibility period by the length of time on active duty plus four months for each period of active duty. Once this extension is granted, it will not be taken away after leaving the Selected Reserve.

Eligible members separated because of unit deactivation, a disability that was not caused by misconduct, or otherwise involuntarily separated during Oct. 1, 1991, through Dec. 31, 2001, have 14 years after their eligibility date to use benefits. Similarly, members involuntarily separated from the Selected Reserve due to a deactivation of their unit between Oct. 1, 2007, and Sept. 30, 2014, may receive a 14-year period of eligibility.

Payments: The rate for full-time training effective Oct. 1, 2014, is $367 a month for 36 months. Part-time benefits are reduced proportionately.

Training: Participants may pursue training at a college or university, or take technical training at any approved facility. Training includes undergraduate, graduate, or post-graduate courses; State licensure and certification; courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; remedial, deficiency or refresher courses needed to complete a program of study; or preparatory courses for tests required or used for admission to an institution of higher learning or graduate school.

For complete current rates, visit http://www.benefits.va.gov/gibill/ . DOD may make additional contributions.

Work-Study: Participants may be eligible for a work-study program in which they work for VA and receive hourly wages. Veterans must train at the three-quarter or full-time rate. The work allowed includes:

1. Outreach services for VA.

2. VA paperwork.
3. Work at national or state veterans' cemeteries.
4. Work at VA medical centers or state veterans homes.
5. Other VA approved activities.

Counseling: VA counseling is available to help determine educational or vocational strengths and weaknesses and plan education or employment goals. Additionally, those ineligible for MGIB may still receive VA counseling beginning 180 days prior to separation from active duty through the first full year following honorable discharge.

Reserve Educational Assistance Program (REAP)

This program provides educational assistance to members of National Guard and Reserve components who are called or ordered to active duty service in response to a war or national emergency as declared by the President or Congress. http://www.benefits.va.gov/gibill/reap.asp for more information.

Eligibility: Eligibility is determined by DoD or the Department of Homeland Security. Generally, a Servicemember who serves on active duty on or after Sept. 11, 2001, for at least 90 consecutive days, or accumulates a total of three or more of years of service is eligible.

Payments: Reserve or National Guard members whose eligibility is based upon continuous service receive a payment rate based upon their number of continuous days on active duty. Members who qualify after the accumulation of three or more years of aggregate active duty service receive the full payment allowable.

Training: Participants may pursue training at a college or university, or take technical training at any approved facility. Training includes undergraduate, graduate, or post-graduate courses; state licensure and certification courses; courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; remedial, deficiency, or refresher courses needed to complete a program of study; or preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Accelerated payments for certain high-cost programs are authorized.

Period of Eligibility: Prior to Jan. 28, 2008, members of the Selected Reserve called to active duty were eligible as long as they continued to serve in the Selected Reserve. They lost eligibility if they went into the Inactive Ready Reserve (IRR). Members of the IRR called to active duty were eligible as long as they stayed in the IRR or Selected Reserve.

Effective Jan. 28, 2008, members who are called up from the Selected Reserve, complete their REAP-qualifying period of active duty service, and then return to the Selected Reserve for the remainder of their service contract, have 10 years to use their benefits after separation.

In addition, members who are called up from the IRR or Inactive National Guard (ING), complete their REAP-qualifying period of active duty service, and then enter the Selected Reserve to complete their service contract, have 10 years to use their benefits after separation.

Home Loan Guaranty

National Guard members and reservists are eligible for a VA home loan if they have completed at least six years of honorable service, are mobilized for active duty service for a period of at least 90 days, or are discharged because of a service-connected disability.

Reservists who do not qualify for VA housing loan benefits may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA), part of HUD. Additional information can be found in Chapter 5 – "Home Loan Guaranty."

Life Insurance

National Guard members and reservists are eligible to receive Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), and Family Servicemembers' Group Life Insurance (FSGLI). They may also be eligible for SGLI Traumatic Injury Protection if severely injured and suffering a qualifying loss, Service-Disabled Veterans Insurance if they receive a service-connected disability rating from VA, and Veterans' Mortgage Life Insurance if approved for a Specially Adapted Housing Grant. Complete details can be found in Chapter 6 – "VA Life Insurance."

Burial and Memorial Benefits

VA provides a burial flag to memorialize members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

Reservists and National Guard members may be eligible for additional burial benefits if their death was due to an injury or disease that developed during, or was aggravated during, active duty, active duty for training, or inactive duty for training. Burial benefits may include burial in a national cemetery; an inscribed headstone, marker, or medallion; a Presidential Memorial Certificate; and an allowance to partially reimburse burial and funeral costs. Additional information about burial benefits that may be available can be found in Chapter 7 – "Burial and Memorial Benefits".

Re-employment Rights

A person who left a civilian job to enter active duty in the armed forces is entitled to return to the job after discharge or release from active duty if they:

1. Gave advance notice of military service to the employer.
2. Did not exceed five years cumulative absence from the civilian job (with some exceptions).
3. Submitted a timely application for re-employment.
4. Did not receive a dishonorable or other punitive discharge.

The law calls for a returning Veteran to be placed in the job as if he/she had never left, including benefits based on seniority such as pensions, pay increases and promotions. The law also prohibits discrimination in hiring, promotion or other advantages of employment on the basis of military service. Veterans seeking re-employment should apply, verbally or in writing, to the company's hiring official and keep a record of their application. If problems arise, contact the Department of Labor's Veterans' Employment and Training Service (VETS) in the state of the employer. Federal employees not properly re-employed may appeal directly to the Merit Systems Protection Board. Non-federal employees may file complaints in U.S. District Court. For information, visit www.dol.gov/vets/programs/userra/main.htm.

Outreach for OEF/OIF/New Dawn Veterans

VA's OEF/OIF/New Dawn Outreach Teams focus on improving outreach to members of the National Guard and Reserve by engaging them throughout the deployment cycle with targeted messages and face-to-face encounters with VA staff. These outreach teams are located at VA Medical Centers to help ease the transition from military to civilian

life. To learn more, visit http://www.massvetsadvisor.org/. Veterans can also call the toll-free OEF/OIF/New Dawn Help Line at 1-866-6**06-8216** for answers to questions about VA benefits, health care, and enrollment procedures.

Air Reserve Personnel Center

The Air Reserve Personnel Center (ARPC) is available to assist with various personnel issues, including requests for personnel records, copies of DD Form 214, or other military documents. Many Veterans file an Air Force Board Correction of Military Records (AFBCMR) or write their Congressman to get these basic issues resolved which requires that the request be routed through appropriate authorities, sometimes taking up to 180 days. Alternately, the ARPC routinely handles these actions on a much quicker basis. Members should call the ARPC for assistance at **1-800-525-0102** or logon to gum-crm.csd.disa.mil.

Special Groups of Veterans Chapter 10

Women Veterans

Women veterans are eligible for the same VA benefits as male veterans, but can also receive additional gender-specific services, including breast and pelvic examinations and other reproductive health care services.

VA provides preventive health care counseling, contraceptive services, menopause management, Pap smears and mammography. Referrals are made for services that VA is unable to provide. Women Veterans' Program Managers are available in a private setting at all VA facilities to help women veterans seeking treatment and benefits. For information, visit http://www.va.gov/womenvet/.

VA health care professionals provide counseling and treatment to help veterans overcome psychological issues resulting from sexual trauma that occurred while serving on active duty; or active duty for training if service was in the National Guard or reserves. Veterans who are not otherwise eligible for VA health care may still receive these services and do not need to enroll. Appropriate services are provided for any injury, illness or psychological condition resulting from such trauma.

Homeless Veterans

VA's homeless programs constitute the largest integrated network of homeless assistance programs in the country, offering a wide array of services to help Veterans recover from homelessness and live as self-sufficiently and independently as possible.

The VA Health Care for Homeless Veterans (HCHV) Program provides a gateway to VA and community supportive services for eligible Veterans. Through the HCHV Program, Veterans are provided with case management and residential treatment in the community. The program also conducts outreach to homeless Veterans who are not likely to come to VA facilities on their own.

The National Call Center for Homeless Veterans (NCCHV) assists homeless Veterans, at-risk Veterans, their families and other interested parties with linkages to appropriate VA and community-based resources. The call center provides trained VA staff members 24 hours a day; seven days a week to assess a caller's needs and connect them to appropriate resources. The call center can be accessed by dialing **1-877-4AID VET** (1-877-424-3838).

