



VA Benefits Briefing | PARTICIPANT GUIDE

Transition
Tools for
a Brighter
Future



U.S. Department
of Veterans Affairs



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Introduction

Simply by participating in Department of Veterans Affairs (VA) Benefits I and II Briefings, you have already taken the first steps to accessing the benefits you have earned through your service. This guide is divided into two sections, VA Benefits I and VA Benefits II, and follows along with each briefing.

There is more detailed information provided for the benefits discussed during the briefings. Please note this guide does not address all benefits offered by VA—only those discussed during the briefings. A more comprehensive listing of VA benefits can be found at www.va.gov.

The Participant Guide will walk you through activities that are designed to familiarize you with your benefit options and how to access them. Throughout the activities, you will use information provided during the briefings and found within the guide. The materials provided highlight a benefit or group of benefits, discuss eligibility requirements, and provide steps to apply for benefits. In addition, you will find links, resources, and other information to help you make the most informed decisions when choosing your benefit options.

The Participant Guide was developed not only for the purposes of these briefings, but also to be used as a reference after the briefings, as you create a personal roadmap for success. You never know when you will need it!



Department of Veterans Affairs Organization

The primary function of VA is to support Veterans in their time after service by providing certain benefits. VA is the second largest agency in the Federal Government, after the Department of Defense (DoD), and consists of three administrations:

- The Veterans Benefits Administration (VBA) is responsible for initial Veterans applications for benefits and eligibility determination for compensation, pension, education (GI Bill®), home loan guaranty, life insurance, vocational rehabilitation and employment, and benefits assistance
- The Veterans Health Administration (VHA) is responsible for providing health care in all its forms at medical centers, clinics, and Vet Centers
- The National Cemetery Administration (NCA) is responsible for providing burial and memorial benefits and maintaining VA national cemeteries

VA Resources

VA representatives are a primary resource for accessing benefits. It is important to understand the differences between various VA facilities to know where to go to for the specific assistance needed. For example, for medical care, go to a VA outpatient clinic or medical center, but to file a claim for disability compensation, visit a VA Regional Office or benefits office. Sometimes these VA facilities are co-located.

- [Federal Benefits for Veterans, Dependents, and Survivors](#) is a comprehensive guide to VA benefits and is available online
 - The inside cover contains a listing of useful telephone numbers and websites. It provides an alphabetic listing, by state, of VA facilities, including medical centers, clinics, Regional Offices, Vet Centers, and national cemeteries; the online version can be found by visiting www.va.gov/opa/publications/benefits_book.asp
- [VA Benefits Briefing Participant Guide](#) provides detailed information regarding benefits discussed during the briefings, links to online resources, and activities conducted during the briefings
- [eBenefits](#) is a joint DoD/VA web portal that provides resources and self-service capabilities to Servicemembers, Veterans, and their families to apply, research, access, and manage their VA and military benefits.
 - The Veterans Employment Center™ (VEC™) can be accessed through eBenefits and connects employers interested in hiring transitioning Servicemembers, Veterans, and military spouses with available job and career opportunities; you can also create a profile under the VEC™ tab. www.vets.gov/veterans-employment-center



- [VA.gov](https://www.va.gov) includes current resources, tools, and contact information for all VA benefits.
 - The Inquiry Routing and Information System (IRIS) is VA's secure email messaging system; IRIS is a secure way to send queries that contain your personally identifiable information (PII) via the internet; the IRIS link is <https://iris.custhelp.com/app/ask>
- [My HealthVet](https://www.myhealth.va.gov/index.html) is VA's online personal health record designed for active duty Servicemembers, Veterans, their dependents, and caregivers; it helps you partner with your health care team and provides tools to make informed decisions to manage your health care; learn more about My HealthVet at www.myhealth.va.gov/index.html

Veterans Service Organizations

Veterans Service Organizations (VSOs) are congressionally chartered to serve the needs of Veterans, their families, and survivors. The VA Office of General Counsel accredits these organizations through an intense process, which requires approval by the Secretary of Veterans Affairs. Once accredited, VSOs routinely participate in extensive training programs and receive comprehensive continuing education to maintain the most current information concerning Veterans' benefits.

What Is a Veteran Service Organization?

VSOs, together with state, county, and local Veteran Service Representatives (VSR), help Veterans, their families, and survivors understand and navigate benefit programs such as compensation, survivor benefits, pension, health care, education, vocational rehabilitation and employment, home loans, life insurance, and burial benefits. These services are provided free of charge by chartered VSOs.

There are many VSOs to help you fill out VA forms, tell you about VA benefits, and provide a wide range of assistance for Servicemembers, Veterans, dependents, and survivors. There are VA-recognized and non-recognized service organizations. A recognized organization can legally represent you before VA; a non-recognized organization cannot represent you before VA, but it can provide information. However, if an organization's help requires unusual expenses such as extensive photocopying, you should inquire about its policies for reimbursement.

If you want to appoint a recognized service organization as your representative, that organization or VA can provide you with VA Form 21-22, Appointment of Veterans Service Organization as Claimant's Representative, which acts as a limited Power of Attorney (POA). This limited POA allows the VSO to represent you only for VA-related claim issues; you can find the form at www.vba.va.gov/pubs/forms/VBA-21-22-ARE.pdf.



How to Find a VSO

www.va.gov/ogc/apps/accreditation/index.asp

The VA database lists all accredited VSOs. The list includes national, state, and local Veterans Service Officers, attorneys, and claims agents that are accredited through VA.

Some VA medical centers and military installations have VSOs on premises. In addition, all VA Regional Offices provide space for larger service organizations.

The eBenefits portal can assist your efforts to locate a representative nearest you. Access eBenefits at www.eBenefits.va.gov and click the “Need help? Appoint a claims agent, attorney, or Veteran Service Organization (VSO) to assist you” tab. You will have the option to search by state, city, ZIP code, or the name of the organization of your choice. Your search results will include, in alphabetical order, the VSOs in a geographic area.



Section I—VA Benefits I

Getting Started

Purpose

This briefing is designed to introduce you to benefits you may be eligible for and:

- Identify how they can help your transition into civilian life
- Connect you to available resources
- Provide individual assistance appointments at the conclusion of the briefing, including assistance with establishing a profile in the VEC™

This overview of VA benefits is not meant to be a discussion of personal scenarios and circumstances. If you have personal questions, you may address them during your individual assistance appointments, or you may contact one of the many resources available to you, such as a VSO.

Briefing Structure

The VA Benefits I briefing consists of five modules:

- Module 1: Education, Training, and Upskilling
- Module 2: Economic Opportunity
- Module 3: Estate Planning
- Module 4: Housing
- Module 5: VA Health Care



Your Local VA Resources

Write down the location and contact information of your local VA resources, which include your local VA Regional Office, nearest VA health facility, nearest Vet Center, and nearest VA Benefits Advisor.

My Local Regional VA Office: _____

My VA Health Facility: _____

My Vet Center: _____

My VA Benefits Advisor: _____

You may also contact VA via the toll-free number 1-800-827-1000. Additional benefit information can be accessed through www.eBenefits.va.gov or www.va.gov.

DD Form 214

The DD Form 214 is key to accessing VA benefits after leaving the military. It is proof of your military service, it states the nature of discharge, record of service, and current classification code. It is important to ensure your DD Form 214 is accurate before separating from active duty because it is easier to make changes while still on active duty.

A Veteran will receive two copies of the DD Form 214—Member #1 and Member #4. VA is most interested in #4, as it shows the length of service and character of discharge, which are used to determine eligibility for most benefits. Other important areas to review for accuracy include:

- Block 13, which lists awards received during service that may impact your access to VA Health Care and service-connected conditions (e.g., Purple Heart, Iraqi Campaign Medal)
- Block 17, which states whether the Servicemember received a dental exam and treatment with VA within 90 days prior to separation. If the “no” box is checked, the Veteran may be eligible for a one-time dental treatment with VA within 180 days of separation

Keep the DD Form 214 in a safe and accessible location. Ensure your next of kin or a designated representative is aware of its location.

Notes



Module 1: Education, Training, and Upskilling

www.benefits.va.gov/gibill/

VA administers a variety of education benefit programs and services, including:

- Education and Career Counseling
- Post-9/11 GI Bill®
- Montgomery GI Bill® Active Duty (MGIB-AD)
- Montgomery GI Bill® Selected Reserve (MGIB-SR)
- Reserve Educational Assistance Program (REAP)

Each education benefit program and service has its own eligibility requirements.

Education and Career Counseling (Chapter 36)

www.benefits.va.gov/vocrehab/edu_voc_counseling.asp

Description

VA's Education and Career Counseling program is a great opportunity for Servicemembers and Veterans to get personalized counseling and support to help guide their career paths, ensure most effective use of their VA benefits, and achieve their education and career goals. Services include the following:

- Benefits Coaching—guidance on the effective use of VA benefits and other resources to achieve your education and career goals
- Information on other resources to help you achieve your education and career goals
- Career Choice—understanding the best career options based on your interests and aptitudes
- Assistance with understanding your academic strengths and weaknesses
- One-on-one counseling with a qualified counselor who will help you evaluate your skills and strengths and compare this to your personal career goals
- Personalized Support—academic or adjustment counseling to help remove any barriers to success

Eligibility

These counseling services are available to:

- Transitioning Servicemembers within six months prior to discharge from active duty
- Veterans within one year following discharge from active duty



- Servicemembers and Veterans currently eligible for a VA education benefit
- All current VA education beneficiaries

Apply

To connect with a VA counselor and receive this personalized assistance, fill out VA Form 28-8832, Education/Vocational Counseling Application, which can be found on va.gov, and mail it to your nearest VA Regional Office. You can also write a letter requesting the counseling services. After VA receives your application or letter, VA will contact you to schedule a time to meet with a counselor.

Notes

Education and Training Benefits

When Servicemembers and Veterans think of using their GI Bill® benefit, some may consider it only for attending a four-year college or getting an advanced degree. Actually, GI Bill® programs can be used for many types of training, such as:

- Vocational and technical training
- On-the-job training
 - To learn more about local on-the-job training and apprenticeship opportunities, visit www.dol.gov/apprenticeship/find-opportunities.htm
- Correspondence training
- Flight training
- Licensing and national testing reimbursement
- Entrepreneurship training and possible start-up funding
- Tutorial assistance

There are two types of GI Bill®, the Post-9/11 GI Bill® and Montgomery GI Bill®. The Montgomery GI Bill® is being phased out for the more beneficial Post-9/11 GI Bill®.



Post-9/11 GI Bill® (Chapter 33)

www.benefits.va.gov/gibill/post911_gibill.asp

Description

The Post-9/11 GI Bill® is an education benefit program for individuals who served on active duty and received an honorable discharge. Benefits may be used for college, business, technical or vocational school, degree or certificate programs, apprenticeship and on-the-job training, and correspondence courses. Remedial, refresher, and deficiency training are available under certain circumstances.

Eligibility

To be eligible for the Post-9/11 GI Bill®, Servicemembers or Veterans must meet the following requirements:

- The individual must have served honorably for at least 90 aggregate (total) days on active duty after September 10, 2001, or have been honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001
- To receive 100 percent of the benefit, the individual must have served an aggregate of 36 months of active duty service, or have been discharged for a service-connected disability after 30 days of continuous service
- Veterans have 15 years to use the Post-9/11 GI Bill® from their last date of discharge from active duty
- For those who served fewer than 36 months, the percentage of benefit ranges from 40 percent to 90 percent:
 - 90 percent—30 total months*
 - 80 percent—24 total months*
 - 70 percent—18 total months**
 - 60 percent—12 total months**
 - 50 percent—6 total months**
 - 40 percent—5 total months**

*Including entry level and skill training

**Excluding entry level and skill training

Effective October 1, 2011, VA began paying benefits to members of the Army National Guard and Air National Guard based on qualifying service under Title 32. Payments may be made retroactively for enrollment(s) at an approved educational institution for attendance on or after August 1, 2009. The following service may qualify:



- Full-time service in the National Guard for the purpose of organizing, administering, recruiting, instructing, or training
- Activations in support of a national emergency under Section 502(f) of Title 32

If individuals affected by these changes were previously using the Post-9/11 GI Bill®, they will be paid for any additional benefits they would have been entitled to because of a higher benefit level.

Tuition and Fees

Eligible active duty Servicemembers, Veterans, and transferees can receive full tuition and fees at public, in-state schools. These benefits are paid directly to the school by VA on the student's behalf. Programs of education at public colleges and universities may not be approved for Post-9/11 GI Bill® and MGIB benefits if they do not charge all recently released Veterans' and family members' in-state tuition and fees.

Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program allows institutions of higher learning (degree-granting institutions) in the United States to enter voluntarily into an agreement with VA to fund tuition and fee expenses that exceed the in-state tuition rate. A participant may have tuition and fees that exceed that amount if attending a private institution or graduate school or because of an out-of-state (non-resident) status. If a participant is enrolled at a Yellow Ribbon Program participating institution and the tuition and fees exceed the highest public, in-state undergraduate tuition or fees, additional funds may be available for an education program without an additional charge to entitlement. Institutions that voluntarily enter into a Yellow Ribbon Program Agreement with VA choose the amount of tuition and fees that will be contributed. VA will match that amount and issue payment directly to the institution, not to exceed the tuition and fees charged by the institution. Only Veterans entitled to the 100-percent benefit rate (based on service requirements) or their designated transferees may receive this funding. Active duty Servicemembers and their spouses are not eligible for this program. Child transferees of active duty Servicemembers may be eligible if the Servicemember is qualified at the 100-percent rate.

Books and Supplies Stipend

This payment is issued directly to the student when the school certifies and VA processes the enrollment. The benefit is prorated based on length of service and number of credits/hours pursued. This benefit is also available if you are enrolled in a non-college degree, apprenticeship, or on-the-job training program.

Monthly Housing Allowance

Based on the length of active duty service, eligible participants are entitled to receive a percentage of the monthly housing allowance equal to the military Basic Allowance for Housing (BAH) payable to an E-5 with dependents, for the ZIP code of the primary location of the school. This is paid directly to the student. The housing allowance is not payable to individuals on active duty or their spouse and those pursuing training at half time or less. Distance learners receive half the BAH national average.



Transfer of Entitlement

The transferability option under the Post-9/11 GI Bill® allows Servicemembers to transfer all or some unused benefits to their eligible spouse or dependent children. Benefits must be transferred while still a member of the Armed Forces (including Selected Reserve). DoD or the Department of Homeland Security (depending on your branch of service) determines whether you can transfer benefits to your family. Each service has its own rules about a Servicemember's eligibility for this program. If you choose to transfer at least one month to your eligible dependents before leaving military service, the dependent may be eligible to receive additional months of entitlement. To apply for benefits under this program, eligible dependents must complete and submit VA Form 22-1990e, Application of a Family Member to Use Transferred Benefits, online at www.benefits.va.gov/gibill/post911_transfer.asp.

Tutorial Assistance

Tutorial Assistance is available for students who are receiving VA educational assistance through the Post-9/11 GI Bill®, MGIB, or Survivors' and Dependents' Educational Assistance at the half-time or higher rate and have a deficiency in a subject that makes tutoring necessary. To apply, complete VA Form 22-1990t, Application for Individualized Tutorial Assistance. The school certifying official and tutor must sign the form.

Apply

To apply for any of these VA education benefits, submit VA Form 22-1990, Application for VA Education Benefits, online at www.ebenefits.va.gov.

Notes:

Montgomery GI Bill®-Active Duty (Chapter 30)

www.benefits.va.gov/gibill/mgib_ad.asp

Description

The MGIB-AD, or Chapter 30, provides up to 36 months of educational benefits for college, business, technical or vocational school, degree or certificate programs, apprenticeship and on-the-job training, and correspondence courses. In special circumstances, some remedial and refresher courses and flight training may be approved. Veterans have 10 years from their last date of discharge from active duty to use MGIB-AD. Payments are made directly to the student.



Eligibility

You may be eligible if you have an honorable discharge; and you have a high school diploma or GED (or in some cases 12 hours of college credit); and you meet other eligibility requirements as specified at the MGIB-AD page link above.

Apply

To apply for any of these VA education benefits, submit VA Form 22-1990, Application for VA Education Benefits, online at www.ebenefits.va.gov.

Notes:

Montgomery GI Bill®-Selected Reserve (Chapter 1606)

www.benefits.va.gov/gibill/mgib_sr.asp

Description

The MGIB-SR program, or Chapter 1606, provides education and training benefits to eligible members of the Selected Reserve, including the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard. Eligibility for this program is determined by the Selected Reserve components, and VA makes the payments. This education assistance program may be used for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship and on-the-job training, and vocational flight training programs. Remedial, refresher, and deficiency training are available under certain circumstances. Eligibility for MGIB-SR ends on the day of separation from Selected Reserve, unless you were mobilized.

Eligibility

To qualify, the following requirements must be met:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985—if you are an officer, you must have agreed to serve six years in addition to your original obligation
- Complete your initial active duty for training (IADT)
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT
- Remain in good standing while serving in an active Selected Reserve unit; you will also retain MGIB-SR



eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct; your eligibility period may be extended if you are ordered to active duty

Apply

To apply for any of these VA education benefits, submit VA Form 22-1990, Application for VA Education Benefits, online at www.ebenefits.va.gov.

Notes:

Reserve Education Assistance Program (Chapter 1607)

Description

REAP, or Chapter 1607, provides educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency declared by the President or Congress. Reservists are eligible for education benefits or increased benefits to pursue college degrees and other training.

Eligibility

In this program, certain Reservists who were activated for at least 90 days after September 10, 2001, are eligible for education benefits based on length of service.