The VA Grant and Per Diem (GPD) Program provides funds to non-profit community agencies providing transitional housing (up to 24 months) and/or offering services to homeless Veterans, such as case management, education, crisis intervention, counseling, and services targeted towards specialized populations including homeless women Veterans. The goal of the program is to help homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

The Housing and Urban Development-Veterans Affairs Supported Housing (HUD-VASH) Program provides permanent housing and ongoing case management for eligible homeless Veterans who would not be able to live independently otherwise. This program allows eligible Veterans to live in Veteran-selected housing units with a "Housing Choice" voucher. These vouchers are portable to support the Veteran's choice of housing in communities served by their VA medical facility where case management services can be provided. HUD-VASH services include outreach and case management to ensure integration of services and continuity of care. This program enhances the ability of VA to serve homeless women Veterans, and homeless Veterans with families.

Through the Supportive Services for Veteran Families Program, VA aims to improve very low-income Veteran families' housing stability by providing supportive services in, or transitioning to, permanent housing. VA funds

community-based organizations to provide eligible Veteran families with outreach, case management and assistance in obtaining VA and other benefits. Grantees may also provide time-limited payments to third parties (e.g., landlords, utility companies, moving companies and licensed child care providers) if these payments help Veterans' families stay in or acquire permanent housing on a sustainable basis.

In VA's Compensated Work Therapy/Transitional Residence (CWT/TR) Program, disadvantaged, at-risk, and homeless Veterans live in CWT/TR community-based supervised group homes while working for pay in VA's CWT Program, to learn new job skills, relearn successful work habits, and regain a sense of self-esteem and self-worth.

The Healthcare for Re-Entry Veterans (HCRV) Program offers outreach, referrals and short-term case management assistance for incarcerated Veterans who may be at risk for homelessness upon their release.

For more information on VA homeless programs and services, Veterans currently enrolled in VA health care can speak with their VA mental health or health care provider. Other Veterans and interested parties can find a complete list of VA health care facilities at www.va.gov, or they can call VA's general information hotline at 1-800-827-1000. If assistance is needed when contacting a VA facility, ask to speak to the Health Care for Homeless Veterans Program or the Mental Health service manager. Information is also available on the VA Homeless program Web-site at www.va.gov/homeless.

World War II Era Filipino Veterans

World War II era Filipino veterans are eligible for certain VA benefits. Generally, Old Philippine Scouts are eligible for VA benefits in the same manner as U.S. veterans. Commonwealth Army veterans, including certain organized Filipino guerrilla forces and New Philippine Scouts residing in the United States who are citizens or lawfully admitted for permanent residence, are also eligible for VA health care in the United States on the same basis as U.S. veterans.

Certain Commonwealth Army veterans and new Philippine Scouts may be eligible for disability compensation and burial benefits. Other veterans of recognized guerrilla groups also may be eligible for certain VA benefits. Survivors of World War II era Filipino veterans may be eligible for dependency and indemnity compensation. Eligibility and the rates of benefits vary based on the recipient’s citizenship and place of residence. Call 1-800-827-1000 for additional information.

Veterans Living or Traveling Overseas

VA monetary benefits, including disability compensation, pension, educational benefits, and burial allowances are generally payable overseas. Some programs are restricted. Home loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved, degree-granting programs in institutions of higher learning. Beneficiaries living in foreign countries should contact the nearest American embassy or consulate for help. In Canada, contact an office of Veterans Affairs Canada. For information, visit https://iris.custhelp.com/app/answers/detail/a_id/3033/kw/3033.

VA monetary benefits, including disability compensation, pension, educational benefits, and burial allowances, generally are payable overseas. Some programs are restricted. Home loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved, degree-granting programs in institutions of higher learning.

Beneficiaries living in foreign countries should contact the nearest American embassy or consulate for help. In Canada, contact an office of Veterans Affairs Canada. For information, visit http://www.vba.va.gov/bln/21/foreign/index.htm.

World War II Era Merchant Marine Seamen

Certain Merchant Marine seamen who served in World War II may qualify for veterans' benefits. When applying for medical care, seamen must present their discharge certificate from the Department of Defense. Call 1-800-827-1000 for help obtaining a certificate.

Allied Veterans Who Served During WWI or WWII

VA may provide medical care to certain veterans of nations allied or associated with the United States during World War I or World War II if authorized and reimbursed by the foreign government. VA also may provide hospitalization, outpatient care, and domiciliary care to former members of the armed forces of Czechoslovakia or Poland who fought in World War I or World War II in armed conflict against an enemy of the United States if they have been U.S. citizens for at least 10 years.

World War Service

A number of groups who provided military-related service to the United States can receive VA benefits. A discharge by the Secretary of Defense is needed to qualify. Service in the following groups has been certified as active military service for benefits purposes:

1. Women Air Force Service Pilots (WASPs).
2. World War I Signal Corps Female Telephone Operators Unit.
3. World War I Engineer Field Clerks.
4. Women's Army Auxiliary Corps (WAAC).
5. Quartermaster Corps female clerical employees serving with the American Expeditionary Forces in World War I.
6. Civilian employees of Pacific naval air bases who actively participated in defense of Wake Island during World War II.
7. Reconstruction aides and dietitians in World War I.
8. Male civilian ferry pilots.
9. Wake Island defenders from Guam.
10. Civilian personnel assigned to OSS secret intelligence.
11. Guam Combat Patrol.
12. Quartermaster Corps members of the Keswick crew on Corregidor during World War II.
13. U.S. civilians who participated in the defense of Bataan.
14. U.S. merchant seamen on block ships in support of Operation Mulberry in the World War II invasion of Normandy.
15. American merchant marines in oceangoing service during World War II.
16. Civilian Navy IFF radar technicians who served in combat areas of the Pacific during World War II.
17. U.S. civilians of the American Field Service who served overseas in World War I.
18. U.S. civilians of the American Field Service who served overseas under U.S. armies and U.S. army groups in World War II.

19. U.S. civilian employees of American Airlines who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
20. Civilian crewmen of U.S. Coast and Geodetic Survey vessels who served in areas of immediate military hazard while conducting cooperative operations with and for the U.S. armed forces between Dec. 7, 1941, and Aug. 15, 1945 Qualifying vessels are: the Derickson, Explorer, Gilber, Hilgard, E. Lester Jones, Lydonia Patton, Surveyor, Wainwright, Westdahl, Oceanographer, Hydrographer and Pathfinder.
21. Members of the American Volunteer Group (Flying Tigers) who served between Dec. 7, 1941, and July 18, 1942.
22. U.S. civilian flight crew and aviation ground support employees of United Air Lines who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug.14, 1945.
23. U.S. civilian flight crew, including pursers, and aviation ground support employees of Transcontinental and Western Air, Inc. who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
24. U.S. civilian flight crew and aviation ground support employees of Consolidated Vultee Aircraft Corp. who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
25. U.S. civilian flight crew and aviation ground support employ- ees of Pan American World Airways and its subsidiaries and affiliates, who served overseas in a contract with the Air Transport Command and Naval Air Transport Service between Dec. 14, 1941, and Aug. 14, 1945.
26. Honorably discharged members of the American Volunteer Guard, Eritrea Service Command, between June 21, 1942, and March 31, 1943.
27. U.S. civilian flight crew and aviation ground support employees of Northwest Airlines who served overseas under the airline's contract with Air Transport Command from Dec. 14, 1941, through Aug. 14, 1945.
28. U.S. civilian female employees of the U.S. Army Nurse Corps who served in the defense of Bataan and Corregidor between Jan. 2, 1942, and Feb. 3, 1945.
29. U.S. flight crew and aviation ground support employees of Northeast Airlines Atlantic Division, who served overseas as a result of Northeast Airlines' contract with the Air Transport Command from Dec. 7, 1941, through Aug. 14, 1945.
30. U.S. civilian flight crew and aviation ground support employees of Braniff Airways, who served overseas in the North Atlantic or under the jurisdiction of the North Atlantic Wing, Air Transport Command, as a result of a contract with the Air Transport Command between Feb. 26, 1945, and Aug. 14, 1945.
31. Chamorro and Carolina former native police who received military training in the Donnal area of central Saipan and were placed under command of Lt. Casino of the 6th Provisional Military Police Battalion to accompany U.S. Marines on active, combat patrol from Aug. 19, 1945, to Sept. 2, 1945.
32. Three scouts/guides, Miguel Tenorio, Penedicto Taisacan, and Cristino Dela Cruz, who assisted the United States Marines in the offensive operations against the Japanese on the Northern Mariana Islands from June 19, 1944, through Sept. 2, 1945.
33. The operational Analysis Group of the Office of Scientific Re- search and Development, Office of Emergency Management, which served overseas with the U.S. Army Air Corps from Dec. 7, 1941, through Aug. 15, 1945.
34. Service as a member of the Alaska Territorial Guard during World War II or any individual who was honorably discharged under section 8147 of the Department of Defense Appropriations Act of 2001.

Incarcerated Veterans

VA benefits are affected if a beneficiary is convicted of a felony and imprisoned for more than 60 days. Disability or death pension paid to an incarcerated beneficiary must be discontinued. Disability compensation paid to an incarcerated Veteran rated 20 percent or more disabled is limited to the 10 percent rate. For a Veteran whose disability rating is 10 percent, the payment is reduced to half of the rate payable to a Veteran evaluated as 10 percent disabled.

Any amounts not paid may be apportioned to eligible dependents. Payments are not reduced for participants in work-release programs, residing in halfway houses or under community control.

Failure to notify VA of a Veteran's incarceration can result in overpayment of benefits and the subsequent loss of all VA financial benefits until the overpayment is recovered. VA benefits will not be provided to any Veteran or dependent wanted for an outstanding felony warrant.

The Healthcare for Reentry Veterans Program (HCRV) offers outreach to Veterans incarcerated in state and federal prisons, and referrals and short-term case management assistance upon release from prison. The Veterans Justice Outreach Program (VJO) offers outreach and case management to Veterans involved in law enforcement encounters, overseen by treatment courts, and incarcerated in local jails. Visit www.va.gov/homeless to locate an outreach worker.

Transition Assistance Chapter 11

Joint Transition Assistance

The Departments of Veterans Affairs, Defense, and Labor re-launched a new and improved Website for wounded warriors – the National Resource Directory (NRD). This directory (https://www.ebenefits.va.gov/ebenefits/nrd) provides access to thousands of services and resources at the national, state and local levels to support recovery, rehabilitation and community reintegration. The NRD is a comprehensive online tool available nationwide for wounded, ill and injured Servicemembers, Veterans and their families.

The NRD includes extensive information for Veterans seeking resources on VA benefits such as disability benefits, pensions for Veterans and their families, VA health care insurance and the GI Bill. The NRD's design and interface is simple, easy-to-navigate and intended to answer the needs of a broad audience of users within the military, Veteran and Caregiver communities.

Transition from Military to VA

VA has personnel stationed at major military hospitals to help seriously injured Servicemembers returning from Operations Enduring Freedom, Iraqi Freedom, and New Dawn (OEF/OIF/OND) as they transition from military to civilian life. OEF/OIF Servicemembers who have questions about VA benefits or need assistance in filing a VA claim or accessing services can contact the nearest VA office or call 1-800-827-1000.

eBenefits

The eBenefits portal (www.ebenefits.va.gov) provides Servicemembers, Veterans, their families, and Caregivers with self-service access to benefit applications, benefits information, and access to personal information such as official military personnel file documents. The portal provides two main services; it catalogs links to information on other Websites about military and Veterans benefits, and it provides a personalized workspace called My eBenefits, which gives quick access to all the online tools currently integrated into eBenefits.

Pre-separation Counseling

Service members may receive pre-separation counseling 24 months prior to retirement or 12 months prior to separation from active duty. These sessions present information on education, training, employment assistance, National Guard and reserve programs, medical benefits and financial assistance.

Transition to Civilian Careers

VOW to Hire Heroes Act: Improving the Transition Assistance Program (TAP)

The VOW to Hire Heroes Act of 2011 ("the Act") made TAP, including attendance at the VA Benefit Briefings, mandatory for most Servicemembers transitioning to civilian status, upgraded career counseling options, and tailored TAP for the 21st Century job market.

Transition Assistance Program Today

The Transition Assistance Program (TAP) consists of comprehensive three-day workshops at military installations designed to help service members as they transition from military to civilian life. The program includes job search, employment and training information, as well as VA benefits information, to service members who are within 12 months of separation or 24 months of retirement.

A companion workshop, the Disabled Transition Assistance Program, provides information on VA's Vocational Rehabilitation and Employment Program, as well as other programs for the disabled. Additional information about these programs is available at http://www.dol.gov/vets/programs/tap/tap_fs.htm.

As upgraded by the Act, TAP also accomplishes these critical goals:

Facilitates Seamless Transition: The Act allows Servicemembers to begin the federal employment process prior to separation in order to facilitate a truly seamless transition from the military to jobs at VA, Department of Homeland Security, and the many other federal agencies seeking to hire Veterans.

Expands Education and Training: The Act provides nearly 100,000 unemployed Veterans of past eras and wars with up to one year of assistance (equal to the full-time payment rate under the Montgomery GI Bill-Active Duty program) to qualify for jobs in high-demand sectors. It also provides disabled Veterans up to one year of additional Vocational Rehabilitation and Employment benefits.

Translates Military Skills and Training: The Act requires the Department of Labor take a hard look at military skills and training equivalencies that are transferrable to the civilian sector and make it easier to obtain licenses and certifications.

Provides Veterans Tax Credits: The Act provides tax credits for hiring Veterans and disabled Veterans who are out of work.

Transition Bulletin Board (TBB) Has Information Resources

To find business opportunities, a calendar of transition seminars, job fairs, information on veterans associations, transition services, training and education opportunities, as well as other announcements, visit the Web site at http://www.dmdc.osd.mil/.

Where To Obtain Transition Assistance Office Information

To find locations and phone numbers of all Transition Assistance Offices as well as mini-courses on conducting successful job search campaigns, writing resumes, using the Internet to find a job, and links to job search and recruiting Web sites, visit the DOD Transportal at www.veteranprograms.com/id105.html.

How to Verify Military Experience and Training

The Verification of Military Experience and Training (VMET) Document, DD Form 2586, helps service members verify previous experience and training to potential employers, negotiate credits at schools and obtain certificates or licenses. VMET documents are available only through Army, Navy, Air Force and Marine Corps Transition Support offices and are intended for service members who have at least six months of active service. Service members should obtain VMET documents from their Transition Support office within 12 months of separation or 24 months of retirement.

Veterans Preference for Federal Jobs

Since the time of the Civil War, veterans of the U.S. armed forces have been given some degree of preference in appointments to federal jobs. Veterans' preference in its present form comes from the Veterans' Preference Act of 1944, as amended, and now codified in various provisions of Title 5, United States Code. By law, veterans who are disabled or who served on active duty in the U.S. armed forces during certain specified time periods or in military campaigns are entitled to preference over others when hiring from competitive lists of eligible candidates, and also in retention during a reduction in force (RIF).

To receive preference, a veteran must have been discharged or released from active duty in the U.S. armed forces under honorable conditions (with an honorable or general discharge). Preference is also provided for certain widows and widowers of deceased veterans who died in service; spouses of service-connected disabled veterans; and mothers of veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities. This type of preference is referred to as "derived preference" because it is based on service of a veteran who is not able to use the preference. For each of these preferences, there are specific criteria that must be met in order to be eligible to receive the veterans' preference.

Recent changes in Title 5 clarify veterans' preference eligibility criteria for National Guard and Reserve service members. Veterans eligible for preference now include National Guard and Reserve service members who served on active duty as defined by Title 38 at any time in the armed forces for a period of more than 180 consecutive days, any part of which occurred during the period beginning on Sept. 11, 2001, and ending on the date prescribed by Presidential proclamation or by law as the last date of OIF. The National Guard and Reserve service members must have been discharged or released from active duty in the armed forces under honorable conditions. These changes were effective Jan. 6, 2006.

Another recent change involves Veterans who earned the Global War on Terrorism Expeditionary Medal for service in OEF/OIF/OND. Under Title 5, service on active duty in the armed forces during a war or in a campaign or expedition for which a campaign badge has been authorized also qualifies for Veterans preference. Any Armed Forces Expeditionary medal or campaign badge qualifies for preference. Medal holders must have served continuously for 24 months or the full period called or ordered to active duty. For additional information, visit the Office of Personnel Management (OPM) website at www.fedshirevets.gov.