Apply

To apply for any of these VA education benefits, submit VA Form 22-1990, Application for VA Education Benefits, online at www.ebenefits.va.gov.

Notes:

Irrevocable Election

If you are eligible for MGIB-AD, MGIB-SR, or REAP, you must elect to give up eligibility under the program for which you are eligible to receive benefits under the Post-9/11 GI Bill®. This is an irrevocable election.



Having multiple periods of service may result in a potential entitlement of an additional 12 months. However, you may not receive more than a total of 48 months of education benefits under two or more programs.

Notes:

Resources for Choosing a School

Accessing Higher Education Track

www.dodtap.mil/transition_gps.html

The Transition Goals, Plans, Success (GPS) Accessing Higher Education (AHE) track will lead you through the steps and provide a wealth of resources to help you make an informed decision. Transition GPS AHE track is your first step toward selecting the right school for you. This track focuses on topics such as how to achieve academic success, how to research and compare institutions, and how to finance higher education. The AHE track will help you become an informed education consumer and maximize the return on your GI Bill® benefits; you will learn more about grants and low-interest loans offered through federal student aid, and discover thousands of scholarships and state aid programs. After completing the AHE track, Servicemembers will be prepared to complete an application to an accredited institution, schedule a session with a counselor at an academic institution, or meet individually with education counselors, as needed. Further, the impact of obtaining a college degree increases one's career opportunities and earning potential. This track is optional and not a part of the Transition GPS core curriculum. Be sure to contact your local Transition Assistance Program office to register. We highly encourage spouse participation in this track as well.

Notes:



GI Bill® Comparison Tool

<http://department-of-veterans-affairs.github.io/gi-bill-comparison-tool/>

The GI Bill® Comparison Tool assists in finding a school and determining GI Bill® benefits. Using the online tool, under “School Decision Resources” on the GI Bill® website, allows access to:

- The GI Bill® Comparison Tool, which provides key information about college affordability and value so beneficiaries can make the most of their benefits
- Career Scope, which is an aptitude and interest assessment to help Servicemembers and Veterans focus on success when transitioning
- A Decision Guide to help choose the right school by comparing VA-approved institutions and reviewing other information
- Information about college affordability and value
- A way to apply for your GI Bill® benefits
- A way to find employment by linking directly to the VEC™ on eBenefits

Notes:

8 Keys to Success

The 8 Keys to Veterans’ Success are steps that postsecondary institutions can take to assist Servicemembers and Veterans as they transition to higher education, complete their college programs, and obtain career-ready skills for jobs in high-growth areas in the economy.

The 8 Keys are:

1. Create a culture of trust and connectedness across the campus community to promote well-being and success for Veterans
2. Ensure consistent and sustained support from campus leadership
3. Implement an early alert system to ensure all Veterans receive academic, career, and financial advice before challenges become overwhelming
4. Coordinate and centralize campus efforts for all Veterans, together with the creation of a designated space for them



5. Collaborate with local communities and organizations, including government agencies, to align and coordinate various services for Veterans
6. Utilize a uniform set of data tools to collect and track information on Veterans, including demographics, retention, and degree completion
7. Provide comprehensive professional development for faculty and staff on issues and challenges unique to Veterans
8. Develop systems that ensure sustainability of effective practices for Veterans

Postsecondary institutions have voluntarily confirmed their support for the 8 Keys, which highlight specific ways that colleges and universities can support Veterans.

More information is available on the Department of Education website.

Notes:

VetSuccess on Campus

www.benefits.va.gov/vocrehab/vsoc.asp

www.benefits.va.gov/vocrehab/vsocfactsheet.asp

The VetSuccess on Campus (VSOC) program provides a Vocational Rehabilitation Counselor (VRC) to each VSOC school. These VRCs are called VSOC Counselors. A VA Vet Center Outreach Coordinator is also provided and co-located on many campuses to provide peer-to-peer counseling and referral services.

Through the VSOC program, VA is strengthening partnerships with institutions of higher learning and creating opportunities to help Veterans achieve success by providing outreach and transition services during their transition from military to college life. VSOC Counselors ensure Veterans receive the support and assistance needed to pursue their educational and employment goals. Counselors are easily accessible on campus to help resolve any problems that could potentially interfere with a Veteran's educational program, including assistance with disability accommodations. If needed, counselors can also provide referrals for health services through VA medical centers, community-based outpatient clinics, or Vet Centers.

Notes:



Upskilling Opportunities

VA has partnerships and programs in place to provide opportunities for Servicemembers and Veterans to improve their skills in many rapidly growing career fields. These programs and partnerships do not use GI Bill® benefits.

We Can't Wait Initiative

<https://afvec.langley.af.mil/afvec/Public/COOL/>

www.cool.army.mil/

www.cool.navy.mil/usmc/

www.cool.navy.mil/usn/

In October 2011, President Obama launched the We Can't Wait initiative. Within the We Can't Wait initiative, a fast track certification program for Veterans was instituted, which created partnerships between the military and manufacturing groups. President Obama said, "I believe that no one who fights for this country should ever have to fight for a job when they come home." An aim of this initiative is to help Servicemembers obtain jobs in manufacturing, health care, and trucking, based on their military training and experience.

In line with We Can't Wait, the U.S. Air Force, U.S. Army, U.S. Marine Corps, and U.S. Navy have Credentialing Opportunities On-Line (COOL) programs. The U.S. Air Force has the Credentialing and Education Research Tool, CERT. Using these tools, individuals can find information related to their military occupation, training, and career progression goals and investigate equivalent civilian jobs, professional certifications, and professional organizations, as well as certification funding opportunities.

Notes:

Coursera and VA Learning Hubs

VA has partnered with Coursera, an online education platform, to offer transitioning Servicemembers and Veterans one free Verified Certificate in one of hundreds of in-demand courses offered through universities worldwide.

A Verified Certificate is a convenient way to demonstrate course completion, build your professional qualifications, and advance your education and career. These certificates may help improve employability skills in high-demand fields such as data science, cybersecurity, health care, and entrepreneurship.



Transitioning Servicemembers and Veterans can access this opportunity online through <https://blog.coursera.org/veterans>.

VA Learning Hubs are a blended learning approach that establishes a physical network of space, facilitators, and students worldwide. Learning hubs give you an opportunity to build your skills through a combination of online classes and in-person sessions. Each VA Learning Hub will focus on select Coursera courses. VA Learning Hubs enhance your learning experience and may include networking opportunities, discussions on course material, guest speakers, and Q&A opportunities with experts from the community. To learn more about VA Learning Hubs, email VeteranEmployment.vbaco@va.gov with the subject line "Learning Hub."

Notes:

Career Technical Training Track

Whether you want to use the skills you learned in the military or are looking to pursue a brand new challenge, the Career Technical Training Track will provide you with the information you need to plan for career success. CTTT is designed to prepare you to enter the workforce quickly after separation. This two-day workshop will help you choose a field and target position, identify required credentials, and select and apply for a technical training program. We highly encourage spouse participation in this course as well.

Notes:

Registered Apprenticeship and On-the-Job Training

www.dol.gov/apprenticeship/

VA has partnerships and programs in place to provide opportunities for Servicemembers and Veterans to improve their skills in many trending and rapidly growing career fields. VA provides information about Registered Apprenticeship and on-the-job training through several programs, including CTTT. The



Department of Labor has several programs as well for Registered Apprenticeship and on-the-job training. For additional information, please refer to the website link above or go to an American Job Center in person for assistance.

Notes:

DoD SkillBridge

<http://dodskillbridge.com/>

The DoD SkillBridge initiative promotes the civilian job training authority available for transitioning military Servicemembers. Servicemembers meeting certain qualifications can participate in civilian job and employment training, including apprenticeships and internships. Such training can take place starting up to six months prior to a Servicemember's separation. In addition, the training must offer a high probability of employment and be provided to the Servicemember at little or no cost. Through DoD SkillBridge, tremendous potential exists for Servicemembers, companies, trade unions, and others for leveraging this new DoD authority.

Notes:

Additional Education Benefit Information

Veterans Education Assistance Program (Chapter 32)

Description

Veterans Education Assistance Program (VEAP) is available if you elected to make contributions from your military pay to participate in this education benefit program. The government matches your contributions on a two-for-one basis. You may use these benefits for degree, certificate, correspondence, apprenticeship and on-the-job training programs, and vocational flight training programs.



Eligibility

You must meet the following requirements to qualify:

- Entered service for the first time between January 1, 1977 and June 30, 1985
- Opened a contribution account before April 1, 1987
- Voluntarily contributed from \$25 to \$2,700
- Completed your first period of service and were discharged or released from service under conditions other than dishonorable
- If you are currently on active duty and want to receive VEAP benefits, you must have at least three months of contributions available

Apply

To apply for any of these VA education benefits, submit VA Form 22-1990, Application for VA Education Benefits, online at www.ebenefits.va.gov.

Notes:



Module 1—Activity: Draft PAT Related to Education, Training, and Upskilling Benefits

The following is a sample of a completed PAT for a Servicemember with a priority regarding education, training, and upskilling. A blank PAT follows the sample to complete with your plan.

Priority (Sample): Obtain bachelor's degree

Associated Benefit (Sample): Post-9/11 GI Bill®

Plan: <i>Develop a plan of action</i>
<ul style="list-style-type: none">• Check to see if I am eligible for education benefits• Look into a college program• Contact the school VA Certifying Official or VA Representative/Financial Aid Office to check if the program is approved for VA benefits
Action: <i>Take action</i>
Go to www.ebenefits.va.gov to access VA Form 22-1990, Application For VA Education Benefits, to apply for VA education benefits.
Timeline: <i>Know the deadlines</i>
15 years from separation/retirement or my last 90-day tour of active duty to use

Your Priority: _____

Associated Benefit: _____

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



Module 2: Economic Opportunity

Veterans Economic Communities Initiative

www.benefits.va.gov/VECI/veci.asp

The Veterans Economic Communities Initiative (VECI) aims to increase the number of education and employment opportunities for Veterans and their families through a network of support at the community level.

Utilization of the resources and support by Veterans and their families returns enormous value to their communities by enabling Veterans and their families to become local students, home owners, entrepreneurs, and employees. The community in turn supports Veterans and their families by more aggressively reaching out to them through social services within the community, and educating and assisting Veterans and their families on how to access these services and resources.

Economic Liaisons in each VECI community will collaborate with government leaders, businesses, educational institutions, and nonprofit organizations to help build an integrated network of support and resources for Veterans and their families.

Notes:

Veterans Employment Center™

www.vets.gov/veterans-employment-center

www.va.gov/VETSINWORKPLACE/veteranresources.asp

The VEC™ 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 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.

The VEC™ provides Servicemembers, Veterans, and their beneficiaries with a seamless career search experience that connects with public- and private-sector employers. VetSuccess and VA for Vets can be accessed by visiting the Employment Center, clicking Job Seeker Resources and Services, and selecting Partnered Resources.

In the VEC™, you can use the Skills Translator to translate your military skills to civilian skills or skip directly to building a resume with the Resume Builder tool. Your uploaded resume will be seen by both public- and private-sector employers that are specifically looking to hire Veterans. Please visit www.ebenefits.va.gov and click the Employment Center tab on the top navigation bar to create your resume. This will ensure that employers looking to hire Veterans like you have access to your resume online.

In addition, the VEC™ enables importing the profile developed on your LinkedIn account into a resume on the VEC™ and ensures your professional identity is consistent across both profiles. As an added bonus, LinkedIn is offering all Servicemembers and Veterans a free one-year Job Seeker subscription to assist in the search for civilian employment (a \$360 value). Among other benefits, the subscription gives greater visibility in the LinkedIn network, free InMails* and the benefit of becoming a “featured applicant” when applying for a job, which helps you stand out among other applicants for the same job.

*InMails are messages you can send directly to other LinkedIn members even if you are not connected to them.

Servicemembers, Veterans, and their beneficiaries may register for an account and create a profile on eBenefits.

Notes:



VA for Vets

<http://vaforvets.va.gov/>

VA honors the sacred pledge that Servicemembers and Veterans have made to protect our nation. As part of VA's mission to provide world-class services for the Servicemen and women who sacrifice so much for us, a dedicated career support program has been developed.

VA for Vets facilitates the reintegration, retention, and hiring of Veteran employees at VA. VA for Vets offers career-search tools for Veterans seeking employment at VA, career development services for existing Veterans, and coaching and reintegration support for Servicemembers.

VA for Vets offers:

- A thorough military skills translator and career-matching services for Veterans seeking employment
- Professional development and deployment lifecycle support for current Servicemember and Veteran employees
- Online training and personalized services for federal supervisors, human resources professionals, hiring managers, and coworkers who work with Veteran employees every day

Notes:

American Job Centers

American Job Centers (AJC) provide free help to job seekers and employers for a variety of career and employment-related needs. More than 2,500 AJC, funded by the U.S. Department of Labor are located throughout the United States. Many locations have staff directly assigned to assist Veterans in finding employment. Although AJC provide assistance to everyone looking for a job, Veterans are given priority. This means that Veterans are offered services before non-Veterans and have priority of access to all Department of Labor-funded programs offered at AJC.

Notes:



Department of Labor Transition Assistance Program Workshops

Every Servicemember who transitions from active duty needs to understand how to operate in today's civilian job market. To meet this need, the Transition Assistance Program (TAP) includes the mandatory Department of Labor Employment Workshop (DOLEW). The DOLEW is the largest component of the Transition GPS curriculum, and focuses on the practical skills required to find and obtain civilian employment. The DOLEW has four core focus areas:

- Developing and executing a job search plan
- Planning for success in a civilian work environment
- Creating resumes, cover letters, and other self-marketing materials
- Engaging in successful interviews and networking conversations

The DOLEW is available through a live classroom environment at military installations. Military spouses are also eligible to attend. Servicemembers and spouses may access the DOLEW at any time through the Transition GPS Virtual Curriculum on Joint Knowledge Online (<https://jkodirect.jten.mil>) or at the Department of Labor website at www.dol.gov/vets/.

Notes:

Veterans' Preference for Federal Hiring

www.fedshirevets.gov/job/vetpref/

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 in retention during a reduction in force.

Preference is also provided for certain widows and widowers of 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.



For each of these preferences, there are specific criteria that must be met to be eligible to receive the Veterans' preference:

- A Veteran must have been discharged or released from active duty in the U.S. Armed Forces under honorable conditions (honorable or general discharge)
- Retired members of the Armed Forces are not included unless they are a disabled Veteran or retired below the grade of O-4
- Five-point preference is available for non-disabled Veterans who meet specific service criteria; ten-point preference is available for service-connected Veterans or those who received a Purple Heart

Veteran's preference letters can be obtained from eBenefits.

Notes:

Vocational Rehabilitation and Employment (Chapter 31)

www.benefits.va.gov/vocrehab/index.asp

www.benefits.va.gov/vocrehab/links_resources.asp

Description

The Vocational Rehabilitation and Employment (VR&E) program provides services to eligible Servicemembers and Veterans with service-connected disabilities to help them obtain, prepare for, and maintain suitable employment and achieve independence in daily living. Entitlement is generally valid for up to 48 months.

The following services may be provided through the VR&E program:

- Comprehensive rehabilitation evaluation to determine abilities, skills, interests, and needs
- Vocational counseling and rehabilitation planning to identify a career goal
- Employment services such as job-seeking skills, resume development, and other work-readiness assistance
- Assistance finding and keeping a job, including the use of special employer incentives



- On-the-job training, apprenticeships, and non-paid work experiences
- Financial assistance for postsecondary training at a college, vocational, technical, or business school
- Supportive rehabilitation services, including case management, counseling, and referral(s)
- Independent living services for Veterans unable to work due to the severity of their disabilities
- Monthly subsistence allowance while in a training program (this is the only service a Servicemember may not receive until he or she is discharged)
- Ongoing supportive services, including case management, counseling, tutoring, and other services to ensure success

Eligibility

VR&E services are available up to 12 years from date of separation from active military service or the date notified by VA of a service-connected disability. The period of eligibility may be extended for Veterans found to have a serious employment handicap.

Active-duty Servicemembers are eligible if they:

- Expect to receive an honorable or other-than-dishonorable discharge upon separation from active duty
- Obtain a memorandum rating of 20 percent or more from VA
- Apply for VR&E services

Veterans are eligible for VR&E services if they:

- Have received, or will receive, a discharge that is other than dishonorable
- Have a service-connected disability rating of at least 10 percent from VA
- Apply for VR&E services

Apply

To apply:

- Complete VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, and participate in a Chapter 31 initial evaluation to establish this automatic entitlement
- Obtain a copy of service treatment records
- Submit completed forms and copy of records to VA Regional Office of jurisdiction

Other Information

Once eligibility is determined, the Servicemember or Veteran will meet with a Vocational Rehabilitation Counselor (VRC) who conducts a full assessment of his or her interests, aptitudes, and abilities to



determine entitlement to VR&E services. Once entitlement is determined, the Servicemember or Veteran and the VRC work together to develop a plan to reach rehabilitation goals through one of five tracks:

- 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 want to obtain employment soon after separation or who already have the necessary skills to be competitive in the job market in a suitable 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 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

If a Servicemember or Veteran requires training, VA will pay training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. A Servicemember may not receive a monthly subsistence allowance or a revolving fund loan from VR&E while on active duty. Independent living services may be provided to a Servicemember with a serious employment handicap under an extended evaluation or as part of a program of services leading to an employment goal

Services may include comprehensive rehabilitation evaluation, vocational counseling, and rehabilitation planning for employment services, on-the-job training, post-secondary training, and independent living services.