In 2011, President Obama signed the VOW (Veterans Opportunity to Work) To Hire Heroes Act. VOW amends Chapter 21 of Title 5, United States Code (U.S.C.) by adding section 2108a, "Treatment of certain individuals as Veterans, disabled Veterans, and preference eligibles." Section 2108a requires Federal agencies to treat active duty Servicemembers as Veterans, disabled Veterans, or preference eligibles for purposes of appointment in the competitive service when these Servicemembers submit a certification of expected discharge or release from active duty under honorable conditions along with their applications for Federal employment. A certification is any written document from the armed forces that certifies the Servicemember is expected to be discharged or released from active duty service in the armed forces under honorable conditions not later than 120 days from the date the certification is signed.

Veterans' preference does not require an agency to use any particular appointment process. Agencies can pick candidates from a number of different special hiring authorities or through a variety of different sources. For example, the agency can reinstate a former federal employee, transfer someone from another agency, reassign someone from within the agency, make a selection under merit promotion procedures or through open, competitive exams, or appoint someone noncompetitively under special authority such as a Veterans Readjustment Appointment or special authority for 30 percent or more disabled Veterans. The decision on which hiring authority the agency desires to use rests solely with the agency. When applying for federal jobs, eligible Veterans should claim preference on their application or resume. Veterans should apply for a federal job by contacting the personnel office at the agency in which they wish to work. For more information, visit www.usajobs.gov for job openings or help creating a federal resume.

Veterans' Employment Opportunities Act: When an agency accepts applications from outside its own workforce, the Veterans' Employment Opportunities Act of 1998 allows preference eligible candidates or Veterans to compete for these vacancies under merit promotion procedures. Veterans who are selected are given career or career-conditional appointments. Veterans are those who have been separated under honorable conditions from the U.S. armed forces with three or more years of continuous active service. For more information visit:
www.usajobs.gov or www.fedshirevets.gov.

Veterans' Recruitment Appointment: Allows federal agencies to appoint eligible Veterans to jobs without competition. These appointments can be converted to career or career-conditional positions after two years of satisfactory work. Veterans should apply directly to the agency where they wish to work. For more information visit: www.fedshirevets.gov/.

VA Help for Small Business Ownership

VA's Center for Veterans Enterprise helps Veterans interested in forming or expanding small businesses and helps VA contracting offices identify Veteran-owned small businesses. For information, write the U.S. Department of Veterans Affairs (OOVE), 810 Vermont Avenue, N.W., Washington, DC 20420-0001, call toll-free **1-866-584-2344** or visit www.vetbiz.gov.

Small Business Contracts: Like other federal agencies, VA is required to place a portion of its contracts and purchases with small and disadvantaged businesses. VA has a special office to help small and disadvantaged businesses get information on VA acquisition opportunities. For information, write the U.S. Department of Veterans Affairs (OOSB), 810 Vermont Avenue, N.W., Washington, DC 20420-0001, call toll-free **1-800-949-8387**or visit www.va.gov/osdbu/.

Pre-Discharge Program

The Pre-Discharge Program is a joint VA and DoD program that affords Servicemembers the opportunity to file claims for disability compensation and other benefits up to 180 days prior to separation or retirement. Included in the Pre-Discharge program is the Integrated Disability Evaluation System (IDES)

The two primary components of the Pre-Discharge Program, Benefits Delivery at Discharge (BDD) and Quick Start, may be utilized by separating and retiring Servicemembers on active duty, including members of the Coast Guard, and members of the National Guard and Reserves (activated under Titles 10 or 32) in CONUS and some overseas locations. BDD is offered to accelerate receipt of VA disability benefits, with a goal of providing benefits within 60 days after release or discharge from active duty.

To participate in the BDD program, Servicemembers must:

1. have at least 60 days, but not more than 180 days, remaining on active duty.
2. have a known date of separation or retirement.
3. provide VA with service treatment records, originals or photocopies.
4. be available to complete all necessary examinations prior to leaving the point of separation.

Quick Start is offered to Servicemembers who have less than 60 days remaining on active duty or are unable to complete the necessary examinations prior to leaving the point of separation.
To participate in the Quick Start Program, Servicemembers must:

1. have at least one day remaining on active duty.
2. have a known date of separation or retirement.
3. provide VA with service treatment records, originals or photocopies.

Servicemembers should contact the local Transition Assistance Office or Army Career Alumni Program Center to schedule appointments to attend VA benefits briefings and learn how to initiate a pre-discharge claim. Servicemembers can obtain more information by calling VA toll-free at 1-800-827-1000 or by visiting www.vba.va.gov/predischarg.

The inTransition Program

Servicemembers and Veterans may receive assistance from the inTransition Program when they are receiving mental health treatment and are making transitions from military service, location or a health care system. This program provides access to transitional support, motivation and healthy lifestyle assistance and advice from qualified coaches through a toll-free telephone number: 1-800-424-7877. For more information about the inTransition Program, please log onto http://intransition.dcoe.mil/.

Integrated Disability Evaluation System (IDES)

A third component of the Pre-Discharge program is the Integrated Disability Evaluation System. The IDES program covers Servicemembers who are referred to Medical Evaluation Boards. The IDES program has three goals:

1. a single disability exam conducted to VA standards that will be used by both Departments;
2. a single disability rating completed by VA that is binding upon both Departments; and
3. expeditious payment of VA benefits within 30 days of a Servicemember's separation from service.

VA Form 21-0819, VA/DoD Joint Disability Evaluation Board Claim, is completed by the Military Treatment Facility when a Servicemember is referred to IDES.

Federal Recovery Coordination Program

The Federal Recovery Coordination Program, a joint program of DOD and VA, helps coordinate and access federal, state and local programs, benefits and services for seriously wounded, ill, and injured Servicemembers, and their families through recovery, rehabilitation, and reintegration into the community.

Federal Recovery Coordinators (FRCs) have the delegated authority for oversight and coordination of the clinical and non-clinical care identified in each client's Federal Individual Recovery Plan (FIRP). Workings with a variety of case managers, FRC's assist their clients in reaching their FIRP goals. FRC's remain with their clients as long as they are needed regardless of the client's location, duty or health status. In doing so, they often serve as the central point of contact and provide transition support for their clients.

Educational and Vocational Counseling Services for Veterans

The Vocational Rehabilitation and Employment (VR&E) Program provides educational and vocational counseling to Servicemembers, Veterans, and certain dependents (U.S.C. Title 38, Section 3697) at no charge. These counseling services are designed to help an individual choose a vocational direction, determine the course needed to achieve the chosen goal, and evaluate the career possibilities open to them.

Assistance may include interest and aptitude testing, occupational exploration, setting occupational goals, locating the right type of training program, and exploring educational or training facilities which can be utilized to achieve an occupational goal.

Counseling services include, but are not limited to, educational and vocational counseling and guidance; testing; analysis of and recommendations to improve job-marketing skills; identification of employment, training, and financial aid resources; and referrals to other agencies providing these services.

Eligibility: Educational and vocational counseling services are available during the period the individual is on active duty with the armed forces and within 180 days of the estimated date of his or her discharge or release from active duty. The projected discharge must be under conditions other than dishonorable.

Servicemembers are eligible even if they are only considering whether or not they will continue as members of the armed forces. Veterans are eligible if not more than one year has elapsed since the date they were last discharged or released from active duty. Individuals who are eligible for VA education benefits may receive educational and vocational counseling at any time during their eligibility period. This service is based on having eligibility for a VA program such as Chapter 30 (Montgomery GI Bill); Chapter 31 (Vocational Rehabilitation and Employment); Chapter 32 (Veterans Education Assistance Program – VEAP); Chapter 33 (Post-9/11 GI Bill); Chapter 35 (Dependents' Educational Assistance Program) for certain spouses and dependent children; Chapter 18 (Spina Bifida Program) for certain dependent children; and Chapter 1606 and 1607 of Title 10.

Veterans and Servicemembers may apply for counseling services using VA Form 28-8832, Application for Counseling. Veterans and Servicemembers may also write a letter expressing a desire for counseling services.

Upon receipt of either type of request for counseling from an eligible individual, an appointment for counseling will be scheduled. Counseling services are provided to eligible persons at no charge.

Veterans' Workforce Investment Program

Recently separated veterans and those with service-connected disabilities, significant barriers to employment or who served on active duty during a period in which a campaign or expedition badge was authorized can contact the nearest state employment office for employment help through the Veterans' Workforce Investment Program. The program may be conducted through state or local public agencies, community organizations or private, nonprofit organizations.

State Employment Services

Veterans can find employment information, education and training opportunities, job counseling, job search workshops, and resume preparation assistance at state Workforce Career or One-Stop Centers. These offices also have specialists to help disabled veterans find employment.

Unemployment Compensation

Veterans who do not begin civilian employment immediately after leaving military service may receive weekly unemployment compensation for a limited period of time. The amount and duration of payments are determined by individual states. Apply by contacting the nearest state employment office listed in your local telephone directory.

Dependents & Survivors Health Care Chapter 12

Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

Under CHAMPVA, certain dependents and survivors can receive reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment.

Eligibility: To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents provided by DoD) and must be one of the following:

1. The spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-connected disability.
2. The surviving spouse or child of a Veteran who died from a VA-rated service-connected disability, or who, at the time of death, was rated permanently and totally disabled.
3. The surviving spouse or child of a Veteran who died on active duty service and in the line of duty, not due to misconduct. However, in most of these cases, these family members are eligible for TRICARE, not CHAMPVA.

A surviving spouse under age 55 who remarries loses CHAMPVA eligibility at midnight of the date on remarriage. He/she may re-establish eligibility if the remarriage ends by death, divorce or annulment effective the first day of the month following the termination of the remarriage or Dec. 1, 1999, whichever is later. A surviving spouse who remarries after age 55 does not lose eligibility upon remarriage. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized.

For those who have Medicare entitlement or other health insurance, CHAMPVA is a secondary payer. Beneficiaries with Medicare must be enrolled in Parts A&B to maintain CHAMPVA eligibility. For additional information, contact Purchased Care at the VA Health Administration Center, CHAMPVA, P.O. Box 469028, Denver, CO 80246, call 1-800-733-8387 or visit http://www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp.

Many VA health care facilities provide services to CHAMPVA beneficiaries under the CHAMPVA In-house Treatment Initiative (CITI) program. Contact the nearest VA health care facility to determine if it participates. Those who use a CITI facility incur no cost for services; however, services are provided on a space-available basis, after the needs of Veterans are met. Not all services are available at all times. The coverage of services is dependent upon the CHAMPVA benefit coverage. CHAMPVA beneficiaries who are covered by Medicare cannot use CITI.

The VA's Comprehensive Assistance for Family Caregivers Program entitles the designated Primary Family Caregiver, who is without health insurance coverage, CHAMPVA benefits. Some of the health plans that would make a Primary Family Caregiver ineligible for CHAMPVA benefits include Medicare, Medicaid, commercial health plans through employment and individual plans.

Children Born with Spina Bifida to Certain Vietnam or Korea Veterans: The Spina Bifida Program (SB) is a comprehensive health care benefits program administered by the Department of Veterans Affairs for birth children of certain Vietnam and Korea Veterans who have been diagnosed with spina bifida (except spina bifida occulta). The SB program provides reimbursement for inpatient and outpatient medical services, pharmacy, durable medical equipment, and supplies. Purchased Care at the VA's Health Administration Center in Denver, Colorado manages the SB Program, including the authorization of benefits and the subsequent processing and payment of claims. For more information about spina bifida health care benefits, call 1-888-820-1756 or visit http://www.benefits.va.gov/compensation/claims-special-birth_defects.asp.

Eligibility: To be eligible for the SB Program, Veterans must be eligible for a monetary award under the Veterans Benefits Administration (VBA). The Denver VA Regional Office makes the determination regarding this entitlement. The VBA notifies Purchased Care at the VA Health Administration Center after an award is made and the eligible child is enrolled in SB.

Children of Women Vietnam Veterans (CWVV) Born with Certain Birth Defects: The CWVV Health Care Program is a federal health benefits program administered by the Department of Veterans Affairs for children of women Vietnam Veterans born with certain birth defects. The CWVV Program provides reimbursement for medical care related to covered birth defects and conditions associated with the covered birth defect except for spina bifida. For more information about benefits for children with birth defects, call 1-888-820-1756 or visit http://www.benefits.va.gov/compensation/sb2014.asp.

Eligibility: To be eligible for the CWVV Program, Veterans must have received an award under VBA. The Denver VA Regional Office makes determination regarding this entitlement. The VBA notifies Purchased Care at the VA Health Administration Center after an award is made and the eligible child is enrolled in CWVV.

Bereavement Counseling

VA Vet Centers provide bereavement counseling to all family members including spouses, children, parents, and siblings of Servicemembers who die while on active duty. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling (202) 461-6530.

Bereavement Counseling related to Veterans: Bereavement counseling is available through any Veterans Health Administration medical center to immediate family members of Veterans who die unexpectedly or while participating in a VA hospice or similar program, as long as the immediate family members had been receiving family support services in connection with or in furtherance of the Veteran's treatment. (In other cases, bereavement counseling is available to the Veteran's legal guardian or the individual with whom the Veteran had certified an intention to live, as long as the guardian or individual had been receiving covered family support services.) This bereavement counseling is of limited duration and may only be authorized up to 60 days. However, VA medical center directors have authority to approve a longer period of time when medically indicated. Contact the Social Work Service at the nearest VA Medical Center to access bereavement counseling services.

Dependents and Survivors Benefits Chapter 13

Death Gratuity Payment

Military services provide payment, called a death gratuity, in the amount of $100,000 to the next of kin of Servicemembers who die while on active duty (including those who die within 120 days of separation) as a result of service-connected injury or illness.

If there is no surviving spouse or child, then parents or siblings designated as next of kin by the Servicemember may be provided the payment. Currently, under federal statute, the VA recognizes all marriages performed in the state of residence when that state considers the marriage legal. Marriages not considered legal in the state of residence may not be recognized. The payment is made by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

Dependency and Indemnity Compensation

Eligibility: For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the Veteran's death must have resulted from one of the following causes:

1. A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.

2. An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty while on inactive duty for training.

3. A service-connected disability or a condition directly related to a service-connected disability.

DIC also may be paid to certain survivors of Veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if the Veteran was:

1. Continuously rated totally disabled for a period of 10 years immediately preceding death; or

2. Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death; or

3. A former POW who died after Sept. 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the Veteran's death. When the surviving spouse is eligible for payments under the military's Survivor Benefit Plan (SBP), only the amount of SBP greater than DIC is payable. If the DIC is greater than the SBP, only the DIC is payable. The Veteran's discharge must have been under conditions other than dishonorable. Current payment rates can be found here: http://benefits.va.gov/Compensation/current_rates_dic.asp

***Parents' DIC:** VA provides an income-based monthly benefit to the surviving parent(s) of a Servicemember or Veteran whose death was service-related. When countable income exceeds the limit set by law, no benefits are payable. The spouse's income must also be included if living with a spouse.

A spouse may be the other parent of the deceased Veteran, or a spouse from remarriage. Unreimbursed medical expenses may be used to reduce countable income. Benefit rates and income limits change annually.

Restored Entitlement Program for Survivors**:** Survivors of Veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, may be eligible for a special benefit payable in addition to any other benefits to which the family may be entitled. The amount of the benefit is based on information provided by the Social Security Administration.

Survivors Pension

VA provides pensions to low-income surviving spouses and unmarried children of deceased Veterans with wartime service.

Eligibility: To be eligible, spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.

The Veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for Veterans who entered active duty on or after Sept. 8, 1980, or Oct. 16, 1981, if an officer. If the Veteran died in service but not in the line of duty, the death pension may be payable if the Veteran completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for the death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

Payment: The survivor's (death) pension provides a monthly payment to bring an eligible person's income to a level established by law. The payment is reduced by the annual income from other sources such as Social Security. The payment may be increased if the recipient has unreimbursed medical expenses that can be deducted from countable income. The presence of children in the home also reduces countable annual income according to the Child Earned Income Exclusion. The pension rate is therefore presented in the tables as a Maximum Annual Pension Rate (MAPR).

Rates are typically set to allow for a Cost of Living Adjustment based on the Consumer Price Index on December 1 of each year. The rates shown here were set on December 1 of the indicated year and were in effect for 12 months subsequent.