Notes:

Small Business Administration Introduction to Entrepreneurship Workshop

The Small Business Administration Introduction to Entrepreneurship Workshop will explore your interest in business ownership and introduce you to the agencies and organizations that can assist you on the path to business ownership. Learn more at www.SBA.gov/bootstobusiness.



Module 2—Activity: Draft PAT Related to Economic Opportunity Benefits

The following is a sample of a completed PAT for a Servicemember with a priority regarding economic opportunity. A blank PAT follows the sample to complete with your plan.

Priority (Sample): Employment assistance

Associated Benefit (Sample): VR&E

Plan: <i>Develop a plan of action</i>
Check eligibility requirements
Action: <i>Take action</i>
<ul style="list-style-type: none">• Download VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, from www.ebenefits.va.gov• Obtain a copy of service treatment records• Submit completed forms along with copy of records to VA Regional Office of jurisdiction
Timeline: <i>Know the deadlines</i>
VR&E services are available up to 12 years from: <ul style="list-style-type: none">• The date of separation from active military service• The date notified by VA of a service-connected disability rating• The period of eligibility may be extended for Veterans found to have a serious employment handicap

Your Priority: _____

Associated Benefit: _____

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



Module 3: Estate Planning

VA Life Insurance

<http://www.benefits.va.gov/BENEFITS/benefits-summary/SummaryofVALifeInsuranceBenefits.pdf>
www.benefits.va.gov/insurance/index.asp

VA offers various types of life insurance benefits for Servicemembers and Veterans.

Servicemembers' Group Life Insurance

Description

Servicemembers' Group Life Insurance (SGLI) provides low-cost term life insurance coverage for eligible Servicemembers. Eligible Servicemembers are automatically issued the maximum amount. Servicemembers can make changes to their SGLI coverage, including declining coverage, selecting a lesser amount than the maximum, and designating beneficiaries. If insured by SGLI, Servicemembers will have free coverage for 120 days after separation.

Servicemembers with SGLI coverage have two options available to them upon release from service. They can convert their full-time SGLI coverage to term insurance under the Veterans' Group Life Insurance (VGLI) program or convert to a permanent plan of insurance with one of the participating commercial insurance companies. Servicemembers covered under the SGLI program have the option to convert their SGLI coverage to an individual policy of insurance within one year and 120 days from the date of separation from the military.

If you are disabled and unable to work or have certain statutory conditions when you separate from service, you can apply to have your SGLI coverage extended for up to two years following separation at no cost to you. When your extension ends, you will be automatically converted to Veterans Group Life Insurance, or VGLI, subject to payment of premiums.

Eligibility

Servicemembers are eligible for SGLI coverage if they are:

- Active duty members
- Full-time Ready Reservists
- Full-time members of the National Guard
- Commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service



- Cadets and midshipmen of the four service academies
- Members of the Reserve Officer Training Corps (part-time coverage)
- Part-time members of the Reserves or National Guard (part-time coverage)

Apply

Complete SGLV-8286, the Servicemembers' Group Life Insurance and Election Certificate online at www.benefits.va.gov/insurance/sgli.asp to make changes to SGLI coverage or locate an assigned Personnel Office.

Notes:

SGLI Disability Extension

www.benefits.va.gov/insurance/sglidisabled.asp

A Servicemember can request coverage to be extended for up to two years post separation at no cost to the Servicemember. To be eligible, the Servicemember must be totally disabled at the time of separation from service. Coverage is automatically converted to VGLI at the end of the disability extension period, upon payment of premiums. To obtain more information and an application for the SGLI Disability Extension, go to va.gov under the Life Insurance link.

Notes:

Veterans' Group Life Insurance

Description

Veterans' Group Life Insurance (VGLI) is post-separation renewable term insurance to which Veterans may convert their SGLI coverage. VGLI premiums are based on the Veteran's age. Veterans may only convert the same amount of SGLI coverage they had at discharge to VGLI.

VGLI provides lifetime coverage as long as you pay the premiums. You may enroll for a maximum amount



of coverage that is equal to the amount of SGLI coverage you had when you separated from service. Lesser amounts of coverage are also available in increments of \$10,000. Once enrolled in VGLI, you will have the opportunity to increase your coverage by \$25,000 every five years up to the legislated maximum of \$400,000, until age 60.

Eligibility

Servicemembers with full-time SGLI coverage are eligible for VGLI upon separation from service. SGLI will continue for an additional 120 days at no charge upon separation from service.

In addition, you have one year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days of your date of separation and pay the first premium, you will not be required to prove good health.

Apply

To convert SGLI to VGLI, Veterans should:

- Apply for VGLI online at www.ebenefits.va.gov or www.benefits.va.gov/insurance or
- Complete and sign the SGLV-8714, Application for Veterans' Group Life Insurance, and mail the form to the address shown on the front of the form

Notes:

Servicemembers' Group Life Insurance Traumatic Injury Protection

Description

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) provides automatic traumatic injury coverage to all Servicemembers covered under the SGLI program. It provides short-term financial assistance to severely injured Servicemembers and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries; it also provides insurance coverage for injuries incurred on or off duty. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered, and the branch of service determines eligibility.

Eligibility

Servicemembers who are insured under full-time SGLI are automatically covered by TSGLI. TSGLI coverage applies to active duty members, Reservists, National Guard members, funeral honors duty, and one-day



muster duty.

To be eligible for payment of TSGLI, you must meet all of the following requirements:

- Be insured by SGLI when you experience a traumatic injury
- Incur a scheduled loss, and that loss must be a direct result of a traumatic injury
- Have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services
- Suffer a scheduled loss within two years (730 days) of the traumatic injury
- Survive for a period of not less than seven full days from the date of the traumatic injury

Apply

To apply for TSGLI benefits:

- Complete SGLV-8600, Application for TSGLI Benefits, available at the website listed under Plan
- Complete Part A of the TSGLI application and have Part B completed by a medical professional
- Submit the application and any additional medical documentation available to the Servicemember's branch of service, whose contact information can be found on the first page of the TSGLI application

Notes:

Veterans' Mortgage Life Insurance

Description

The Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled Servicemembers and Veterans. It is designed to pay off the home mortgages of disabled Servicemembers and Veterans in the event of their death. VMLI provides up to \$200,000 of mortgage life insurance and is payable only to the mortgage holder (i.e., a bank or mortgage lender), not to a beneficiary. The amount of coverage issued equals the lesser of the amount of the mortgage still owed or \$200,000.

Eligibility

VMLI is available only to Servicemembers and Veterans with severe service-connected disabilities who have:



- Received a Specially Adapted Housing grant to help build, remodel, or purchase a home
- The title to the home
- A mortgage on the home

Veterans must apply for VMLI before their 70th birthday.

Apply

To apply for VMLI, complete the following steps:

1. Access VA Form 29-8636, Veterans Mortgage Life Insurance Statement, at www.benefits.va.gov/insurance/vmli.asp and provide information about the current mortgage
2. Complete the application with a Loan Guaranty Agent during the scheduled interview for the Specially Adapted Housing grant, or after obtaining the grant
3. Mail the form, along with proof of current mortgage, to the address on the application

Notes:

Service-Disabled Veterans' Life Insurance

Description

Service-Disabled Veterans' Life Insurance (S-DVI) is a life insurance benefit for Veterans who have service-connected disabilities (even zero percent) and who are otherwise in good health. S-DVI is available in a variety of permanent plans, as well as term insurance. S-DVI policies are issued for a maximum amount of \$10,000.

Supplemental S-DVI is additional insurance coverage of up to \$30,000 available to a Servicemember who is totally disabled for six consecutive months if he or she has a S-DVI policy and VA is waiving the premiums on their basic coverage due to total disability. The insured has up to one year after being notified of the eligibility for waiver on the basic policy to apply.

Eligibility

To apply for S-DVI, the following four criteria must be met. The Veteran must:

- Be released from active duty under other-than-dishonorable conditions on or after April 25, 1951
- Be rated for a service-connected disability (even if only zero percent)



- Be in good health except for any service-connected conditions
- Apply within two years from the date VA grants a new service-connected disability

S-DVI policyholders are eligible for supplemental coverage if they meet all the following requirements:

- Eligible for a waiver of premiums
- Apply for the coverage within one year from notice of the grant of waiver
- Under age 65

Apply

To apply, complete and submit:

- VA Form 29-4364, Application for Service-Disabled Veterans Insurance
- VA Form 29-0188, Application for Supplemental Service-Disabled Veterans Insurance (SRH)
- VA Form 29-357, Claim for Disability Insurance–Government Life Insurance, to apply for a total disability waiver of S-DVI premiums

Notes:

Family Servicemembers Group Life Insurance

Family Servicemembers Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of Servicemembers insured under the SGLI program. FSGLI provides coverage for spouses in increments of \$10,000, up to a maximum of \$100,000, not to exceed the amount of SGLI the insured member has in force. Age-based premiums are charged for spousal coverage. Dependent children are covered for \$10,000 automatically at no cost.

For Servicemembers insured full time under SGLI, spouse coverage may be automatic. If the Servicemember's spouse is not a member of the uniformed services, the spouse is automatically covered for the maximum spouse coverage unless he or she elects to reduce or cancel this coverage. If a Servicemember's spouse is a member of the uniformed services and they married on or after January 2, 2013, the spouse is not automatically covered under spouse coverage. The Servicemember and his or her spouse must apply if he or she wants spousal coverage.

There is no VA equivalent to this program, but spouses may convert their coverage to a policy offered



by participating insurers within 120 days from the Servicemember's date of separation. There are also certain time requirements for converting an FSGLI policy in the event of divorce, death, or termination of coverage. Participating companies can be found at [va.gov](http://www.va.gov) under the Life Insurance link: http://www.benefits.va.gov/INSURANCE/forms/SGL133_ed2015-06.pdf.

Notes:

Memorial Benefits

Burial Benefits

www.cem.va.gov/burial_benefits/

Description

Burial in a VA national cemetery is available for eligible Veterans, their spouses, and dependents. Burial benefits include a gravesite in any of VA's national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, medallion, burial flag, and Presidential Memorial Certificate, at no cost to the family.

Active duty for training, by itself, while serving in the Reserves or National Guard, is not sufficient for burial 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.

VA will pay burial and funeral allowance for Veterans who, at the time of death, were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. Eligibility also may be established when 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. In cases where the Veteran's death is found to be service connected, there is no time limit for filing a claim for burial benefits.

Eligibility

VA can provide an individual with burial benefits if he or she:



- Died while on active duty, in active duty for training, or inactive duty training
- Has been discharged from active duty for reasons other than dishonorable discharge
- Is a spouse or dependent child of an active-duty Servicemember or a Veteran
- Became an active duty Servicemember after September 7, 1980, for enlisted personnel and after October 16, 1981, for officers (must be for a minimum of 24 consecutive months or the full period of active duty)

Apply

Families should make arrangements with a funeral provider or cremation office; VA does not make funeral arrangements or perform cremations.

Notes:

Additional Burial Information

Plot Allowance

VA will pay a plot allowance 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 or
- 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.

Presidential Memorial Certificate

Presidential Memorial Certificates are issued upon request to recognize the U.S. military service of honorably discharged deceased Veterans. Next of kin, relatives, and other loved ones may apply for a certificate.



State Veteran Cemeteries

www.cem.va.gov/cems/listcem.asp

State Veteran cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements, but many require state residency. Some services, particularly for family members, may require a fee. Contact the state cemetery or state Veterans Affairs office for information.

Notes:

Survivor and Dependents Education Benefits

www.va.gov/opa/persona/dependent_survivor.asp

VA offers education assistance for surviving dependents through the Fry Scholarship and Survivors' and Dependents' Education Assistance (DEA) Program.

Marine Gunnery Sergeant John David Fry Scholarship

Description

The Fry Scholarship provides Post-9/11 GI Bill® benefits to the children and surviving spouses of Servicemembers who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100-percent level.

Eligibility

Children and surviving spouses of an active duty member of the Armed Forces who died in the line of duty on or after September 11, 2001 are eligible for this benefit. Children are eligible as of their 18th birthday, unless they have already graduated high school. A child may be married or over 23 and still be eligible, although their eligibility ends on their 33rd birthday. A spouse will lose eligibility to this benefit upon remarriage. A surviving spouse's eligibility generally ends 15 years after the Servicemembers' death.

Notes:



Dependents' Educational Assistance (Chapter 35)

Description

Dependents' Educational Assistance (DEA) provides education and training opportunities to eligible dependents of certain Servicemembers and Veterans. DEA offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeships, correspondence courses, on-the-job training, certification costs, and other education programs.

Eligibility

Individuals may be eligible for DEA benefits if they are the spouse or child of:

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability
- A Veteran who died from any cause while a permanent and total service-connected disability existed
- A Servicemember who died during active military service
- A Servicemember missing in action or captured in the line of duty by a hostile force
- A Servicemember forcibly detained or interned in the line of duty by a foreign government or power
- A Servicemember who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability

Apply

To apply for either of these programs, complete VA Form 22-5490, Dependents Application for VA Education Benefits. Send it to the VA Regional Office with jurisdiction over the state where you plan to attend school or training. If you are a son or daughter under legal age, a parent or guardian must sign the application.

If you are eligible for both Fry and DEA, you will be required to make an irrevocable election unless you are a child of a Servicemember who died in the line of duty prior to August 1, 2011.

If you have started your educational program, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send it with VA Form 22-5490 to VA.

Notes:



Survivor Benefits

www.va.gov/opa/persona/dependent_survivor.asp

Dependency and Indemnity Compensation

Description

Dependency and Indemnity Compensation (DIC) is a tax-free monetary benefit paid to eligible survivors of Servicemembers who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease, or death after an extended period of 100-percent service-connected disability.

Eligibility—Surviving Spouse

To qualify for DIC, a surviving spouse must meet the following requirements:

- Married to a Servicemember who died on active duty, active duty for training, or inactive duty training or
- Married the Veteran before January 1, 1957 or
- Married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated or
- Was married to the Veteran for at least one year or
- Had a child with the Veteran and
- Cohabited with the Veteran continuously until the Veteran's death or, if separated, was not at fault for the separation and
- Is not currently remarried
 - A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC

Eligibility—Surviving Child

To qualify for DIC, a surviving child must be:

- Not included on the surviving spouse's DIC and
- Unmarried and
- Under age 18, or between the ages of 18 and 23 and attending school

Apply

To apply:

- Complete VA Form 21-534, Application for Dependency and Indemnity Compensation, Death Pension



- and Accrued Benefits by a Surviving Spouse or Child, and mail to your Regional Office or
- Work with an accredited representative or agent or
 - Go to a VA Regional Office and have a VA employee assist you (you can find your VA Regional Office on VA's Facility Locator webpage) or
 - If the death was in service, your Military Casualty Assistance Officer will assist you in completing VA Form 21-534a, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child and mail to the Philadelphia Regional Office

Notes:

Survivors Pension

Description

Survivors Pension is provided to qualifying surviving spouses and unmarried dependent children of deceased Veterans with wartime service. Surviving spouses and dependents must meet dependency, income, and net worth requirements.

Eligibility

You may be eligible if:

- The deceased Veteran was discharged from service under other-than-dishonorable conditions and
- The deceased Veteran served at least 90 days of active military service and at least one day was during a wartime period; if he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which he or she was called or ordered to active duty and at least one day was during a wartime period (there are exceptions to this rule) and
- You are the unmarried surviving spouse or unmarried child of the deceased Veteran who meets the age or disability requirements and
- Your income and net worth determination, for VA purposes, is below the maximum annual pension rate set by Congress

Apply

Download and complete VA Form 21-534EZ, Application for DIC, Death Pension, and/or Accrued Benefits, and mail or return it to your local Regional Office.

Notes:



Module 3—Activity: Draft PAT Related to Estate Planning

The following is a sample of a completed PAT for a Servicemember with a priority regarding estate planning benefits. A blank PAT follows the sample to complete with your plan.

Priority (Sample): Life insurance

Associated Benefit (Sample): VGLI

Plan: <i>Develop a plan of action</i>
Check eligibility requirements
Action: <i>Take action</i>
<ul style="list-style-type: none">• Download the form SGLV-8714, Application for Veterans Group Life Insurance, from www.ebenefits.va.gov• Submit application and first payment within 240 days• Mail to address on form
Timeline: <i>Know the deadlines</i>
<ul style="list-style-type: none">• Convert within one year and 120 days of separation• Must convert within 240 days for no proof of good health

Your Priority: _____

Associated Benefit: _____

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



Module 4: VA Housing Benefits

VA Home Loan Guaranty

www.benefits.va.gov/homeloans/

Description

VA helps Servicemembers, Veterans, and eligible surviving spouses become homeowners. As part of its mission to serve you, VA provides a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy.

The VA Home Loan Guaranty program assists eligible Servicemembers, Reservists, National Guard, Veterans, and certain unmarried surviving spouses to purchase a home as well as refinance existing mortgages. Loans are made by private lenders (banks and mortgage companies), and VA guarantees a portion of the loan, which allows lenders to provide favorable terms, such as no down payment.

You will pay a funding fee unless you are eligible for disability compensation. Funding fees may be reimbursed if you purchased your home after filing a disability compensation claim and your claim was approved. The lender cannot charge you a penalty fee if the loan is paid off early. This benefit may be used more than once as long as certain criteria are met.

If a Servicemember or Veteran already has a VA guaranteed home loan and is having difficulty making payments, he or she can call VA at 1-877-827-3702. VA may be able to intervene with your loan servicer to help arrange certain foreclosure avoidance options. Even for Servicemembers or Veterans experiencing payment difficulties on a conventional (non-VA-guaranteed) loan, VA can still assist by providing counseling and guidance.

Eligibility

In addition to the periods of eligibility and conditions of service requirements, applicants must have a satisfactory credit rating, sufficient income, and a valid Certificate of Eligibility (COE), and agree to live in the property to be approved by a lender for a VA home loan.

Apply

To apply:

- Obtain COE from www.ebenefits.va.gov
- Apply to a mortgage lender and gain approval for the loan; the lender will obtain a VA appraisal

Notes:



Housing Grants for Disabled Veterans

VA provides grants to Servicemembers and Veterans with certain permanent and total service-connected disabilities to help purchase or construct an adapted home, or modify an existing home to accommodate a disability. Two grant programs exist: the Specially Adapted Housing (SAH) grant and the Special Home Adaptation (SHA) grant.

Specially Adapted Housing

www.benefits.va.gov/HOMELOANS/adaptedhousing.asp

Description

Specially Adapted Housing (SAH) grants help Veterans with certain service-connected disabilities live independently in a barrier-free environment. SAH grants can be used in one of the following ways:

- Construct a specially adapted home on land to be acquired
- Build a home on land already owned if it is suitable for SAH
- Remodel an existing home if it can be made suitable for SAH
- Apply the grant against the unpaid principal mortgage balance of an adapted home already acquired without the assistance of a VA grant

Eligibility

Seriously injured and very seriously injured Servicemembers or Veterans are eligible, and the determination is based on disability rating. Specifically, this grant is offered to Servicemembers or Veterans who have one of the following:

- Loss or loss of use of both lower extremities
- Loss or loss of use of both upper extremities at or above the elbow
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity
- 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 that so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes, or a wheelchair
- Severe burn injuries

The grant may be used a maximum of three times, up to the maximum dollar amount allowable.

Apply

To apply:

- Access VA Form 26-4555, Application in Acquiring Specially Adapted Housing or Special Home



Adaptation Grant, at www.ebenefits.va.gov

- Submit VA Form 26-4555 through the nearest VA Regional Loan Center; for the nearest VA Regional Office, call VA toll free at 1-800-827-1000

Notes:

Special Housing Adaptation

www.benefits.va.gov/HOMELOANS/adaptedhousing.asp

Description

Special Housing Adaptation (SHA) grants help Veterans with certain service-connected disabilities adapt or purchase a home to accommodate the disability. SHA grants can be used in one of the following ways:

- Adapt an existing home the Veteran or a family member already owns in which the Veteran lives
- Adapt a home the Veteran or family member intends to purchase in which the Veteran will live
- Help a Veteran purchase a home already adapted in which the Veteran will live

Eligibility

Servicemembers or Veterans who are entitled to compensation for permanent and total service-connected disabilities due to:

- Blindness in both eyes with 20/200 visual acuity or less
- The anatomical loss or loss of use of both hands
- Severe burn injuries

There is no end date to apply. Current law authorizes up to three usages of grant benefits, up to the maximum dollar amount allowable.

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, either online at www.ebenefits.va.gov or mail it to the nearest VA Regional Office.

Notes:



Temporary Residence Adaptation

www.benefits.va.gov/homeloans/adaptedhousing.asp

<http://explore.va.gov/home-loans-and-housing/adaptive-home-and-vehicle>

Description

Temporary Residence Adaptation (TRA) grants are available for Servicemembers and Veterans who qualify for either an SAH or SHA grant to adapt the home of a family member with whom the Servicemember or Veteran is temporarily living. This grant can be used one time up to the maximum allowable amount.

Eligibility

TRA grants are for eligible Servicemembers and Veterans who are temporarily residing in a home owned by a family member that needs modifications to accommodate the Servicemember's or Veteran's needs.

Apply

For more information contact VA.

Notes:

Home Improvements and Structural Alterations Program

www.va.gov/vhapublications/ViewPublication.asp?pub_ID=1681

Description

Home Improvements and Structural Alterations (HISA) grants provide medically necessary improvements and structural changes to the Veteran's residence for the following purposes:

- Allowing entrance to, or exit from, the Veteran's residence
- Enabling use of essential lavatory and sanitary facilities
- Allowing accessibility to kitchen or bathroom sinks or counters
- Improving entrance paths or driveways in the 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 in the home



Eligibility

Veterans who receive qualifying medical services or have a qualifying disability are eligible for a HISA grant.

Apply

To receive a HISA grant, the **Veteran must first have a prescription from a VA or fee-basis physician.** This must include:

- Specific items required
- The diagnosis with medical justification
- The Veteran's name, address, social security number (SSN), and phone number(s)

The Veteran must provide the following:

- Completed VA Form 10-0103, Veterans Application For Assistance In Acquiring Home Improvement and Structural Alterations
- If a leased or rented property, written permission from the owner
 - Quotes from at least three licensed contractors (if required by state law), to include: contractor's name, address, telephone, and federal tax ID number or SSN
 - The Veteran's name, address, and telephone number
 - Plans and drawings
 - An itemized list of estimated materials, cost, and labor cost
 - All permits required (it is the contractor's responsibility to obtain these)
- A picture of the worksite prior to construction

Notes:



Module 4—Activity: Draft PAT Related to Housing Benefits

The following is a sample of a completed PAT for a Servicemember with a priority regarding housing benefits. A blank PAT follows the sample to complete with your plan.

Priority (Sample): Housing

Associated Benefit (Sample): Home Improvements and Structural Alterations

Plan: <i>Develop a plan of action</i>
Check eligibility requirements
Action: <i>Take action</i>
<ul style="list-style-type: none">• Download VA Form 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations, from www.ebenefits.va.gov• Obtain a prescription from VA or fee-based physician• Take a picture of the worksite prior to construction
Timeline: <i>Know the deadlines</i>
No associated deadlines

Your Priority: _____

Associated Benefit: _____

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



Module 5: VA Health Care

www.va.gov/health/

VA Health Care System

Description

Comprehensive VA health benefits include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore a Veteran's health. VA operates the largest integrated health care system in the nation and is made up of more than 1,700 facilities, including hospitals, community-based outpatient clinics, domiciliary care, rehabilitation centers, readjustment and counseling centers, and other facilities.

Medical benefits include but are not limited to:

- Health promotion and disease prevention
- Inpatient care
- Ancillary services
- Specialty care services
- Mental health care
- Additional VA services (Foreign Medical Program, domiciliary, hospice, respite care, home health, telehealth, homeless services, and non-VA care)

VA Health Care has many types of health benefits and services that may be available to you as a Veteran, including:

- Inpatient care, which includes the full spectrum of treatment services
- Preventive care services, which include periodic medical exams, preventive health screening, immunizations, routine vision testing and eye care services, and health education
- Specialty care services, which include services such as cardiology, diabetes and endocrinology, neurology, oncology, gynecology, optometry, and ophthalmology.
- Patient-centered care teams, which provide accessible, coordinated, comprehensive, patient-aligned care, and are managed by primary care providers with the active involvement of other staff, including nurses, mental health providers, dietitians, social workers, and primary care; this type of care allows patients to have a more active role in their health care



Eligibility

A person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA Health Care benefits. Reservists and National Guard members may also qualify (with minimum duty requirements) for VA Health Care benefits if they were called to active duty (other than for training only) by a federal order and completed the full period for which they were called or ordered to active duty.

Veterans who enlisted after September 7, 1980, or who entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty to be eligible. This minimum duty requirement may not apply to Veterans discharged for hardship, early out, or a disability incurred or aggravated in the line of duty. For some services, such as treatment related to Military Sexual Trauma (MST), there is no length of service requirement and Veterans may be able to receive MST-related treatment even if they are not eligible for other VA Health Care benefits.

Veterans who were enrolled in the Veterans Access Choice and Accountability Act (Choice Act) of 2014 or eligible to enroll as a recently discharged combat Veteran with a Veterans Choice Card, and are unable to schedule an appointment within 30 days of their preferred date or the clinically appropriate date, or on the basis of their place of residence, can elect to receive care from eligible non-VA Health Care entities or providers.

Veterans Access, Choice, and Accountability Act 2014

As of November 5, 2014 the new Choice Program began to cover non-VA care for eligible Veterans enrolled in VA Health Care. Veterans are eligible if any of these situations apply:

- Veteran is informed by the local VA medical facility that the Veteran will need to wait more than 30 days from their preferred date or the date medically determined by their physician
- Veteran's current residence is more than 40 miles from the closest VA Health Care facility
- Treatment requires travel by plane or boat to the VA medical facility closest to the Veteran's home
- Veteran has unusual or excessive burden in traveling to a VA medical facility based on the presence of a body of water (including moving water and still water) or a geologic formation that cannot be crossed by road

Every eligible Veteran will receive a letter and a Choice Card in the mail with details about the program. Veterans will be eligible for the program and receive cards in three phases:

- Veterans who may live more than 40 miles from a VA facility
- Veterans who are currently waiting for an appointment longer than 30 days from their preferred date or the date determined to be medically necessary by the physician
- All remaining Veterans enrolled for VA Health Care who may be eligible for the Choice Program in the future



To set up an appointment with a non-VA provider, call VA at 1-866-606-8198 and VA will work with Veterans who are approved for care in their community. To find out more, visit www.va.gov/opa/choiceact/index.asp.

Veterans enrolled in VA Health Care programs have health coverage that meets the new Affordable Care Act health standards. You do not have to take any additional steps to have health coverage.

Certain Veterans may be afforded enhanced eligibility status when applying and enrolling in the VA Health Care system, which includes the following Veterans:

- Former Prisoners of War
- Purple Heart Medal recipients
- Medal of Honor recipients
- Those receiving a compensable service-connected VA disability of 10 percent or more
- Those discharged because of a disability (not preexisting), early out, or hardship
- Those whose household income from the previous year is below the Geographic Means Test income threshold

Returning Servicemembers: Veterans who served in a combat theater, 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 November 11, 1998 and have been discharged under other-than-dishonorable conditions. These Veterans receive VA Health Care and medications for five years after they separate from active duty at no cost for any illness or injury that may be related to their combat service.

Operation Enduring Freedom/Operation Iraqi Freedom/Operation New Dawn Care Management for Returning Combat Veterans: VA medical centers, clinics, nursing homes, and rehabilitation centers are at the core of VA's services. Separating Servicemembers who served in Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF) and/or Operation New Dawn (OND) are eligible for five years of free post-separation health care benefits for any medical conditions related to an in-theater combat deployment. They are encouraged to enroll at a VA medical center as soon as possible.

Each VA medical center has an OEF/OIF/OND care management team in place to coordinate patient care activities and ensure Servicemembers and Veterans receive patient-centered, integrated care and benefits. Clinical case managers screen 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 and Veterans are provided with a case manager and all other OEF/OIF/OND Servicemembers and Veterans are assigned a case manager as indicated by a positive screening assessment or upon request. Case managers are experts at identifying and accessing resources within



their health care system as well as the local community to help Veterans recover from their injuries and readjust to civilian life.

The following categories of Veterans are urged to enroll to receive VA Health Care (they may pay co-pays for conditions other than their service-connected disability):

- Veterans with a combined service-connected disability of 50 percent or more will pay no co-pays for medical treatment and prescriptions
- 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
- Veterans seeking care for a service-connected disability only
- Veterans seeking registry “health risk” examinations for combat environmental exposures in theater (e.g., Ionizing Radiation, Agent Orange, Gulf War/OIF, and Depleted Uranium)

Notes:

VA Health Care Facilities

VA Health Care facilities include:

- VA Medical Centers are located throughout the nation and provide a wide range of services, such as basic or preventive care, including traditional hospital-based services, such as surgery, critical care, and mental health services
- Community-Based Outpatient Clinics provide the most common outpatient services, including health and wellness visits, and bring access to care closer to home
- Residential Care Facilities (Domiciliary Care) provide residential rehabilitative and clinical care to eligible Veterans who have a wide range of concerns, illnesses, or rehabilitative care needs, which can be mental health, substance use disorder, post-traumatic stress disorder, two or more medical conditions, homelessness, vocational, educational, or social
- Community Living Centers (short- and long-term nursing home care) are available for Veterans who are stable in their medically and mental healthy stable
 - Although some Veterans can receive indefinite community living center services, others may qualify for a limited period of time



- Among those who automatically qualify for indefinite community living care are Veterans whose service-connected condition is clinically determined to require nursing home care and Veterans who have a service-connected rating of 70 percent or more and are unemployable

Notes:

Specialty Care Services

Access to expert knowledge for optimal treatment is available through VA's specialty care services. VA specialty care providers focus on particular areas in which they have extensive training and education.

Women Veterans Health Care

www.womenshealth.va.gov/WOMENSHEALTH/index.asp

Women Veterans health care addresses the unique health care needs of women Veterans and works to ensure that timely, equitable, high-quality, comprehensive health care services are provided in a sensitive and safe environment at VA health facilities nationwide. VA strives to be a national leader in the provision of health care for women, thereby raising the standard of care for all women.

To fulfill this mission, women Veterans health care works to make certain that all eligible women Veterans requesting VA care are assured of:

- Comprehensive primary care by a proficient and interested primary care provider
- Privacy, safety, dignity, and sensitivity to gender-specific needs
- The right care at the right place and time
- State-of-the-art health care equipment and technology
- High-quality preventive and clinical care, equal to that provided to male Veterans

A full continuum of health care, including comprehensive primary care (care for acute and chronic illness and gender-specific care), specialty care, mental health care, disease prevention and screening, emergency care, and women's health specialty care (e.g., advanced breast and gynecological care, maternity care, and some infertility treatments) is available at every VA facility. For more information call 1-855-VAWOMEN (1-855-829-6636).



Notes:

Complex Care Coordination

Servicemembers and Veterans who meet criteria for complex care coordination will have a Care Management Team, including an assigned Lead Coordinator, to serve as the primary point of contact to establish and update an Interagency Comprehensive Plan and to facilitate care, benefits, services, and transfers across facilities. Complex care coordination criteria may include, but are not limited to, conditions such as poly-trauma, spinal chord disorders, blindness, amputations, cognitive, psychological, and emotional disorders.

Notes:

VA's Family Caregivers Program

www.va.gov/PURCHASEDCARE/programs/dependents/caregiver/

The Family Caregivers Program provides support and assistance to caregivers of Post-9/11 Servicemembers and Veterans being medically discharged; eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement, and access to health insurance, if they are not already under a health care plan. More information can be obtained from a Caregiver Support Coordinator at the nearest VA Health Care facility or by calling 1-855-260-3274.

Notes:



Foreign Medical Program

www.va.gov/PURCHASEDCARE/programs/veterans/fmp/index.asp

VA may authorize 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 may also reimburse for the treatment of foreign medical services needed as part of an approved VA vocational rehabilitation program. For more information contact the Foreign Medical Program office.

Notes:

VA Homeless Veteran Service

www.va.gov/homeless/

VA is committed to ending homelessness among Veterans. The focus is threefold:

- Conducting coordinated outreach to proactively seek out Veterans in need of assistance
- Connecting homeless and at-risk Veterans with housing solutions, health care, community employment services, and other required supports
- Collaborating with federal, state, and local agencies; employers; housing providers; faith-based and community non-profits; and others to expand employment and affordable housing options for Veterans exiting homelessness

The National Call Center for Homeless Veterans hotline ensures homeless Veterans or Veterans at-risk for homelessness have free, 24/7 access to trained counselors. The hotline is intended to assist homeless Veterans and their families; VA medical centers; federal, state, and local partners; community agencies; service providers; and others in the community to find needed resources and support for Veterans. Call the hotline to be connected with trained VA staff at 1-877-4AID-VET (877-424-3838).

Veterans who might not otherwise qualify for VHA Health Care benefits may be eligible for homeless services.

Apply

To apply, complete and submit VA Form 10-10EZ, Application for Health Benefits, through www.eBenefits.va.gov or take a completed form to the local VA medical center. The DD Form 214, Certificate of Release or Discharge from Active Duty, is required to validate service information.



Notes:

Vet Centers (Readjustment Counseling)

www.va.gov/directory/guide/vetcenter.asp?isFlash=0

Description

Vet Centers are community-based centers that offer readjustment counseling in a safe and confidential environment to eligible Veterans and their families. A core value of the program is to promote access to care by helping Servicemembers, Veterans, and families overcome barriers that may impede them from using Vet Center services. For example, all Vet Centers have evening and Saturday hours available to accommodate schedules of Veterans and their families.

Vet Center Readjustment Counseling Centers offer Servicemembers, Veterans, and their families readjustment counseling and a wide range of psycho-social services to make a successful transition from military to civilian life. The list of services includes the following:

- Individual and group counseling for Servicemembers, Veterans, and their families
- Family counseling for military-related issues
- Bereavement counseling for families who experience an active duty death
- Military Sexual Trauma (MST) counseling
- Outreach and education including Post-Deployment Health Reassessment, and community events
- Substance use disorder assessment
- Employment assessment
- VA benefits explanation
- Screening and referral for medical issues, including post-traumatic stress disorder (PTSD), traumatic brain injury (TBI), and depression

Veterans who served in a combat zone and their family members can call toll free 1-877-927-8387 (WAR-VETS) 24 hours a day, to talk to another combat Veteran or spouse regarding any adjustment issues related to military service.



Eligibility

Veterans who served in a hostile or combat zone and received a campaign ribbon (e.g., Vietnam, Southwest Asia, OEF, OIF, OND) or Expeditionary Medal are eligible for services. Family members may be eligible if it will aid in the readjustment of the Veteran. Bereavement counseling is available to family members of a Servicemember who dies on active duty.