Aid and Attendance and Housebound Benefits

Surviving spouses who are eligible for VA death pension may also be eligible for Aid and Attendance or Housebound benefits, which increase the maximum annual pension rate. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required for everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Surviving Spouse Death Pension Rates

For current rates visit***: http://www.benefits.va.gov/PENSION/current_rates_survivor_pen.asp***

Surviving spouses who are ineligible for basic death pension based on annual income may still be eligible for Aid and Attendance or Housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing-home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

To apply for Aid and Attendance or Housebound benefits, write to a VA regional office. Please include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for Aid and Attendance or Housebound type care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

Survivors' and Dependents' Educational Assistance

Eligibility: VA provides educational assistance to qualifying dependents as follows:

1. The spouse or child of a Servicemember or Veteran who either died of a service-connected disability, or who has permanent and total service-connected disability, or who died while such a disability existed.
2. The spouse or child of a Servicemember listed for more than 90 days as currently Missing in Action (MIA), captured in the line of duty by a hostile force, or detained or interned by a foreign government or power.
3. The spouse or child of a Servicemember who is hospitalized or receives outpatient care or treatment for a disability that is determined to be totally and permanently disabling, incurred or aggravated due to active duty, and for which the service member is likely to be discharged from military service.

Surviving spouses lose eligibility if they remarry before age 57 or are living with another person who has been recognized publicly as their spouse. They can regain eligibility if their remarriage ends by death or divorce or if they cease living with the person. Dependent children do not lose eligibility if the surviving spouse remarries. Visit http://www.benefits.va.gov/gibill/ for more information.

Period of Eligibility: The period of eligibility for Veterans' spouses expires 10 years from either the date they become eligible or the date of the Veteran's death. VA may grant an extension. Children generally must be between the ages of 18 and 26 to receive educational benefits, though extensions may be granted.

The period of eligibility for spouses of Servicemembers who died on active duty expires 20 years from the date of death. This is a change in law that became effective Dec. 10, 2004. Spouses of Servicemembers who died on active duty whose 10-year eligibility period expired before Dec. 10, 2004, now have 20 years from the date of death to use educational benefits. Effective Oct. 10, 2008, Public Law 110-389 provides a 20-year period of eligibility for spouses of Veterans with a permanent and total service-connected disability rating effective within 3 years of release from active duty.

Payments: The payment rate verified on October 1, 2015 is $ 1,021 a month for full-time school attendance, with lesser amounts for part-time. Benefits are paid for full-time training up to 45 months or the equivalent in part-time training. For more information, visit http://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch35/ch35rates100115.asp.

Training Available: Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities; independent study; cooperative training study abroad certificate or diploma from business, technical or vocational schools, apprenticeships, on-the-job training programs; farm cooperative courses; and preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Benefits for correspondence courses under certain conditions are available to spouses only. Beneficiaries without high-school degrees can pursue secondary schooling, and those with a deficiency in a subject may receive tutorial assistance if enrolled half-time or more.

Special Benefits: Dependents over age 14 with physical or mental disabilities that impair their ability to pursue an education may receive specialized vocational or restorative training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Certain disabled or surviving spouses are also eligible.

Marine Gunnery Sergeant John David Fry Scholarship

Children of those who die in the line of duty on or since Sept. 11, 2001, are potentially eligible to use Post-9/11 GI Bill benefits. Refer to Chapter 4, "Education and Training", for more details.

Counseling: VA may provide counseling to help participants pursue an educational or vocational objective.
Montgomery GI Bill (MGIB) Death Benefit: VA will pay a special MGIB death benefit to a designated survivor in the event of the service-connected death of a Servicemember while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the MGIB program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction, less any education benefits paid.

Children of Veterans Born with Certain Birth Defects Children of Vietnam or Korean Veterans Born with Spina Bifida: Biological children of male and female Veterans who served in Vietnam at any time during the period beginning Jan. 9, 1962 and ending May 7, 1975, or who served in or near the Korean demilitarized zone (DMZ) during the period beginning Sept. 1, 1967 and ending August 31, 1971, born with spina bifida may be eligible for a monthly monetary allowance, and vocational training if reasonably feasible.

The law defines "child" as the natural child of a Vietnam Veteran, regardless of age or marital status. The child must have been conceived after the date on which the Veteran first entered the Republic of Vietnam. For more information about how to obtain benefits for children with birth defects, visit http://www.benefits.va.gov/compensation/claims-special-birth_defects.asp.

A monetary allowance is paid at one of three disability levels based on the neurological manifestations that define the severity of disability: impairment of the functioning of extremities, impairment of bowel or bladder function, and impairment of intellectual functioning. An individual must apply for the monthly allowance as part of the process of gaining eligibility for vocational training and any specialized medical care required. Start at http://www.benefits.va.gov/compensation/sb2014.asp.

Children of Women Vietnam Veterans Born with Certain Birth Defects: Biological children of women Veterans who served in Vietnam at any time during the period beginning on Feb. 28, 1961 and ending on May 7, 1975, may be eligible for certain benefits because of birth defects associated with the mother's service in Vietnam that resulted in a permanent physical or mental disability.

The covered birth defects do not include conditions due to family disorders, birth-related injuries, or fetal or neonatal infirmities with well-established causes. A monetary allowance is paid at one of four disability levels based on the child's degree of permanent disability. For current rates visit: http://www.benefits.va.gov/compensation/sb2014.asp.

Vocational Training: VA provides vocational training, rehabilitation services, and employment assistance to help these children prepare for and attain suitable employment. To qualify, an applicant must be a child receiving a VA monthly allowance for spina bifida or another covered birth defect and for whom VA has determined that achievement of a vocational goal is reasonably feasible. A child may not begin vocational training before his/her 18th birthday or

the date he/she completes secondary schooling, whichever comes first. Depending on need and eligibility, a child may be provided up to 24 months of full-time training with the possibility of an extension of up to 24 months if it is needed to achieve the identified employment goal.

Other Benefits for Survivors

VA Home Loan Guaranty

A VA loan guaranty to acquire a home may be available to an unmarried spouse of a Veteran or Servicemember who died as a result of service-connected disabilities, a surviving spouse who remarries after age 57, or to a spouse of a Servicemember officially listed as MIA or who is currently a POW for more than 90 days. Spouses of those listed MIA/POW are limited to one loan.

"No-Fee" Passports

"No-fee" passports are available to immediate family members (spouse, children, parents, brothers and sisters) for the expressed purpose of visiting their loved one's grave or memorialization site at an American military cemetery on foreign soil. For additional information, write to the American Battle Monuments Commission, Courthouse Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201, or telephone 703-696-6897, or visit www.abmc.gov.

Burial and Memorial Benefits for Survivors

The Department of Veterans Affairs offers several burial and memorial benefits for eligible survivors and dependents. These benefits may include internment at a state or national Veterans cemetery, plot, marker and more. To learn more about these and other benefits please refer to Chapter 7 of this guide.

Appeals of VA Claims Decisions Chapter 14

Veterans and other claimants for VA benefits have the right to appeal decisions made by a VA regional office, medical center or National Cemetery Administration (NCA) office. Typical issues appealed are disability compensation, pension, education benefits, recovery of overpayments, reimbursement for unauthorized medical services, and denial of burial and memorial benefits.

A claimant has one year from the date of the notification of a VA decision to file an appeal. The first step in the appeal process is for a claimant to file a written notice of disagreement with the VA regional office, medical center or NCA office that made the decision.

Following receipt of the written notice, VA will furnish the claimant a "Statement of the Case" describing what facts, laws, and regulations were used in deciding the case. To complete the request for appeal, the claimant must file a "Substantive Appeal" within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision, whichever period ends later.

Board of Veterans' Appeals

The Board of Veterans' Appeals makes decisions on appeals on behalf of the Secretary of Veterans Affairs. Although it is not required, a Veterans service organization, an agent, or an attorney may represent a claimant. Appellants may present their cases in person to a member of the Board at a hearing in Washington, D.C., at a VA regional office or by videoconference.

Decisions made by the Board can be found at www.index.va.gov/search/va/bva.html. The pamphlet, "Understanding the Appeal Process," is available on the Website or may be requested by writing: Mail Process Section (014), Board of Veterans' Appeals, 810 Vermont Avenue, NW, Washington, DC 20420.

U.S. Court of Appeals for Veterans Claims

A final Board of Veterans' Appeals decision that does not grant a claimant the benefits desired may be appealed to the U.S. Court of Appeals for Veterans Claims, an independent court, not part of the Department of Veterans Affairs.