Apply

To apply, contact the nearest Vet Center through information provided in the Federal Benefits Handbook for Veterans, Dependents, and Survivors, available at www.va.gov/ under the Locations tab, or at the bottom of www.ebenefits.va.gov.

Notes:

Counseling and Treatment for Coping with Traumatic Events

Military Sexual Trauma

www.mentalhealth.va.gov/msthome.asp

Description

MST is the term VA uses to refer to sexual assault or repeated, threatening sexual harassment that occurred while the Veteran was in the military. It includes any sexual activity where someone is involved against his or her will—he or she may have been pressured into sexual activities (for example, with threats of negative consequences for refusing to be sexually cooperative or with implied faster promotions or better treatment in exchange for sex), may have been unable to consent to sexual activities (for example, when intoxicated), or may have been physically forced into sexual activities. Other experiences that fall into the category of MST include unwanted sexual touching or grabbing; threatening, offensive remarks about a person's body or sexual activities; and threatening or unwelcome sexual advances.

Both women and men can experience MST during their service. All Veterans seen at Veterans Health Administration facilities are asked about experiences of sexual trauma because we know that any type of trauma can affect a person's physical and mental health, even many years later. We also know that people can recover from trauma. VA has free services to help Veterans do this. You do not need to have a



VA disability rating (be “service-connected”) to receive these services and may be able to receive services even if you are not eligible for other VA Health Care. You do not need to have reported the incident(s) when they happened or have other documentation that they occurred.

Free MST-related care is available for both male and female Veterans at every VA Health Care facility and Vet Center.

In addition, Veterans may apply for disability compensation from physical or psychological disabilities related to sexual or other trauma.

Eligibility

Eligibility for MST-related health care is independent of receipt of other VA benefits. There are no length-of-service or income requirements to receive MST-related care. Veterans do not need to have reported the incident(s) when they happened or have other documentation that they occurred.

For more information, please contact the MST Coordinator at your nearest VA medical center or use the link provided above.

Notes:

Post-Traumatic Stress Disorder

www.mentalhealth.va.gov/PTSD.asp

PTSD can occur after you have been through a traumatic event, but may not present until months or years later. A traumatic event is something terrible and scary that you see, hear about, or that happens to you, such as:

- Combat exposure
- Child sexual or physical abuse
- Terrorist attack
- Sexual or physical assault
- Serious accidents, such as a car wreck
- Natural disasters, such as a fire, tornado, hurricane, flood, or earthquake



During a traumatic event, you think your life or others' lives are in danger. You may feel afraid or feel you have no control over what is happening around you. Most people have some stress-related reactions after a traumatic event, but not everyone gets PTSD. If your reactions don't go away over time and they disrupt your life, you may have PTSD. For more information visit the link provided above.

Notes:

Veterans Crisis Line

www.veteranscrisisline.net/

The Veterans Crisis Line connects Veterans, families, and friends who are in crisis with qualified, caring VA responders through a confidential toll-free hotline or online chat. Online chat can be accessed through the website. The Veterans Crisis Line is available 24/7 and can be reached by calling 1-800-273-8255 (press 1 for Veteran) or sending a text message to 838255.

Notes:

Dental Care

www.va.gov/health/services/dental/

Description

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.

Eligibility

The following chart describes dental eligibility criteria and contains information to assist Veterans in understanding their eligibility for VA dental care.



If you:	You are eligible for:
Apply for dental care within 180 days of discharge or release from a period of active duty (under conditions other than dishonorable) of 90 days or more during the Persian Gulf War era.	One-time dental care if your DD-214 certificate of discharge does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to discharge.
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition.	Dental care to treat the oral conditions determined by a VA dental professional to have a direct and material detrimental effect to your service-connected medical condition.
Have a service-connected compensable dental disability or condition.	Any needed dental care.
Have service-connected disabilities rated 100-percent disabling, or are unemployable and paid at the 100-percent rate due to service-connected conditions.	Any needed dental care. Please note: Veterans paid at the 100-percent rate based on a temporary rating, such as extended hospitalization for a service-connected disability, convalescence, or pre-stabilization, are not eligible.
Have a service-connected non-compensable dental condition or disability resulting from combat wounds or service trauma.	Any dental care necessary to provide and maintain a functioning dentition. A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth that are trauma rated.
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition.	Dental care to treat the oral conditions that are determined by a VA dental professional to have a direct and material detrimental effect to your service-connected medical condition.



If you:	You are eligible for:
<p>Are actively engaged in a 38 U.S. Code Chapter 31 vocational rehabilitation program.</p>	<p>Dental care to the extent necessary as determined by a VA dental professional to:</p> <ul style="list-style-type: none"> • Make possible your entrance into a rehabilitation program • Achieve the goals of your vocational rehabilitation program • Prevent interruption of your rehabilitation program • Hasten the return to a rehabilitation program if you are in interrupted or leave status • Hasten the return to a rehabilitation program of a Veteran placed in discontinued status because of illness, injury, or a dental condition • Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living
<p>Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment.</p>	<p>Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment.</p>
<p>Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039.</p>	<p>A one-time course of dental care that is determined medically necessary to relieve pain, assist you to gain employment, or treat moderate, severe, or complicated and severe gingival and periodontal conditions.</p>



Apply

If eligible, you can apply online by completing VA Form 10-10EZ, Application for Health Care, or take the completed application to the nearest VA medical center. A copy of your DD Form 214 may also be needed by the dental office.

Notes:

VA Dental Insurance Program

www.va.gov/healthbenefits/vadip/

VA has implemented a comprehensive national VA Dental Insurance Program (VADIP) to give enrolled Veterans and Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) beneficiaries the opportunity to purchase dental insurance through Delta Dental and MetLife at a reduced cost. Participation is voluntary. Purchasing a dental plan does not affect a Veterans' eligibility for VA dental services and treatment. The three-year, national pilot program was launched January 1, 2014.

Covered services include diagnostic, preventive, surgical, emergency, and endodontic/restorative treatment. Each participant pays the fixed monthly premiums for coverage and any copayments required, depending on the type of plan selected.

Notes:



Additional Health Care Information

Prescription Services

www.va.gov/HEALTHBENEFITS/access/prescriptions.asp

Medications prescribed by VA primary care providers to treat service-connected disabilities will be administered at no cost to the Veteran. OIF/OEF/OND Veterans who qualify for special combat Veteran eligibility for up to five years after their discharge from active duty service receive prescriptions at no cost for combat-related conditions.

Prescription refills can be managed on My HealtheVet.

Notes:

Prosthetic and Rehabilitative Services

www.prosthetics.va.gov/index.asp

VA's Rehabilitation and Prosthetic Services program is responsible for the national policies and programs for medical rehabilitation, prosthetic, and sensory aids services that promote the health, independence, and quality of life for Veterans with disabilities. The program is committed to providing the highest quality, comprehensive, interdisciplinary care; providing the most advanced medical devices and products commercially available; and promoting advancements in rehabilitative care and evidence-based treatment.

Notes:



My HealthVet

www.myhealth.va.gov

My HealthVet is VA's online personal health record. It is designated for active duty Servicemembers, Veterans, dependents, and caregivers. If enrolled in VA Health Care, My Healthvet helps to partner with the health care team and provides opportunities and tools to make informed decisions, order prescriptions online, and email health care providers.

Notes:

TRICARE

www.tricare.mil/

TRICARE is the health care program serving active duty Servicemembers, National Guard and Reserve members, retirees, their families, survivors, and certain former spouses worldwide. As a major component of the military health system, TRICARE brings together the health care resources of the uniformed services and supplements them with networks of civilian health care professionals, institutions, pharmacies, and suppliers to provide access to high-quality health care services while maintaining the capability to support military operations. For dental care, retirees may purchase the TRICARE Retiree Dental Program for themselves and their families.

Notes:



TRICARE Reserve Select)

www.tricare.mil/Welcome/Plans/TRS.aspx

Guard and Reserve members are also eligible for reasonably priced health care coverage for Veterans and their families with monthly premiums. TRICARE Reserve Select (TRS) offers coverage similar to TRICARE Standard and Extra.

Servicemembers who retire from the Reserves may qualify to purchase TRICARE Retired Reserve for themselves and their family. At age 60 (or when the Reserve member begins receiving retired pay), they become eligible for the same benefits as all other retired Servicemembers. At age 65, retirees are eligible for TRICARE for LIFE health care coverage.

Notes:

Transitional Assistance Management Program)

www.tricare.mil/TAMP

Transitional Assistance Management Program (TAMP) provides 180 days of TRICARE transitional health care benefits to help certain uniformed Servicemembers and their families transition to civilian life. There are no premiums or enrollment fees for coverage. Servicemembers are not eligible for TAMP while on terminal leave because active duty Servicemembers and their families continue to receive military benefits. The 180-day TAMP period begins upon the Servicemember's separation from active duty service.

Notes:



Civilian Health and Medical Program of the Department of Veterans Affairs

www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp

Under CHAMPVA, VA shares the cost of covered health care services and supplies with eligible beneficiaries. CHAMPVA is a health care benefits program for the spouse or widow(er) and for the children of a Veteran who:

- Is rated permanently and totally disabled by a VA Regional Office due to a service-connected disability or
- Was rated permanently and totally disabled due to a service-connected condition at the time of death or
- Died of a service-connected disability or
- Died on active duty and
- The dependents are not otherwise eligible for DoD TRICARE benefits

Notes:



Module 5—Activity: Draft PAT Related to Health Care Benefits

The following is a sample of a completed PAT for a Servicemember with a priority regarding health care. A blank PAT follows the sample for you to complete your plan.

Priority (Sample): Apply for Foreign Medical Program

Associated Benefit (Sample): Health Care

Plan: <i>Develop a plan of action</i>
Check eligibility requirements by visiting www.va.gov
Action: <i>Take action</i>
Contact Foreign Medical Program Office
Timeline: <i>Know the deadlines</i>
No timeline

Your Priority: _____

Associated Benefit: _____

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



Section 2—VA Benefits II

Getting Started

Purpose

This briefing is designed to:

- Introduce you to the VA Health Care portal and assist with enrollment in VA Health Care
- Familiarize you with all the transition tools eBenefits has to offer
- Assist with developing a plan for a successful transition using your VA benefits

Structure

The VA Benefits II briefing consists of one module and navigation through two websites:

- VA Health Care Portal Navigation
- Module 6: Compensation
- eBenefits Navigation

Resources

The following resources will be used:

- Participant Guide
- Federal Benefits Handbook for Veterans, Dependents, and Survivors
- www.va.gov/healthbenefits/
- www.ebenefits.va.gov



Enrolling in VA Health Care

To enroll for VA health benefits, use VA Form 10-10EZ, which there is a sample of on the following pages.

Use VA's Health Care Portal for online enrollment. Once you are enrolled with VA, you can use the Already Enrolled tab to update your information, which is important, because as a separating Servicemember, your home address may change.

Once you submit the application online, your application will be sent to the VA facility you choose. You will receive an immediate confirmation that VA has received your application. Also, make sure you provide accurate contact information so VA can contact you as your date of discharge gets closer.

After separation or retirement, you may be asked to provide a copy of your DD Form 214 or a copy of orders that validate period of active duty service.

Veterans can enroll via mail, in person at a local VA Health Care facility, online at www.va.gov, or by calling 1-877-222-VETS (8387) for assistance.

Notes:



Step 1: Before You Start . . .
What is VA Form 10-10EZ used for?

- To apply for enrollment in the VA health care system, or for nursing home, domiciliary or dental benefits.

Where can I get help filling out the form?

- Contact a National or State Veterans Service Organization.
- Ask VA to help you fill out the form by calling or visiting a VA health care facility. Before you call or go to the VA health care facility, gather the necessary materials identified in Step 2 of the instructions and complete as much of the form as you can.

How can I contact VA if I have questions?

- Look in your telephone book blue pages under "United States Government, Veterans" to locate your local VA health care facility.
- Call VA's Health Benefits Service Center toll-free at 1-877-222-VETS (8387).
- Access our website at <http://www.va.gov> and select "Contact the VA."
- If you desire a health care appointment, contact the Enrollment Coordinator at your local VA health care facility for assistance in scheduling an appointment.

Definitions of terms used on this form

- SERVICE-CONNECTED (SC):** A veteran with a VA determination that an illness or injury was incurred or aggravated in the line of duty, in the active military, naval or air service.
- COMPENSABLE:** A determination by VA that a service-connected disability is severe enough to warrant monetary compensation.
- NONCOMPENSABLE:** A determination by VA that a service-connected disability is not severe enough to warrant monetary compensation.
- NONSERVICE-CONNECTED (NSC):** A veteran who does not have a VA determined service-related condition.

Which sections of VA Form 10-10EZ should you complete?

Look at the table below to find out which sections of VA Form 10-10EZ you should complete. The shaded sections should be completed only if you answer "Yes" to Section VI agreeing to provide income and asset information to establish eligibility for care. You may agree to copayments without providing this detailed financial information.

If you are...	Complete the sections marked with an X						
	I-IV	VI	VII	VIII	IX	X	XII
Service-connected 50% to 100%. Answer YES in Section VI and complete Sections VII-IX to have your financial eligibility for waiver of travel deductions assessed.	X	X	X	X	X		X
Service-connected 30-40%. Answer YES in Section VI and complete Sections VII-IX to have your financial eligibility for cost-free medications for treatment of your nonservice-connected conditions and waiver of travel deductibles assessed.	X	X	X	X	X		X
Service-connected 0% (compensable) or service-connected 10-20%. Answer YES in Section VI and complete Sections VII-IX to have your financial eligibility for cost-free medications and beneficiary travel for treatment of your nonservice-connected conditions assessed.	X	X	X	X	X		X
A Former POW. Answer YES in Section VI and complete Sections VII-IX to have your financial eligibility for beneficiary travel assessed. Also, complete Section X if applying for long-term care.	X	X	X	X	X		X
A veteran discharged from the military due to a disability incurred or aggravated in service or Purple Heart Medal recipient veteran. Answer YES in Section VI and complete Sections VII-IX to have your financial eligibility for cost-free medications and beneficiary travel assessed. Also, complete Section X if applying for long-term care.	X	X	X	X	X		X
Receiving nonservice-connected VA Pension, Aid and Attendance or Housebound benefits. Answer YES in Section VI and complete Sections VII-X to have your financial eligibility for long-term care assessed. Unmarried VA Pensioners are excluded from this requirement.	X	X	X	X	X	X	X
A recent combat veteran (e.g., OEF/OIF) with discharge from military within past 5 years or discharge from the military more than 5 years ago and applying for enrollment by Jan. 27, 2011. You are eligible for enrollment without providing your financial information. If you answer YES in Section VI and complete Sections VII-X you will have your priority for enrollment and financial eligibility for cost-free medical care, medications, long-term care and beneficiary travel for treatment of your nonservice-connected conditions assessed.	X	X	X	X	X	X	X
Service-connected 0% (noncompensable) or nonservice-connected with no special eligibilities listed above. Answer YES in Section VI and complete Sections VII-X to have your priority for enrollment and financial eligibility for cost-free medical care, medications, long-term care and beneficiary travel for treatment of your nonservice-connected conditions assessed.	X	X	X	X	X	X	X

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10-10EZ

Complete only the sections that apply to you and sign and date the form.



Step 2: Completing your application ...

Review the table in Step 1 to find out what sections you should complete. Answer all questions in those sections. If you need more space to answer a question, attach a sheet of paper to the form containing your name and Social Security Number. For each question that you need more room, write "Continuation of Item" and write the section and question number.

Section II - Insurance Information. Include information for all health insurance policies that cover you. If you have more than one health insurer, provide this information on a separate sheet of paper and attach to the application. If you have access to a copier, attach a copy of your insurance cards, Medicare card and/or Medicaid card (Medicaid is a federal/state health insurance program for certain low-income people). Bring these cards with you to each health care appointment.

Section IV - Military Service Information.

If you are not currently receiving benefits from VA, you should attach a copy of your discharge or separation papers from the military (such as DD 214 or, for WWII veterans, a "WD" Form), with your signed application to expedite processing of your application.

If you indicate that you received a Purple Heart Medal, we will check our records for confirmation of your status. If we are unable to confirm your status as a Purple Heart Medal recipient, we will ask you to provide VA a copy of your DD-214 or other military service records or orders indicating you were awarded the medal. To reduce processing time, you may submit a copy of this documentation with your signed application.

Section VI - Financial Disclosure.

The financial assessment is used to determine whether certain veterans qualify for cost-free health care services for their NSC conditions and to assign their priority for enrollment. You should review the table in Step 1 to see if your eligibility for health care benefits requires or may be based on a financial assessment. Veterans are not required to disclose their financial information; however, VA is not currently enrolling new applicants who decline to provide their financial information unless they have a special eligibility factor. **Recent combat veterans (e.g., OEF/OIF) who were discharged within the past 5 years or discharged from the military more than 5 years ago and applying for enrollment by Jan. 27, 2011 are eligible for enrollment without disclosing their financial information** but like other veterans may provide it to establish their eligibility for travel reimbursement, cost-free medication and/or medical care for services unrelated to military experience and consideration for waiver of travel deductibles. If a financial assessment is not used to determine your priority for enrollment you may choose not to disclose your information and agree to make copayments for treatment of your NSC conditions. If a financial assessment is used to determine your eligibility for travel assistance or waiver, and you do not disclose your financial information, you will not be eligible for these benefits. **If you are such a veteran by signing this application you are agreeing to pay the applicable VA copayments as required by law.**

Section VII - Dependent Information.

- Use a separate sheet of paper for additional dependent children.
- You may count your spouse as your dependent even if you did not live together, as long as you contributed \$600 or more in support last calendar year.
 - You may count your biological children, adopted children, and stepchildren as dependents. But these children must be unmarried and under the age of 18, or be at least 18 but under 23 and attending high school, college or vocational school on a full or part-time basis, or have become permanently unable to support themselves before reaching the age of 18.
 - Count child support contributions even if not paid in regular set amounts. Contributions can include tuition payments or payments of medical bills.

Section VIII - Previous Calendar Year Gross Annual Income of Veteran, Spouse and Dependent Children.

- Use a separate sheet of paper for additional dependent children.
- Report: gross annual income from employment, except for income from your farm, ranch, property or business, including information about your wages, bonuses, tips, severance pay and other accrued benefits and your child's income information if it could have been used to pay your household expenses
 - Report: net income from your farm, ranch, property or business.
 - Report: other income amounts, including retirement and pension income, Social Security Retirement and Social Security Disability income, compensation benefits such as VA disability, unemployment, Workers and black lung, cash gifts, interest and dividends, including tax exempt earnings and distributions from Individual Retirement Accounts (IRAs) or annuities
 - Do Not Report: Welfare, Supplemental Security Income (SSI) and need-based payments from a government agency, profit from the occasional sale of property, income tax refunds, reinvested interest on Individual Retirement Accounts (IRAs), scholarships and grants for school attendance, disaster relief payment or proceeds of casualty insurance, loans, Agent Orange and Alaska Native Claim Settlement Acts Income and payments to foster parents.

Section IX - Previous Calendar Year Deductible Expenses. Report nonreimbursed medical expenses paid by you or your spouse. Include expenses for medical and dental care, drugs, eyeglasses, Medicare, medical insurance premiums and other health care expenses paid by you for dependents and persons for whom you have a legal or moral obligation to support. Do not list expenses if you expect to receive reimbursement from insurance or other sources.

Section X - Previous Calendar Year Net Worth.

Use a separate sheet of paper for additional dependent children. Your net worth is the market value of all the interest and rights you have in any kind of property. However net worth does not include your single-family residence and a reasonable lot area surrounding it. It also does not include the personal things you use every day like your vehicle, clothing and furniture.

Step 3: Submitting your application ... What do I do when I have finished my application?

- Read Section V, Paperwork Reduction and Privacy Act Information, Section XI Consent to Copayments and Section XII, Assignment of Benefits.
- Make sure you sign and date VA Form 10-10EZ in Section XII. You or an individual to whom you have delegated your Power of Attorney must sign and date the form. If you sign with an "X", then you must have 2 people you know witness you as you sign. They must then sign the form and print their names. If the form is not signed and dated appropriately, VA will return it for you to complete. This will result in a delay in processing your application.
- Attach any continuation sheets and necessary material to your application.

Where do I send my application? Mail the original application with a copy of your supporting materials to your local VA care facility. You can find the address in your local telephone book, by calling toll-free 1-877-222-VETS (8387), or on the Internet at <http://www.va.gov>.

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10-10EZ



 Department of Veterans Affairs		APPLICATION FOR HEALTH BENEFITS	
SECTION I - GENERAL INFORMATION			
Federal law provides criminal penalties, including a fine and/or imprisonment for up to 5 years, for concealing a material fact or making a materially false statement. (See 18 U.S.C. 1001)			
1. VETERAN'S NAME <i>(Last, First, Middle Name)</i>		2. OTHER NAMES USED	3. MOTHER'S MAIDEN NAME
			4. GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
5. ARE YOU SPANISH, HISPANIC, OR LATINO? <input type="checkbox"/> YES <input type="checkbox"/> NO		6. WHAT IS YOUR RACE? <i>(You may check more than one.) (Information is required for statistical purposes only.)</i> <input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER	
7. SOCIAL SECURITY NUMBER	9. DATE OF BIRTH <i>(mm/dd/yyyy)</i>		10. RELIGION
8. CLAIM NUMBER	9A. PLACE OF BIRTH <i>(City and State)</i>		
11. PERMANENT ADDRESS <i>(Street)</i>		11A. CITY	11B. STATE
		11C. ZIP CODE <i>(9 digits)</i>	
11D. COUNTY	11E. HOME TELEPHONE NUMBER <i>(Include area code)</i>	11F. E-MAIL ADDRESS	
11G. CELLULAR TELEPHONE NUMBER <i>(Include area code)</i>		11H. PAGER NUMBER <i>(Include area code)</i>	
12. TYPE OF BENEFIT(S) APPLIED FOR <i>(You may check more than one)</i> <input type="checkbox"/> HEALTH SERVICES <input type="checkbox"/> NURSING HOME <input type="checkbox"/> DOMICILIARY <input type="checkbox"/> DENTAL			
13. IF APPLYING FOR HEALTH SERVICES OR ENROLLMENT, WHICH VA MEDICAL CENTER OR OUTPATIENT CLINIC DO YOU PREFER?			
14. DO YOU WANT AN APPOINTMENT WITH A VA DOCTOR OR PROVIDER AS SOON AS ONE BECOMES AVAILABLE? <input type="checkbox"/> YES <input type="checkbox"/> NO I am only enrolling in case I need care in the future.		15. HAVE YOU BEEN SEEN AT A VA HEALTH CARE FACILITY? <input type="checkbox"/> YES, LOCATION: <input type="checkbox"/> NO	
16. CURRENT MARITAL STATUS <i>(Check one)</i> <input type="checkbox"/> MARRIED <input type="checkbox"/> NEVER MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED <input type="checkbox"/> UNKNOWN			
17. NAME, ADDRESS AND RELATIONSHIP OF NEXT OF KIN		17A. NEXT OF KIN'S HOME TELEPHONE NUMBER <i>(Include area code)</i>	
		17B. NEXT OF KIN'S WORK TELEPHONE NUMBER <i>(Include area code)</i>	
18. NAME, ADDRESS AND RELATIONSHIP OF EMERGENCY CONTACT		18A. EMERGENCY CONTACT'S HOME TELEPHONE NUMBER <i>(Include area code)</i>	
		18B. EMERGENCY CONTACT'S WORK TELEPHONE NUMBER <i>(Include area code)</i>	
19. INDIVIDUAL TO RECEIVE POSSESSION OF YOUR PERSONAL PROPERTY LEFT ON PREMISES UNDER VA CONTROL AFTER YOUR DEPARTURE OR AT THE TIME OF DEATH. NOTE: THIS DOES NOT CONSTITUTE A WILL OR TRANSFER OF TITLE <i>(Check one)</i> <input type="checkbox"/> EMERGENCY CONTACT <input type="checkbox"/> NEXT OF KIN			



APPLICATION FOR HEALTH BENEFITS, Continued		VETERAN'S NAME <i>(Last, First, Middle)</i>		SOCIAL SECURITY NUMBER	
SECTION II - INSURANCE INFORMATION (Use a separate sheet for additional information)					
1. ARE YOU COVERED BY HEALTH INSURANCE? <i>(Including coverage through a spouse or another person)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO		2. HEALTH INSURANCE COMPANY NAME, ADDRESS AND TELEPHONE NUMBER			
3. NAME OF POLICY HOLDER					
4. POLICY NUMBER		5. GROUP CODE			
		YES NO			
6. ARE YOU ELIGIBLE FOR MEDICAID?		<input type="checkbox"/> <input type="checkbox"/>			
7. ARE YOU ENROLLED IN MEDICARE HOSPITAL INSURANCE PART A?		<input type="checkbox"/> <input type="checkbox"/>		7A. EFFECTIVE DATE <i>(mm/dd/yyyy)</i>	
8. ARE YOU ENROLLED IN MEDICARE HOSPITAL INSURANCE PART B?		<input type="checkbox"/> <input type="checkbox"/>		8A. EFFECTIVE DATE <i>(mm/dd/yyyy)</i>	
9. NAME EXACTLY AS IT APPEARS ON YOUR MEDICARE CARD		10. MEDICARE CLAIM NUMBER			
11. IS NEED FOR CARE DUE TO ON THE JOB INJURY? <i>(Check one)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO		12. IS NEED FOR CARE DUE TO ACCIDENT? <i>(Check One)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO			
SECTION III - EMPLOYMENT INFORMATION					
1. VETERAN'S EMPLOYMENT STATUS <i>(Check one)</i> <i>If employed or retired, complete item 1A</i> <input type="checkbox"/> FULL TIME <input type="checkbox"/> NOT EMPLOYED <input type="checkbox"/> PART TIME <input type="checkbox"/> RETIRED <i>Date of retirement (mm/dd/yyyy)</i>			1A. COMPANY NAME, ADDRESS AND TELEPHONE NUMBER		
2. SPOUSE'S EMPLOYMENT STATUS <i>(Check one)</i> <i>If employed or retired, complete item 2A</i> <input type="checkbox"/> FULL TIME <input type="checkbox"/> NOT EMPLOYED <input type="checkbox"/> PART TIME <input type="checkbox"/> RETIRED <i>Date of retirement (mm/dd/yyyy)</i>			2A. COMPANY NAME, ADDRESS AND TELEPHONE NUMBER		
SECTION IV - MILITARY SERVICE INFORMATION					
1. LAST BRANCH OF SERVICE	1A. LAST ENTRY DATE	1B. LAST DISCHARGE DATE	1C. DISCHARGE TYPE	1D. MILITARY SERVICE NUMBER	
2. CHECK YES OR NO		YES	NO	YES	NO
A. ARE YOU A PURPLE HEART AWARD RECIPIENT?		<input type="checkbox"/>	<input type="checkbox"/>	E1. ARE YOU RECEIVING DISABILITY RETIREMENT PAY INSTEAD OF VA COMPENSATION?	
B. ARE YOU A FORMER PRISONER OF WAR?		<input type="checkbox"/>	<input type="checkbox"/>	F. DO YOU NEED CARE OF CONDITIONS POTENTIALLY RELATED TO SERVICE IN SWASIA DURING THE GULF WAR?	
C. DO YOU HAVE A VA SERVICE-CONNECTED RATING?		<input type="checkbox"/>	<input type="checkbox"/>	G. WERE YOU EXPOSED TO AGENT ORANGE WHILE SERVING IN VIETNAM?	
C1. IF YES, WHAT IS YOUR RATED PERCENTAGE? %				H. WERE YOU EXPOSED TO RADIATION WHILE IN THE MILITARY?	
D. DID YOU SERVE IN COMBAT AFTER 11/11/1998?		<input type="checkbox"/>	<input type="checkbox"/>	I. DID YOU RECEIVE NOSE AND THROAT RADIUM TREATMENTS WHILE IN THE MILITARY?	
E. WAS YOUR DISCHARGE FROM MILITARY FOR A DISABILITY INCURRED OR AGGRAVATED IN THE LINE OF DUTY?		<input type="checkbox"/>	<input type="checkbox"/>	J. DO YOU HAVE A SPINAL CORD INJURY?	
SECTION V - PAPERWORK REDUCTION ACT AND PRIVACY ACT INFORMATION					
<p>The Paperwork Reduction Act of 1995 requires us to notify you that this information collection is in accordance with the clearance requirements of Section 3507 of the Paperwork Reduction Act of 1995. We may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a valid OMB number. We anticipate that the time expended by all individuals who must complete this form will average 45 minutes. This includes the time it will take to read instructions, gather the necessary facts and fill out the form.</p> <p>Privacy Act Information: VA is asking you to provide the information on this form under 38 U.S.C. Sections 1705, 1710, 1712, and 1722 in order for VA to determine your eligibility for medical benefits. Information you supply may be verified through a computer-matching program. VA may disclose the information that you put on the form as permitted by law. VA may make a "routine use" disclosure of the information as outlined in the Privacy Act systems of records notices and in accordance with the VHA Notice of Privacy Practices. Providing the requested information is voluntary, but if any or all of the requested information is not provided, it may delay or result in denial of your request for health care benefits. Failure to furnish the information will not have any effect on any other benefits to which you may be entitled. If you provide VA your Social Security Number, VA will use it to administer your VA benefits. VA may also use this information to identify veterans and persons claiming or receiving VA benefits and their records, and for other purposes authorized or required by law.</p>					



APPLICATION FOR HEALTH BENEFITS, Continued		VETERAN'S NAME (<i>Last, First, Middle</i>)	SOCIAL SECURITY NUMBER
SECTION VI - FINANCIAL DISCLOSURE			
<p>Disclosure allows VA to accurately determine whether certain veterans will be charged copayments for care and medications, their eligibility for other services and enrollment priority. Veterans are not required to disclose their financial information; however, VA is not currently enrolling <u>new</u> applicants who decline to provide their financial information unless they have a special eligibility factor. Recent combat veterans (e.g., OEF/OIF) who were discharged within the past 5 years or were discharged more than 5 years ago and applying for enrollment by Jan. 27, 2011 are eligible for enrollment without disclosing their financial information but like other veterans may provide it to establish their eligibility for travel reimbursement, cost-free medication and/or medical care for services unrelated to military experience.</p> <p><input type="checkbox"/> No, I do not wish to provide financial information in Sections VII through X. I understand that VA is not enrolling <u>new</u> applicants who do not provide this information and who do not have a special eligibility factor (e.g., recently discharged combat veteran, compensable service connection, receipt of VA pension or Medicaid benefits.) If I am enrolled, I agree to pay applicable VA copayments. <i>Sign and date the form in Section XII.</i></p> <p><input type="checkbox"/> Yes, I will provide my household financial information for last calendar year. Complete applicable sections VII through X. <i>Sign and date the form in Section XII.</i></p>			
SECTION VII - DEPENDENT INFORMATION (Use a separate sheet for additional dependents)			
1. SPOUSE'S NAME (<i>Last, First, Middle Name</i>)		2. CHILD'S NAME (<i>Last, First, Middle Name</i>)	
1A. SPOUSE'S MAIDEN NAME		2A. CHILD'S RELATIONSHIP TO YOU (<i>Check one</i>) <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Stepson <input type="checkbox"/> Stepdaughter	
1B. SPOUSE'S SOCIAL SECURITY NUMBER		2B. CHILD'S SOCIAL SECURITY NUMBER	2C. DATE CHILD BECAME YOUR DEPENDENT (<i>mm/dd/yyyy</i>)
1C. SPOUSE'S DATE OF BIRTH (<i>mm/dd/yyyy</i>)	1D. DATE OF MARRIAGE (<i>mm/dd/yyyy</i>)	2D. CHILD'S DATE OF BIRTH (<i>mm/dd/yyyy</i>)	
1E. SPOUSE'S ADDRESS AND TELEPHONE NUMBER (<i>Street, City, State, ZIP</i>)		2E. WAS CHILD PERMANENTLY AND TOTALLY DISABLED BEFORE THE AGE OF 18? <input type="checkbox"/> YES <input type="checkbox"/> NO	
		2F. IF CHILD IS BETWEEN 18 AND 23 YEARS OF AGE, DID CHILD ATTEND SCHOOL LAST CALENDAR YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO	
3. IF YOUR SPOUSE OR DEPENDENT CHILD DID NOT LIVE WITH YOU LAST YEAR ENTER THE AMOUNT YOU CONTRIBUTED TO THEIR SUPPORT. SPOUSE \$ CHILD \$		2G. EXPENSES PAID BY YOUR DEPENDENT CHILD FOR COLLEGE, VOCATIONAL REHABILITATION OR TRAINING (<i>e.g., tuition, books, materials</i>) \$	
SECTION VIII - PREVIOUS CALENDAR YEAR GROSS ANNUAL INCOME OF VETERAN, SPOUSE AND DEPENDENT CHILDREN (Use a separate sheet for additional dependents)			
	VETERAN	SPOUSE	CHILD 1
1. GROSS ANNUAL INCOME FROM EMPLOYMENT (<i>wages, bonuses, tips, etc.</i>) EXCLUDING INCOME FROM YOUR FARM, RANCH, PROPERTY OR BUSINESS	\$	\$	\$
2. NET INCOME FROM YOUR FARM, RANCH, PROPERTY OR BUSINESS	\$	\$	\$
3. LIST OTHER INCOME AMOUNTS (<i>e.g., Social Security, compensation, pension interest, dividends</i>). EXCLUDING WELFARE.	\$	\$	\$
SECTION IX - PREVIOUS CALENDAR YEAR DEDUCTIBLE EXPENSES			
1. TOTAL NON-REIMBURSED MEDICAL EXPENSES PAID BY YOU OR YOUR SPOUSE (<i>e.g., payments for doctors, dentists, medications, Medicare, health insurance, hospital and nursing home</i>) VA will calculate a deductible and the net medical expenses you may claim.			\$
2. AMOUNT YOU PAID LAST CALENDAR YEAR FOR FUNERAL AND BURIAL EXPENSES FOR YOUR DECEASED SPOUSE OR DEPENDENT CHILD (<i>Also enter spouse or child's information in Section VII.</i>)			\$
3. AMOUNT YOU PAID LAST CALENDAR YEAR FOR YOUR COLLEGE OR VOCATIONAL EDUCATIONAL EXPENSES (<i>e.g., tuition, books, fees, materials</i>) <i>DO NOT LIST YOUR DEPENDENTS' EDUCATIONAL EXPENSES.</i>			\$
SECTION X - PREVIOUS CALENDAR YEAR NET WORTH (Use a separate sheet for additional dependents)			
	VETERAN	SPOUSE	CHILD 1
1. CASH, AMOUNT IN BANK ACCOUNTS (<i>e.g., checking and savings accounts, certificates of deposit, individual retirement accounts, stocks and bonds</i>)	\$	\$	\$
2. MARKET VALUE OF LAND AND BUILDINGS MINUS MORTGAGES AND LIENS. (<i>e.g., second homes and non-income producing property. Do not count your primary home.</i>)	\$	\$	\$
3. VALUE OF OTHER PROPERTY OR ASSETS (<i>e.g., art, rare coins, collectables</i>) MINUS THE AMOUNT YOU OWE ON THESE ITEMS. INCLUDE VALUE OF FARM, RANCH OR BUSINESS ASSETS. <i>Exclude household effects and family vehicles.</i>	\$	\$	\$
SECTION XI - CONSENT TO COPAYMENTS			
<p>If you are a 0% SC veteran and do not receive VA monetary benefits or a NSC veteran (and you are not a Former POW, Purple Heart Recipient or VA pensioner) and your household income (or combined income and net worth) exceeds the established threshold, this application will be considered for enrollment, but only if you agree to pay VA copayments for treatment of your NSC conditions. If you are such a veteran by signing this application you are agreeing to pay the applicable VA copayments as required by law.</p>			
SECTION XII - ASSIGNMENT OF BENEFITS			
<p>I understand that pursuant to 38 U.S.C. Section 1729, VA is authorized to recover or collect from my health plan (HP) for the reasonable charges of nonservice-connected VA medical care or services furnished or provided to me. I hereby authorize payment directly to VA from any HP under which I am covered (including coverage provided under my spouse's HP) that is responsible for payment of the charges for my medical care, including benefits otherwise payable to me or my spouse.</p>			
ALL APPLICANTS MUST SIGN AND DATE THIS FORM. REFER TO INSTRUCTIONS WHICH DEFINE WHO CAN SIGN ON BEHALF OF THE VETERAN.			
SIGNATURE OF APPLICANT			DATE



Module 6: Compensation

www.benefits.va.gov/compensation

VA Pension

www.benefits.va.gov/pension/vetpen.asp

Description

Pension is a non-service-connected benefit paid to wartime Veterans who have limited or no income and meet congressional net-worth mandates. Veterans who are more seriously disabled may qualify for Aid and Attendance (A&A) or Housebound benefits. These are benefits paid in addition to the basic pension rate.