Notice of an appeal must be received by the court with a postmark that is within 120 days after the Board of Veterans' Appeals mailed its decision. The court reviews the record considered by the Board of Veterans' Appeals. It does not hold trials or receive new evidence.

Appellants may represent themselves before the court or have lawyers or approved agents as representatives. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and may seek review in the Supreme Court of the United States.

Published decisions, case status information, rules and procedures, and other special announcements can be found at www.uscourts.cavc.gov. The court's decisions can also be found in West's Veterans Appeals Reporter, and on the Westlaw and LEXIS online services. For questions, write the Clerk of the Court, 625 Indiana Ave. NW, Suite 900, Washington, DC 20004, or call (202) 501-5970.

Military Medals and Records Chapter 15

Replacing Military Medals

Medals awarded while in active service are issued by the individual military services if requested by Veterans or their next of kin. Requests for replacement medals, decorations, and awards should be directed to the branch of the military in which the Veteran served. However, for Air Force (including Army Air Corps) and Army Veterans, the National Personnel Records Center (NPRC) verifies awards and forwards requests and verification to appropriate services.

Requests for replacement medals should be submitted on Standard Form 180, "Request Pertaining to Military Records," which may be obtained at VA offices or the Internet at www.va.gov/vaforms. Forms, addresses, and other information on requesting medals can be found on the Military Personnel Records section of NPRC's Website at www.archives.gov/st-louis/military-personnel/index.html. For questions, call Military Personnel Records at (314) 801-0800 or e-mail questions to: MPR.center@nara.gov.

When requesting medals, type or clearly print the Veteran's full name, include the Veteran's branch of service, service number or Social Security number and provide the Veteran's exact or approximate dates of military service. The request must contain the signature of the Veteran or next of kin if the Veteran is deceased. If available, include a copy of the discharge or separation document, WDAGO Form 53-55 or DD Form 214.

If discharge or separation documents are lost, Veterans or the next of kin of deceased Veterans may obtain duplicate copies through the eBenefits portal (www.ebenefits.va.gov) or by completing forms found on the Internet at www.archives.gov/research/index.html and mailing or faxing them to the NPRC.

Alternatively, write the National Personnel Records Center, Military Personnel Records, One Archives Drive, St. Louis, MO 63138-1002. Specify that a duplicate separation document is needed. The Veteran's full name should be printed or typed so that it can be read clearly, but the request must also contain the signature of the Veteran or the signature of the next of kin, if the Veteran is deceased. Include the Veteran's branch of service, service number or Social Security number and exact or approximate dates and years of service. Use Standard Form 180, "Request Pertaining To Military Records."

It is not necessary to request a duplicate copy of a Veteran's discharge or separation papers solely for the purpose of filing a claim for VA benefits. If complete information about the Veteran's service is furnished on the application, VA will obtain verification of service.

Correcting Military Records

The secretary of a military department, acting through a Board for Correction of Military Records, has authority to change any military record when necessary to correct an error or remove an injustice. A correction board may consider applications for correction of a military record, including a review of a discharge issued by court-martial.

The Veteran, survivor, or legal representative must file a request for correction within three years of discovering an alleged error or injustice. The board may excuse failure to file within this time, however, if it finds it would be in the interest of justice. It is an applicant's responsibility to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider it despite the delay.

To justify a correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all available evidence, such as signed statements of witnesses or a brief of arguments supporting the correction. Application is made with DD Form 149, available at VA offices, Veterans organizations or visit http://www.dtic.mil/whs/directives/forms/index.htm.

Review of Discharge from Military Service

Each of the military services maintains a discharge review board with authority to change, correct or modify discharges or dismissals not issued by a sentence of a general court-martial. The board has no authority to address medical discharges.

The Veteran or, if the Veteran is deceased or incompetent, the surviving spouse, next of kin or legal representative, may apply for a review of discharge by writing to the military department concerned, using DD Form 293 – "Application for the Review of Discharge from the Armed Forces of the United States." This form may be obtained at a VA regional office, from Veterans organizations or online at http://www.dtic.mil/whs/directives/forms/index.htm.

However, if the discharge was more than 15 years ago, a Veteran must petition the appropriate Service's Board for Correction of Military Records using DD Form 149 – "Application for Correction of Military Records Under the Provisions of Title 10, U.S. Code, Section 1552." A discharge review is conducted by a review of an applicant's record and, if requested, by a hearing before the board.

Discharges awarded as a result of a continuous period of unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by discharge review boards, unless VA determines there were compelling circumstances for the absence. Boards for the Correction of Military Records also may consider such cases.

Veterans with disabilities incurred or aggravated during active duty may qualify for medical or related benefits regardless of separation and characterization of service. Veterans separated administratively under other than honorable conditions may request that their discharge be reviewed for possible re-characterization, provided they file their appeal within 15 years of the date of separation.

Questions regarding the review of a discharge should be addressed to the appropriate discharge review board at the address listed on DD Form 293.

Physical Disability Board of Review

Veterans separated due to disability from Sept. 11, 2001, through Dec. 31, 2009, with a combined rating of 20 percent or less, as determined by the respective branch of service Physical Evaluation Board (PEB), and not found eligible for retirement, may be eligible for a review by the Physical Disability Board of Review (PDBR).

The PDBR was established to reassess the accuracy and fairness of certain PEB decisions, and where appropriate, recommend the correction of discrepancies and errors. A PDBR review will not lower the disability rating previously assigned by the PEB, and any correction may be made retroactively to the day of the original disability separation. As a result of the request for review by the PDBR, no further relief from the Board of Corrections of Military Records may be sought, and the recommendations by the PDBR, once accepted by the respective branch of service, is final. A comparison of these two boards, along with other PDBR information, can be viewed at http://www.health.mil/pdbr.

The Veteran or, if the Veteran is deceased or incompetent, the spouse or surviving spouse, next of kin or legal representative, may apply for a review using DD Form 294, "Application for a Review by the Physical Disability Board of Review (PDBR) of the Rating Awarded Accompanying a Medical Separation from the Armed Forces of the United States." As part of the review process, the PDBR considers the rating(s) previously awarded by VA. The completion of VA Form 3288, "Request for and Consent to Release of Information from Individual's Records," along with DD Form 294, allows the PDBR to request VA records. Both forms can be downloaded from the PDBR website at http://www.health.mil/pdbr These forms may also be obtained at a VA Regional Office (VARO), from a veteran, service organization (VSO) or online at http://www.dtic.mil/whs/directives/forms/index.htm.

Benefits Provided by Other Federal Agencies Chapter 16

Internal Revenue Service

This year many workers will qualify for the Earned Income Credit (EIC) because their income declined or they became unemployed. Tax refunds through the EIC and Child Tax Credit can help low- and moderate-income families cover day-to-day expenses such as utilities, rent, and child care. To learn more, visit www.irs.gov or consult a tax preparer.

Special Tax Considerations for Veterans

Disabled veterans may be eligible to claim a federal tax refund based on: an increase in the veteran's percentage of disability from VA or the combat-disabled veteran applying for, and being granted, Combat-Related Special Compensation, after an award for Concurrent Retirement and Disability. To do so, the disabled veteran will need to file the amended return, Form 1040X, Amended U.S. Individual Income Tax Return, to correct a previously filed Form 1040, 1040A or 1040EZ. An amended return cannot be e-filed. It must be filed as a paper return. Disabled veterans should include all documents from VA and any information received from Defense Finance and Accounting Services explaining proper tax treatment for the current year.

If needed, veterans should seek assistance from a competent tax professional before filing amended returns based on a disability determination. Refund claims based on an incorrect interpretation of the tax law could subject the veteran to interest and/or penalty charges. Complete information and requirements can be found at www.irs.gov/Individuals/Military/Special-Tax-Considerations-for-Veterans.

USDA Loans for Farms and Homes

The U.S. Department of Agriculture (USDA) provides loans and guarantees to buy, improve or operate farms. Loans and guarantees are generally available for housing in towns with a population up to 20,000. Applications from Veterans have preference. For further information, contact Farm Service Agency or Rural Development, USDA, 1400 Independence Ave., S.W., Washington, DC 20250, or apply at local Department of Agriculture offices, usually located in county seats.

HUD Veteran Resource Center (HUDVET)

Housing and Urban Development (HUD) sponsors the Veteran Resource Center (HUDVET), which works with national Veterans service organizations to serve as a general information center on all HUD-sponsored housing and community development programs and services. To contact HUDVET, call **1-800-998-9999**, TDD **800-483-2209**, or visit: www.hud.gov/hudvet.