Eligibility

Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a wartime period, or have served the full period called or ordered to active duty, to qualify. If you entered active duty after September 7, 1980, generally you must have served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions), with at least one day during a wartime period.

In addition to meeting minimum service requirements, the Veteran must be:

- Age 65 or older or
- Totally and permanently disabled or
- A patient in a nursing home receiving skilled nursing care or
- Receiving Social Security Disability Insurance or
- Receiving Supplemental Security Income

Apply

To apply for Veterans Pension, download and complete VA Form 21-527EZ, Application for Pension. You can mail your application to your local Regional Office.

To apply for increased pension based on A&A or Housebound payments, write to the local VA Regional Office and provide medical evidence, such as a doctor's report, that validates the need for an increased benefit.

Notes:



Overview of Service-Connected Disability

Description

Disability compensation is a tax-free monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active duty military service. These disabilities are considered service connected. Disability compensation varies with the degree of disability and is paid monthly. Service-connected disabilities are rated from 0 percent to 100 percent. Monetary payments begin at 10 percent. Veterans may be eligible for additional compensation if they have:

- Very severe disabilities
- Loss of specific organs or extremities
- Qualified dependents
- A seriously disabled spouse

Service connection is established by VA in one of the following ways:

- Direct—A disability resulting from an in-service injury, illness, disease, or incident and there is no evidence of a pre-service incurrence (e.g., TBI, PTSD)
- Aggravated—A pre-existing condition that became worse in service
- Presumptive—A condition presumed to be service-connected if the disability manifested to a compensable degree within time limits set by law
- Secondary—A new condition caused by a previously established service-connected condition

Eligibility

To be eligible, the Veteran must have served in the uniformed services on active duty, or active duty for training, or inactive duty training, and be:

- Discharged under other-than-dishonorable conditions and
- At least 10-percent disabled by an injury or disease that was incurred in or aggravated during active duty or active duty for training, or inactive duty training

Apply

Servicemembers can apply while on active duty; otherwise, there is no time limit to apply. If you apply within one year from the date of separation or retirement, your effective date of entitlement is retroactive to the first of the month after the date of separation or retirement.

Be sure to gather discharge or separation papers (DD Form 214), service treatment records, non-service treatment records (private doctor and hospital reports), and dependency records (marriage and children's birth certificates, Social Security Numbers).



To apply, complete VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits. To assist with the process, Servicemembers and Veterans can work with a VA representative at a VA Regional Office or an accredited VSO.

VA also encourages individuals applying for disability compensation to obtain assistance from VA representatives, accredited VSO representatives, or claims agents. VA Form 21-22, Declaration of Appointment, designates a VSO as your representative expressly for VA purposes only. VA Form 21-22a, Appointment of Individual as Claimant's Representative, is used for accredited agents, attorneys, and non-licensed individuals; neither form is a Power of Attorney for any other purposes.

Notes:

Pre-Discharge Program

Description

Pre-Discharge programs provide Servicemembers with the opportunity to file claims for disability compensation up to 180 days prior to separation or retirement from active duty or full-time National Guard or Reserve duty (Titles 10 and 32). Processing times tend to be much shorter for claims submitted Pre-Discharge than after discharge.

There are two Pre-Discharge programs: Benefits Delivery at Discharge (BDD) and Quick Start.

Eligibility

To submit a Pre-Discharge claim under BDD, the Servicemember must:

- Have a known date of separation or retirement within 60-180 days
- Submit copy(ies) of service treatment records and mental health records, if applicable, or health treatment records when filing a claim
- Be available at the last duty station to undergo the required VA medical exam(s), including the Separation Health Assessment
- Complete VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits, within 60-180 days remaining in service



To submit a Pre-Discharge claim under Quick Start, the Servicemember must:

- Have a known date of separation or retirement with at least one day remaining on active duty, or less than 60 days, but is not available for the BDD-required VA medical examinations at the last duty station and
- Submit copy(ies) of service treatment records, mental records, if applicable, or health treatment records when filing a claim (this requirement is waived for those who are demobilizing) and
- Complete a VA Form 21-526 series application

	Benefits Delivery at Discharge (BDD)	Quick Start	Overseas Intake Sites
When to apply prior to separation?	60-100 days	1-59 days	Within 180 days
Availability	Nationwide	Nationwide	Select military installations in Germany and Korea

Notes:

Separation Health Assessment

Separation Health Assessment is a comprehensive, standardized, physical examination conducted prior to separation from the military, and it is mandatory for every Servicemember to have an exam conducted prior to separation. The DD Form 2807-1, Report of Medical History, is used to complete the physical exam. It documents current or past medical conditions and allows for more efficient identification of service-connected conditions and subsequent delivery of current or future disability benefits.

Members filing BDD claims will receive one physical, which meets the needs of both VA’s compensation examination and DoD’s separation or retirement physical.

The DoD’s separation history and physical examination (SHPE) will be conducted for separating Servicemembers who do not elect to file a VA claim or for those who do not have at least 90 days remaining on active duty at the time the claim is filed.

Notes:



Apply for Disability Compensation

Once you gather your records, you can apply for VA disability compensation in several ways.

In Person

VA Military Service Coordinators are available at various military installations to accept disability claims in the Pre-Discharge programs. You may locate these facilities by using the Locations tab on the www.va.gov website to select your state and identify the nearest intake site.

BDD claims must be submitted at the Servicemember's last duty station.

VA encourages individuals who are applying for disability compensation to obtain assistance from VA representatives, accredited VSO representatives, or claims agents.

Remotely

When you apply online, through eBenefits, you can use the VONAPP Direct Connect feature, which will pre-populate certain personal information and help you complete your claim for disability compensation. You may also mail your claim by sending it to your nearest VA Regional Office.

Notes:

VA Claims Process

There are eight steps most claims for disability compensation follow. These steps may vary in time depending on the complexity of the claim, the amount of evidence that must be gathered to support the claim, and the type of evidence. You are strongly encouraged to submit as much evidence as possible with your claim to help minimize processing time. The eight steps of claims processing are as follows:

Step 1: Claim Received

The claim has been received by VA. If you applied online with VONAPP Direct Connect, you should see receipt in your list of Open Claims within one hour. If you applied through the U.S. mail, please allow mailing time plus one week for VA to process and record receipt of the claim.



Step 2: Under Review

The claim is assigned to a Veteran Service Representative (VSR) and is being reviewed to determine if additional evidence is needed. If no additional information is needed, the claim will move directly to Step 5: Preparation for Decision.

Step 3: Gathering of Evidence

The VSR will request evidence from the required sources. Requests for evidence may be made of you, a medical professional, a government agency, or another authority. It is common for claims to return to this phase, should additional evidence be required.

Step 4: Review of Evidence

VA has received all needed evidence. If, upon review, it is determined more evidence is required, the claim will be sent back to Step 3: Gathering of Evidence.

Step 5: Preparation for Decision

The VSR has recommended a decision and is preparing required documents detailing that decision. If more evidence is required, the claim will be sent back in the process for more information or evidence.

Step 6: Pending Decision Approval

The recommended decision is reviewed, and a final award approval is made. If it is determined more evidence or information is required, the claim will be sent back in the process for more information or evidence.

Step 7: Preparation for Notification

The entire claim decision packet is prepared for mailing.

Step 8: Complete

A decision packet is sent via U.S. mail. The packet includes details of the decision or award. Please allow standard mailing time for the packet to arrive before contacting a VA call center.

Notes:



Fully Developed Claim

www.benefits.va.gov/fdc

The Fully Developed Claims (FDC) program is an optional initiative that offers Veterans and survivors faster decisions from VA on compensation, pension, and survivor benefit claims. Veterans and survivors simply submit all relevant records in their possession, and those records which are easily obtainable, such as private medical records, at the time they make their claim and certify that they have no further evidence to submit. VA can then review and process the claim more quickly.

Notes:

Ancillary Benefits

Clothing Allowance

www.benefits.va.gov/COMPENSATION/claims-special-clothing_allowance.asp

Description

Veterans who have unique clothing needs as a result of a service-related disability or injury may receive a supplement to their disability compensation. The clothing allowance reimburses the Veteran if clothing gets permanently damaged by a prosthetic or orthopedic appliance being worn or by a prescribed medication used on the skin. A one-time or yearly allowance for reimbursement may be received if eligible.

Eligibility

A Veteran may receive a clothing allowance for either of the following:

- Prosthetic or orthopedic appliance, such as a wheelchair or crutches, because of a service-connected disability
- Medication prescribed by a physician for a service-connected skin condition that causes permanent stains or otherwise damages outer garments

Additional clothing allowances may be provided if more than one prosthetic or orthopedic appliance, or



medication described above, is used and affects more than one type of clothing garment.

Apply

Submit VA Form 10-8678, Application for Annual Clothing Allowance, to the prosthetic representative at your local VA Medical Center.

A claim for disability must have been submitted prior to applying for the Clothing Allowance.

Notes:

Automobile Allowance and Adaptive Equipment Grant

www.benefits.va.gov/COMPENSATION/claims-special-auto-allowance.asp

Description

Servicemembers and Veterans with disabilities resulting from an injury or disease incurred or aggravated during active duty may be eligible for a one-time payment toward the purchase of a new or used automobile or other conveyance to accommodate his or her disability. The funds are paid directly to the seller of the automobile.

Certain Servicemembers and Veterans may also be eligible for adaptive equipment. Adaptive equipment includes, but is not limited to, power steering, power brakes, power windows, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle.

You must have prior VA approval before purchasing an automobile or adaptive equipment.

Eligibility—Automobile Grant

You must be either a Servicemember who is still on active duty or a Veteran, and you must have one of the following disabilities that are either rated as service connected or treated as if service connected, or, for a Servicemember, the result of disease incurred or injury contracted in or aggravated by active duty:

- Loss, or permanent loss of use, of one or both feet or
- Loss, or permanent loss of use, of one or both hands or
- Permanent impairment of vision in both eyes to a certain degree or
- Severe burn injury or



- Amyotrophic Lateral Sclerosis (ALS)

Eligibility—Adaptive Equipment Program

You must be either a Servicemember who is still on active duty or a Veteran and:

- Meet the disability requirements for the automobile grant (see above) or
- Have ankylosis (immobility of the joint) of one or both knees or hips that is recognized as being service connected or treated as if service connected

Apply

To apply:

- Complete VA Form 21-4502, Application for Automobile or Other Conveyance and Adaptive Equipment, and mail to your Regional Office or
- Work with an accredited representative or agent or
- Go to a VA Regional Office and have a VA employee assist you
- If entitled to adaptive equipment only, complete VA Form 10-1394, Application for Adaptive Equipment-Motor Vehicle, and submit it to the local VA Medical Center

Notes:

Additional Disability Compensation Benefits Information

Integrated Disability Evaluation System

DoD and VA are working together to make disability evaluation simple, seamless, fast, and fair with the Integrated Disability Evaluation System (IDES). This program is used to determine a Servicemembers' fitness for duty.

The IDES program covers Servicemembers who are referred to a Medical Evaluation Board. The IDES program has three goals:

- A series of disability exams conducted to VA standards that are used by both DoD and VA
- A disability rating completed by VA that is binding upon both departments and expeditious payment



of VA benefits after a Servicemember's separation from service

- DoD administers the IDES program and each service determines whether the Servicemember will participate in the IDES program

Notes:

Seriously Injured/Very Seriously Injured/Special Category Person

DoD currently classifies injuries and illnesses as very seriously injured (VSI), seriously injured (SI), or special category person (SCP) where there has been a loss of a body part. At a minimum, all Servicemembers in VSI, SI, and SCP status are considered seriously disabled for VA purposes.

Veterans who are seriously injured as a result of service during OEF or OIF will receive special attention. The goal is to award benefits within 30 days from the date of receipt of claims for compensation, if the Servicemember has been separated or discharged from the military.

Notes:

Concurrent Retirement and Disability Pay

www.dfas.mil/retiredmilitary/disability/crdp.html

Description

Concurrent Retirement and Disability Pay (CRDP) is a benefit administered by Department of Defense (DoD). CRDP restores retired pay to retirees with a 50 to 100 percent VA-rated disability.

Eligibility

To qualify, Veterans must also meet all of the following criteria:

- Be retired based on length of service, or a Reserve retiree with 20 qualifying years of service and have reached retirement age



- Be entitled 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 DoD
 - If in receipt of retired pay based on disability, CRDP is subject to an offset in the amount by which disability retired pay exceeds retired pay based on length of service

Notes:

Combat-Related Special Compensation

www.dfas.mil/retiredmilitary/disability/crsc.html

Description

Combat-Related Special Compensation (CRSC) is a benefit administered by DoD. CRSC is monthly tax-free compensation payable to qualified Veterans who have their military retired pay offset due to their receipt of VA compensation for combat-related disabilities.

Eligibility

Veterans must meet all of the following criteria to be eligible for CRSC:

- Be eligible to receive military retired pay
- Have a disability that has been deemed combat related by their military service branch and determined to be service-connected to a compensable degree by VA
- Have military retired pay offset by VA compensation

Upon receipt of an application for CRSC, the respective branch of service will determine whether or not a disability is combat-related. Disabilities that may be considered combat-related include injuries and diseases that were the direct result of one of the following:

- Armed conflict (e.g., gunshot wounds, Purple Heart)
- Engagement in hazardous duty (e.g. flight, diving, parachute duty)
- Performance of duty under conditions simulating war (e.g., field training, tactical road march)
- An instrumentality of war (e.g., combat vehicles, weapons, Agent Orange)



Payment Amount

The CRSC benefit is equal to the amount of VA compensation that is determined to be attributable to combat-related disabilities. However, the CRSC benefit amount may not exceed the total amount that is offset from military retired pay due to receipt of VA disability compensation. In addition, if a Veteran is receiving disability retired pay, their CRSC entitlement is subject to an offset by the amount by which their retired pay based on disability exceeds their retired pay based on years of service.

For more information on how to apply, contact your parent military branch or visit www.dfas.mil/retiredmilitary/disability/payment.html or dial 1-800-321-1080.

Notes:



Module 6—Activity: Draft PAT Related to VA Disability Compensation

The following is a sample of a completed PAT for a Servicemember with a priority regarding disability compensation. A blank PAT follows the sample to complete with your plan.

Priority (Sample): File a claim under BDD

Associated Benefit (Sample): Disability Compensation

Plan: <i>Develop a plan of action</i>
Check eligibility requirements
Action: <i>Take action</i>
<ul style="list-style-type: none">• Gather service treatment records, non-service treatment records (private doctor and hospital reports), and dependency records (marriage and children’s birth certificates)• Compile information such as spouse’s Social Security Number, date of birth, date of marriage• Complete VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits
Timeline: <i>Know the deadlines</i>
Apply within 60-180 days of separation and be available at separation location for VA physical exam

Your Priority: _____

Associated Benefit: _____

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



eBenefits

www.ebenefits.va.gov/ebenefits/homepage

eBenefits is a joint VA/DoD web portal that provides resources and self-service capabilities to Servicemembers, Veterans, and their families to research, access, and manage their VA and military benefits and personal information. eBenefits uses secure credentials to allow access to personal information and gives users the ability to perform numerous self-service functions. It also provides a list of links to other sites that provide information about military and Veteran benefits.

Some of the features within eBenefits allow Servicemembers and Veterans to access official military personnel documents, view the status of their disability compensation claim, transfer entitlement of Post-9/11 GI Bill® to eligible dependents (Servicemembers only), and register for and update direct deposit information for certain benefits.