Veterans Naturalization Preference

Honorable active-duty service in the U.S. armed forces during a designated period of hostility allows an individual to naturalize without being required to establish any periods of residence or physical presence in the United States. A Servicemember who was in the United States, certain territories, or aboard an American public vessel at the time of enlistment, re-enlistment, extension of enlistment or induction, may naturalize even if he or she is not a lawful permanent resident.

On July 3, 2002, the president issued Executive Order 13269 establishing a new period of hostility for naturalization purposes beginning Sept. 11, 2001, and continuing until a date designated by a future Executive Order. Qualifying members of the armed forces who have served at any time during a specified period of hostility may immediately apply for naturalization using the current application, Form N-400, "Application for Naturalization". Additional

information about filing and requirement fees and designated periods of hostility are available on the U.S. Citizenship and Immigration Services Website at www.uscis.gov.

Individuals who served honorably in the U.S. armed forces, but were no longer serving on active duty status as of Sept. 11, 2001, may still be naturalized without having to comply with the residence and physical presence requirements for naturalization if they filed Form N-400 while still serving in the U.S. armed forces or within six months of termination of their active duty service.

An individual who files the application for naturalization after the six-month period following termination of active-duty service is not exempt from the residence and physical presence requirements, but can count any period of active-duty service towards the residence and physical presence requirements. Individuals seeking naturalization under this provision must establish that they are lawful permanent residents (such status not having been lost, rescinded or abandoned) and that they served honorably in the U.S. armed forces for at least one year.

If a Servicemember dies as a result of injury or disease incurred or aggravated by service during a time of combat, the Servicemember's survivor(s) can apply for the deceased Servicemember to receive posthumous citizenship at any time within two years of the Servicemember's death. The issuance of a posthumous certificate of citizenship does not confer U.S. citizenship on surviving relatives. However, a non-U.S. citizen spouse or qualifying family member may file for certain immigration benefits and services based upon their relationship to a Servicemember who died during hostilities or a non-citizen Servicemember who died during hostilities and was later granted posthumous citizenship.

For additional information, USCIS has developed a web page, www.uscis.gov/military, which contains information and links to services specifically for the military and their families. Members of the U.S. military and their families stationed around the world can also call USCIS for help with immigration services and benefits using a dedicated, toll-free help line at 1-877-CIS-4MIL (**1-877-247-4645**).

Small Business Administration (SBA)

Historically, Veterans do very well as small business entrepreneurs. Veterans interested in entrepreneurship and small business ownership should look to the U.S. Small Business Administration's Office of Veterans Business Development (OVBD) for assistance. OVBD conducts comprehensive outreach to Veterans, service-disabled Veterans, and Reservists of the U.S. military. OVBD also provides assistance to Veteran- and Reservist-owned small businesses. SBA is the primary federal agency responsible for assisting Veterans who own or are considering starting their own small businesses.

Among the services provided by SBA are business-planning assistance, counseling, and training through community based Veterans Business Outreach Centers. For more information, go to www.sba.gov/aboutsba/sbaprograms/ovbd/OVBD_VBOP.html.

More than 1,000 university-based Small Business Development Centers; nearly 400 SCORE chapters (www.score.org/Veteran.html) with 11,000 volunteer counselors, many of whom are Veterans; and 100 Women's Business Centers.

SBA also manages a range of special small business lending programs at thousands of locations, ranging from Micro Loans to the Military-community-targeted Patriot Express Pilot Loan, to venture capital and Surety Bond Guarantees (https://www.sba.gov/tools/local-assistance/districtoffices). Veterans also participate in all SBA federal procurement programs, including a special 3 percent federal procurement goal specifically for service-connected disabled Veterans (http://www.gsa.gov/portal/category/108235), and SBA supports Veterans and others participating in international trade.

A special Military Reservist Economic Injury Disaster Loan (https://www.sba.gov/content/military-reservists-economic-injury-loans) is available for self-employed Reservists whose small businesses may be damaged through the absence of the owner or an essential employee as a result of Title 10 activation to Active Duty.

A Veterans Business Development Officer is stationed at every SBA District Office to act as a guide to Veterans, and SBA offers a full range of self-paced small business planning assistance for Veterans, Reservists, discharging Servicemembers, and their families. Information about the full range of services can be found at wwbw.sa.gov/about-offices-content/1/2985, or by calling **202-205-6773** or 1-800-U-ASK-SBA (**1-800-827-5722**).

Social Security Administration

Monthly retirement, disability and survivor benefits under Social Security are payable to Veterans and dependents if the Veteran has earned enough work credits under the program. Upon the Veteran's death, a one-time payment of $255 also may be made to the Veteran's spouse or child. In addition, a Veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection is available to people who have received Social Security disability benefits for 24 months, and to insured people and their dependents who need dialysis or kidney transplants, or who have amyotrophic lateral sclerosis (more commonly known as Lou Gehrig's disease).

Since 1957, military service earnings for active duty (including active duty for training) have counted toward Social Security and those earnings are already on Social Security records. Since 1988, inactive duty service in the Reserve Component (such as weekend drills) has also been covered by Social Security. Servicemembers and Veterans are credited with $300 credit in additional earnings for each calendar quarter in which they received active duty basic pay after 1956 and before 1978.

Veterans who served in the military from 1978 through 2001 are credited with an additional $100 in earnings for each $300 in active duty basic pay, up to a maximum of $1,200 a year. No additional Social Security taxes are withheld from pay for these extra credits. Veterans who enlisted after Sept. 7, 1980, and did not complete at least 24 months of active duty or their full tour of duty, may not be able to receive the additional earnings. Check with Social Security for details. Additional earnings will no longer be credited for military service periods after 2001.

Also, non-contributory Social Security earnings of $160 a month may be credited to Veterans who served after Sept. 15, 1940, and before 1957, including attendance at service academies. For information, call **1-800-772-1213** or visit www.socialsecurity.gov/.

(**Note:** Social Security cannot add these extra earnings to the record until an application is filed for Social Security benefits).

Armed Forces Retirement Homes

Veterans are eligible to live in the Armed Forces Retirement Homes located in Gulfport, Miss., or Washington, D.C., if their active duty military service is at least 50 percent enlisted, warrant officer or limited duty officer if they qualify under one of the following categories:

1. Are 60 years of age or older; and were discharged or released under honorable conditions after 20 or more years of active service.
2. Are determined to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty.

3. Served in a war theater during a time of war declared by Congress or were eligible for hostile-fire special pay and were discharged or released under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.
4. Served in a women's component of the armed forces before June 12, 1948; and are determined to be eligible for admission due to compelling personal circumstances.

Eligibility determinations are based on rules prescribed by the Home's Chief Operating Officer. Veterans are not eligible if they have been convicted of a felony or are not free from alcohol, drug or psychiatric problems. Married couples are welcome, but both must be eligible in their own right. At the time of admission, applicants must be capable of living independently.

The Armed Forces Retirement Home is an independent federal agency. For information, call **1-800-332-3527** or**1-800-422-9988**, or visit www.afrh.gov/.

Commissary and Exchange Privileges

Unlimited commissary and exchange store privileges in the United States are available to honorably discharged Veterans with a service-connected disability rated at 100 percent or totally disabling, and to the un-remarried surviving spouses and dependents of Servicemembers who die on active duty, military retirees, recipients of the Medal of Honor, and Veterans whose service-connected disability was rated 100 percent or totally disabling at the time of death. Certification of total disability is done by VA. National Guard Reservists and their dependents may also be eligible. Privileges overseas are governed by international law and are available only if agreed upon by the foreign government concerned.

Though these benefits are provided by DOD, VA does provide assistance in completing DD Form 1172, "Application for Uniformed Services Identification and Privilege Card." For detailed information, contact the nearest military installation.

U.S. Department of Health and Human Services

The U.S. Department of Health and Human Services provides funding to states to help low-income households with their heating and home energy costs under the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP can also assist with insulating homes to make them more energy efficient and reduce energy costs. The LIHEAP program in your community determines if your household's income qualifies for the program. To find out where to apply call: 1-866-674-6327 or e-mail energy@ncat.org 7 a.m. - 5 p.m. (Mountain Time). More information can be found at http://www.acf.hhs.gov/programs/ocs/resource/division-of-energy-assistance-federal-staff.