Before Veterans can access and use eBenefits, they must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) and obtain a DS Logon. Servicemembers can access eBenefits with a DS Logon or Common Access Card (CAC). They can choose from two levels of registration, DS Logon Level 1 (Basic) and DS Logon Level 2 (Premium). A DS Logon is a secure identity used by various DoD and VA websites, including eBenefits. If you are already registered in DEERS, you are eligible for a DS Logon. Once you have a DS Logon, it's valid for the rest of your life.

Note: If Veterans attempt to register and are informed they have no DEERS record, VA will first need to verify their military service and add them to DEERS. All VA Regional Offices have staff familiar with procedures for adding a Veteran to DEERS.

You can register for an eBenefits account online using the eBenefits DS Logon Account Registration Wizard. You will be walked through a series of questions to assist you in obtaining a Premium Access account, which gives you the highest level of access to eBenefits features. With a Premium Access account, you can view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address records, and more.

Many people will be able to verify their identity online by answering a few security questions. Servicemembers may verify their identity online by using their CAC. Military retirees may verify their identity online using their Defense Finance and Accounting Service (DFAS) logon. For those unable to verify their identity online, you will instantly receive a Basic Account, which lets you customize the site and access information you enter into eBenefits yourself; however, you cannot see your personal information in VA or DoD systems. Veterans in receipt of VA benefits via direct deposit may have their identity verified by calling 1-800-827-1000 and selecting option 7. Others may need to visit a VA Regional Office or TRICARE Service Center to have their identities verified in person.



Appendix

Plan, Action, Timeline Tool

Please use this blank Plan, Action, Timeline (PAT) to compile all of your benefit plans into an organized document, or this can be used for additional benefits you may be eligible for.

Plan: <i>Develop a plan of action</i>
Action: <i>Take action</i>
Timeline: <i>Know the deadlines</i>



Benefits Matrices

The following matrices list benefits information by two main groupings: **Service-Connected Disability Requirement** and **Who Can Access/Apply**. These matrices can be used to determine how a given VA benefit can be used to ease the transition to the civilian world (see **Benefit Category**) and who is eligible (see **Who Can Access/Apply**). Family members may be eligible for benefits based on a Veteran's service-connected disability rating. A more comprehensive listing of VA benefits can be found at www.va.gov.

VA Education Benefits Matrix

Benefit	Who Can Access/Apply				
	Active Duty	National Guard	Reserve	Veteran	Family Member
Education and Career Counseling	•	•	•	•	•*
Montgomery GI Bill Active Duty (MIGB-AD)	•	•	•	•	
Post 9/11 GI Bill	•	•	•	•	•**
Reserve Educational Assistance Program (REAP)	•	•	•	•	
Survivors' and Dependents' Educational Assistance (DEA) Program					•*
Transfer of Entitlement (Post 9/11)	•	•	•		
Veterans Educational Assistance Program (VEAP)	•			•	

* Benefit available to eligible survivors

** Family members may be eligible if Servicemember transferred benefits

VA Benefits Matrix

Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Automobile and Adaptive Equipment Allowance	•	•	•	•	•	
Burial Benefits		•	•	•	•	•*
Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)	•					•*



Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Clothing Allowance	•				•	
Dental Care					•	
Dependency and Indemnity Compensation (DIC)	•					•*
Disability Compensation	•	•	•	•	•	
Education Benefits (See VA Education Benefits Matrix)						
Employment Resources		•	•	•	•	•*
Health Care						
Home Loan Guaranty		•	•	•	•	•*
Insurance: Family Servicemembers' Group Life Insurance (FSGLI)		•	•	•		•
Insurance: Service-Disabled Veterans' Life Insurance (S-DVI)	•				•	
Insurance: Servicemembers' Group Life Insurance (SGLI)		•	•	•		
Insurance: Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)		•	•	•		
Insurance: Veterans Group Life Insurance (VGLI)					•	
Insurance: Veterans' Mortgage Life Insurance (VMLI)	•	•	•	•	•	
Pension					•	
Specially Adapted Housing Grant/ Temporary Residence Adaptation	•	•	•	•	•	



Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Vet Centers (Readjustment Counseling)					•	•*
Vocational Rehabilitation and Employment (VR&E)	•	•	•	•	•	

* Benefit available to eligible survivors

Benefits Documentation Matrix

The following matrix lists the requisite personal information and documentation needed to apply for such benefits as disability compensation, health care, and education.

Required Information	Benefit					
	Health Care	Disability Compensation	Home Loan Guaranty	Vocational Rehabilitation and Employment	Education	Education and Career Counseling
eBenefits registration information	•	•	•		•	
Copy of service treatment record		•		•		
Name	•	•	•	•	•	•
Address	•	•	•	•	•	•
Social Security Number (SSN)	•	•	•	•	•	•
Senior ROTC scholarship year and amount (for commissioned officers)					•	
Transcripts for periods of education after high school					•	
Copies of any FAA flight certificates					•	
Copy of kicker contract					•	
Copy of DD Form 214 (for all periods of active duty service), if available	•	•	•	•	•	



Required Information	Benefit					
	Health Care	Disability Compensation	Home Loan Guaranty	Vocational Rehabilitation and Employment	Education	Education and Career Counseling
Name, address, and telephone number of Reserve/National Guard unit, if applicable		•			•	
Bank routing and account number		•		•	•	
Voided check		•		•	•	
Employment information (between high school and military service)					•	



Required Information	Benefit					
	Health Care	Disability Compensation	Home Loan Guaranty	Vocational Rehabilitation and Employment	Education	Education and Career Counseling
Address and telephone number of next of kin	•					
Spouses – full names, birth dates, SSNs, date and place of marriage(s), termination date and place [of previous marriage(s)]		•				•
Children – full names, dates and places of birth, SSN, complete address, and name of person child lives with; if child is severely disabled, a medical statement from a doctor	•	•				•
Copies of orders (if activated from the Guard/Reserves)	•	•			•	
Any previous vocational rehabilitation programs and dates				•	•	



Section 702 of the Choice Act (GI Bill® Benefit)



SECTION 702 OF THE CHOICE ACT

Section 702 of the Veterans Access, Choice and Accountability Act of 2014 (“Choice Act”), requires VA to disapprove programs of education for payment of benefits under the Post-9/11 GI Bill and Montgomery GI Bill-Active Duty at public institutions of higher learning if the schools charge qualifying Veterans and dependents tuition and fees in excess of the rate for resident students for terms beginning after July 1, 2015.

These new requirements will ensure that our Nation’s recently discharged Veterans, and their eligible family members, will not have to bear the cost of out-of-state charges while using their well-deserved education benefits.

DO PUBLIC SCHOOLS HAVE TO OFFER IN-STATE RATES TO ALL VETERANS AND DEPENDENTS TO MEET THE REQUIREMENTS OF SECTION 702?

No. To remain approved for VA’s GI Bill programs, schools must charge in-state tuition and fee amounts to “covered individuals.” A “covered individual” is defined in the Choice Act as:

- A Veteran who lives in the state in which the institution of higher learning is located (regardless of his/her formal state of residence) and enrolls in the school within three years of discharge from a period of active duty service of 90 days or more.
- A spouse or child using transferred benefits who lives in the state in which the institution of higher learning is located (regardless of his/her formal state of residence) and enrolls in the school within 3 years of the transferor’s discharge from a period of active duty service of 90 days or more.
- A spouse or child using benefits under the Marine Gunnery Sergeant John David Fry Scholarship who lives in the state in which the institution of higher learning is located (regardless of his/her formal state of residence) and enrolls in the school within three years of the Servicemember’s death in the line of duty following a period of active duty service of 90 days or more.

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U.S. Department
of Veterans Affairs



Note: Individuals who initially meet the requirements above will maintain “covered individual” status as long as they remain continuously enrolled at the institution of higher learning, even if they are outside the 3-year window or enroll in multiple programs.

WHAT HAPPENS IF A STATE DOES NOT OFFER IN-STATE TUITION AND FEES TO ALL “COVERED INDIVIDUALS”?

The law requires VA to disapprove programs of education for everyone training under the Post-9/11 GI Bill and the Montgomery GI Bill –Active Duty (MGIB-AD) if in-state tuition and fees are not offered to all “covered individuals.”

WHAT STEPS MUST BE TAKEN TO ENSURE THAT VETERANS AND THEIR FAMILY MEMBERS CAN RECEIVE VA GI BILL BENEFITS AT PUBLIC SCHOOLS IN MY STATE?

States must ensure all public institutions of higher learning offering VA-approved programs charge in-state tuition and fees to “covered individuals” as described, to include same-sex spouses and children (biological, adopted, pre-adoptive, and stepchildren of same-sex spouses) after July 1, 2015. To ensure compliance, States should consider offering in-state tuition and fees to all individuals eligible for benefits under the Post-9/11 and MGIB-AD programs.

WHEN DO STATES HAVE TO MEET THESE REQUIREMENTS?

Public institutions must offer in-state tuition and fees to all “covered individuals” for Veterans and family members to be eligible to receive GI Bill benefits for training beginning after July 1, 2015. VA will not issue payments for any students eligible for the Post-9/11 GI Bill or the MGIB-AD until the school becomes fully compliant. VA is in the process of developing waiver criteria for States that are actively pursuing changes to comply with these provisions. More information regarding the waiver criteria will be included in a regulation published in the Federal Register.

IF MY SCHOOL BECOMES COMPLIANT AFTER JULY 1, 2015, WHEN WILL VA BEGIN ISSUING PAYMENTS?

VA will not issue payments under the Post-9/11 GI Bill and MGIB-AD for all students in terms beginning after July 1, 2015, if the requirements of Section 702 are not met, unless a waiver is granted. If the in-state tuition and fee policies are brought into compliance with the requirements after July 1, 2015, and no waiver was previously granted, VA will begin making payments for terms, quarters, or semesters that begin on or after the date that the compliant policies take effect.

WHERE CAN I GO TO GET MORE INFORMATION?

Questions regarding the provisions of Section 702 may be submitted to Section702.Vbaraco@va.gov. VA will provide updates on its website at www.benefits.va.gov/gibill.

Contact VA: www.benefits.va.gov/gibill 1-888-GIBILL-1



Additional Resources for Education

Department of Education Resources

www.ed.gov/

The U.S. Department of Education has many resources for Servicemembers, Veterans, and military families related to financial aid, college access and affordability, grant programs, scholarships, and other information to help them make wise decisions regarding postsecondary education choices. In addition to applying for education benefits through VA, Servicemembers, Veterans, and their families can find out about the U.S. Department of Education's financial aid resources and how these resources can assist these parties in pursuing a college, career, technical or trade school, or graduate education.

Visit <http://studentaid.ed.gov> to review grants and resources designed specifically for Veterans and military families. Be sure to complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov to begin the process of applying for federal financial aid, including federal grants and loans.

To learn more about federal student aid and to view informational videos, visit StudentAid.gov. Other useful links, which include college costs, are also available:

- <http://nces.ed.gov/collegenavigator>
- www.consumerfinance.gov/students/knowbeforeyouowe
- <http://collegecost.ed.gov/catc/Default.aspx>
- www2.ed.gov/programs/triovub/index.html
- www2.ed.gov/programs/troops/index.html
- www.whitehouse.gov/issues/education/scorecard

Additional Resources for Disability Compensation

Social Security Disability Compensation

www.socialsecurity.gov or 1-800-772-1213

Disability and survivor benefits under Social Security may be available to active duty Veterans and dependents if the Veteran cannot work because of a medical condition. On or after October 1, 2001, Social Security will expedite processing for line-of-duty disabilities regardless of where the injury occurred.

State Benefits

www.va.gov/statedva.htm



Additional Information

Servicemembers Civil Relief Act

www.justice.gov/crt/spec_topics/military/scra.php

Servicemembers Civil Relief Act (SCRA), formerly known as the Soldiers' and Sailors' Civil Relief Act, is a federal law that provides protections for military members as they enter active duty. It covers issues such as rental agreements, security deposits, prepaid rent, eviction, installment contracts, credit card interest rates, mortgage interest rates, mortgage foreclosure, civil judicial proceedings, automobile leases, life insurance, health insurance, and income tax payments. This benefit can be used for one year after separation.

You should contact your nearest Armed Forces Legal Assistance Program office to see if the SCRA applies. Dependents of Servicemembers can also contact or visit local military legal assistance offices where they reside. Please consult the military legal assistance office locator for each branch of the Armed Forces.



Veterans Benefits Timetable

 Department of Veterans Affairs VETERANS BENEFITS TIMETABLE Information for Veterans Recently Separated from Active Military Service		
BENEFITS AND SERVICES	TIME LIMIT	WHERE TO APPLY
Disability Compensation: VA pays monthly compensation to veterans for disabilities incurred or aggravated during military service. This benefit is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.	None	Any VA office or call 1-800-827-1000 or file at www.va.gov
Veterans Pension: Pension is a needs-based benefit paid to wartime veterans, who meet certain age or non-service connected disability requirements.	None	
Medical: VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.	None	
Combat Veterans: VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater.	If discharged from active duty on or after January 28, 2003	Five years from date of discharge from active duty
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008	Until January 27, 2011
Dental: Veterans may receive one-time dental treatment if they were not provided treatment within 90 days before separation from active duty. The time limit does not apply to veterans with dental conditions resulting from service-connected wounds or injuries.	180 days from separation	
Education and Training: Up to 36 months of benefits for:	Montgomery GI Bill - Active Duty (Chapter 30)	10 years from release from last period of active duty. Limited extensions available.
	OR Post-9/11 GI Bill (Chapter 33)	15 years from last discharge or separation. Limited extensions available.
	OR Montgomery GI Bill - Selected Reserve (Chapter 1606)	Eligibility expires on the date the individual is separated from the Selected Reserves.
	OR Reserve Educational Assistance Program (REAP/Chapter 1607)	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.
Vocational Rehabilitation and Employment: VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services offered are: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.	Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Any VA office or call 1-800-827-1000 or file at www.va.gov
Home Loan: Veterans with qualifying service are eligible for VA home loan benefits including guaranteed loans for the purchase of a home, or to build, repair, and improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan.	None	Any VA office or call 1-888-768-2132 or visit www.ebenefits.va.gov

VA FORM JUN 2013 **27-0501**

SUPERSEDES VA FORM 21-0501, SEP 2009, WHICH WILL NOT BE USED.

Continued on Reverse



VETERANS BENEFITS TIMETABLE (Continued)		
BENEFITS AND SERVICES	TIME LIMIT	WHERE TO APPLY
<p>SGLI (Servicemembers' Group Life Insurance) is low-cost life insurance for active duty Servicemembers and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins automatically when the servicemember enters service or changes duty status.</p>	Coverage continues for 120 days from date of separation, or up to two years if totally disabled at the time of separation from service.	<p>http://www.benefits.va.gov/insurance or call 1-800-419-1473</p>
<p>Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI) is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between \$25,000 and \$100,000 depending on the loss incurred. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in the service (the loss itself can occur after separation.) The injury does NOT have to be combat or service related.</p>	Coverage continues through midnight of the date of discharge. There is no time limit to apply for a TSGLI payment. However, the member/veteran must suffer the loss within 2 years of their injury to qualify for payment.	
<p>VGLI (Veterans' Group Life Insurance) is lifetime renewable term life insurance for veterans. It is available in increments of \$10,000 up to \$400,000. Initial VGLI coverage cannot exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service but additional coverage of \$25,000 can be requested on each five-year anniversary up to the maximum coverage available. Premiums are age-based.</p>	Must apply within 240 days of separation, or 1 year and 120 days if proof of good health is provided. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.	
<p>FSGLI (Family Servicemembers' Group Life Insurance) is life insurance that provides automatic coverage to the spouse and dependent children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Premiums for spousal coverage are age based. Dependent children are automatically covered for \$10,000 for which there is no cost. Child coverage is automatic with SGLI coverage regardless of whether the member has spouse coverage.</p>	Coverage terminates 120 days after servicemember is released from service. Spouse may convert to a commercial policy.	
<p>S-DVI (Service-Disabled Veterans' Insurance) also called "RH" insurance, is life insurance for service-connected disabled veterans. The basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.</p>	For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.	
<p>VMLI (Veterans' Mortgage Life Insurance) is mortgage protection insurance available to those severely disabled veterans who have received grants for Specially-Adapted Housing from VA. Maximum coverage of \$200,000.</p>	Must apply before age 70.	
<p>Reemployment: The Department of Labor's web site www.dol.gov contains information on employment and reemployment rights of members of the uniformed services.</p>	For military service over 180 days, must apply for reemployment with employer within 90 days from separation. Shorter periods to apply if service is less than 180 days.	Former employer
<p>Unemployment Compensation: The unemployment compensation for ex-servicemembers program is administered by the States as agents of the Federal government. The Department of Labor's web site www.dol.gov contains links for each State's benefits, including the District of Columbia and Puerto Rico.</p>	Limited time	State Employment Office (bring your DD-214)

FOR ADDITIONAL INFORMATION VISIT THE VA WEB SITE AT WWW.VA.GOV
PROTECT YOUR IDENTITY

Your DD-214, *Certificate of Release or Discharge from Active Duty*, contains personal information. Keep it in a safe place. Protect yourself from identity theft. If you decide to file your DD-214 at a public records facility such as a court house or vital statistics agency, you may want to inquire about the level of security in place to limit public access to your document.



Additional References

The following sites are also available for further information about VA benefits:

VA Facebook

www.facebook.com/VeteransAffairs

VA Fact Sheets

www.benefits.va.gov/BENEFITS/factsheets.asp

VA Frequently Asked Questions—Education Benefits

<https://gibill.custhelp.com/app/answers/list>

VA Twitter

www.twitter.com/VeteransAffairs

