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Veterans Benefits Administration (VBA)

Disability Compensation

Pension

Fiduciary

Education

Veteran Readiness and Employment (VR&E)

Home Loans

Insurance

Appeals Modernization

Veterans Health Administration (VHA)

VA Medical Centers

Community Based Outpatient Clinic

Vets Center

Ambulatory Care

Women's Clinic

OEF/OIF/OND Clinic

Homeless Veterans Program

National Cemetery Administration (NCA)

National & State Cemeteries

Headstones & Markers

Presidential Memorial Certificates

Disability Compensation

Department of Veterans Affairs Disability Compensation

- What is VA Disability Compensation
 - Paid to Veterans because of injuries or disease related to active military service
 - Tax Free
- Who is Eligible
 - Service-related disability or illness
 - Other than Dishonorable Discharge
- How Much Does VA Pay
 - Monetary benefits range from 10% to 100%

Service Connection

Service Connection

- What is VA Service Connection
 - Describes an injury or disease that has resulted in a disability linked to military service
 - Evidence has established medical condition and service link
- How is VA Service Connection Established
 - Direct
 - Secondary
 - Presumptive
 - Aggravation

Pension

Pension

- What is VA Pension
 - Needs-based benefit for Wartime Veterans age 65 or older, or
 - Veteran with a permanent & total non-service-connected disability
- Who is Eligible
- You were discharged under other than dishonorable conditions, AND
- You served 90 days or more of active duty with at least 1 day during a period of war time,
 AND
- Your countable income is below the Maximum Annual Pension Rate (as of 12/01/2021 \$14,753), AND
- You meet the net worth limitations, AND
- You are age 65 or older, OR, you have a permanent and total non-service-connected disability, OR, you are a patient in a nursing home due to mental or physical incapacity, OR you are receiving Social Security disability benefits

VA Homeless Veteran

VA Homeless Veteran Claims

- McKinney-Vento Homeless Assistance Act
- Homeless categories recognized by VBA
 - Homeless
 - Imminent Risk of Becoming Homeless
 - Formerly Homeless
- Homeless Coordinators
 - Homeless Veteran Claims Coordinator
 - Homeless Veteran Outreach Coordinator

Character of Discharge

Character of Discharge

- Why is the Character of Discharge (COD) important
 - Honorable Discharge
 - Under Honorable Conditions Discharge
 - General Discharge
- When is a COD determination required?
 - Undesirable Discharge
 - Other-Than-Honorable Discharge
 - Bad Conduct Discharge

Character of Discharge

- What is a Statutory Bar to Benefits?
 - Conscientious objection and refusal to perform military duty, wear the uniform, or comply with lawful orders of competent military authorities
 - Being sentenced by General Court-Martial (GCM)
 - Resignation by an officer for the good of the service
 - An alien during a period of hostilities
 - Absence without official leave for continuous period of at least 180 days, and desertion
- How does the Character of Discharge Upgrade Process get started?
 - VA Form 20-0986
 - VA disability claim

Military Sexual Trauma (MST)

Military Sexual Trauma

WHAT IS MILITARY SEXUAL TRAUMA (MST):

THE SEXUAL ASSAULT OR REPEATED, THREATENING SEXUAL HARASSMENT THAT OCCURRED DURING MILITARY SERVICE.

THIS INCLUDES:

- BEING PRESSURED INTO SEXUAL ACTIVITIES, SUCH AS WITH THREATS, SEXUAL ACTIVITIES WITHOUT CONSENT, SUCH AS WHEN ASLEEP, UNCONSCIOUS, OR INTOXICATED
- BEING OVERPOWERED OR PHYSICALLY FORCED TO HAVE SEX
- BEING SEXUALLY TOUCHED OR GRABBED IN A WAY THAT MADE THE PERSON UNCOMFORTABLE, INCLUDING DURING HAZING
- REPEATED COMMENTS ABOUT ONE'S BODY OR SEXUAL ACTIVITIES THREATENING AND UNWELCOME SEXUAL ADVANCES
- OR ANY OTHER SEXUAL ACTIVITY WHERE THE PERSON WAS INVOLVED AGAINST HIS OR HER WILL, OR UNABLE TO SAY "NO"

Military Sexual Trauma

MST CAN HAPPEN TO:

- ALL GENDERS AND AGES
- ALL RANKS, BRANCHES, AND ERAS OF SERVICE
- ALL RACIAL AND ETHNIC BACKGROUNDS
- ALL SEXUAL ORIENTATIONS
- ALL RELIGIOUS BACKGROUNDS
- ALL PHYSICAL SIZES AND STRENGTHS

MST CAN HAPPEN ANYTIME, ANYWHERE:

- ON OR OFF DUTY
- ON OR OFF BASE

THE PERPETRATOR:

- MAY BE MALE OR FEMALE
- MAY OR MAY NOT BE SOMEONE YOU KNOW
- MAY BE ANOTHER SERVICEMEMBER OR A CIVILIAN

SERVICE CONNECTION CANNOT BE GRANTED FOR MST ITSELF, BUT SERVICE CONNECTION MAY BE GRANTED FOR CONDITIONS THAT RESULT FROM MST, SUCH AS PTSD, AND OTHER PHYSICAL OR MENTAL DISABILITIES.

Military Sexual Trauma

HONOLULU REGIONAL OFFICE MST COORDINATORS:

TERRANCE SORRELLS (808) 433-0554 TERRILEE DIEGO (808) 433-0885

MELVIN THOMAS (808) 433-5545 IDES KATHRYN FITZGERALD (808) 433-0872 IDES

WARREN QUITUGUA (671) 648-0090 GUAM DANA BAKER-SAN AGUSTIN (671) 648-0093 GUAM

PACIFIC ISLANDS HEALTH CARE SYSTEM MST COORDINATOR:

DR. DESIREE CABINTE (808) 433-0674

Women Veterans

Women Veterans































Women Veterans

HONOLULU REGIONAL OFFICE WOMEN VETERANS COORDINATORS:

KATHRYN FITZGERALD (80 TERRILEE DIEGO (80 DANA BAKER-SAN AGUSTIN (67

(808) 433-0872

(808) 433-0885

(671) 648-0093 GUAM

Education and Training

Education and Training

VA Education benefits advance the education and skills of Veterans, Servicemembers, family members and survivors according to the following eligibility standards:

Post 9/11 GI Bill:

At least 90 days aggregate active-duty service after 9/10/2001, and either still on active duty, honorably discharged, or discharged because of a service-connected disability after 30 days

Montgomery GI Bill Active Duty:

Enrollees pay \$100/month for 12 months to receive monthly Education benefits after completing a minimum service obligation

Montgomery GI Bill Select Reserve:

For Reservists with a six-year obligation in the Selected Reserve who are actively drilling

Reserve Educational Assistance Program (REAP):

For Reservists activated at least 90 days after 9/10/2001

Post-9/11 GI Bill

If you served fewer than 36 months, your percentage of benefits ranges from 50 to 90 percent:

- 90%: 30 total months, including active duty in entry level and skill training
- 80%: 24 total months, including active duty in entry level and skill training
- 70%: 18 total months, excluding active duty in entry level and skill training
- 60%: 6 total months, excluding active duty in entry level and skill training
- 50%: 90 or more days, excluding active duty in entry level and skill training

For example, an individual with six months of qualifying service could receive 60 percent of the tuition benefit and monthly housing allowance, and money for books and supplies.

Post-9/11 GI Bill

As of August 1, 2018, Servicemembers or honorably discharged Veterans who were awarded the Purple Heart on or after September 11, 2001, are entitled to Post 9/11 benefits at the 100 percent rate for 36 months.

Veteran Readiness & Employment

Veteran Readiness & Employment

<u>The Veteran Readiness & Employment (VR&E) program</u> helps Servicemembers and Veterans with service-connected disabilities and an employment handicap prepare for, find, and keep suitable jobs through counseling and case management.

- For Veterans with a discharge under conditions other than dishonorable, at least a 20% disability rating, and an employment handicap (or a 10% rating with a serious employment handicap), VR&E provides:
 - Interest and aptitude testing, and career counseling
 - Job training, job-seeking skills, resume development, and work-readiness assistance
 - Special employer incentives, on-the-job-training, and non-paid work experiences
 - Post-secondary training at a college, vocational, technical or business school
 - Independent living services for individuals who are not currently able to work because of the
 effects of service-connected disabilities and require intensive and frequent rehabilitation support to
 become more independent in their homes and communities

VR&E program continued:

There is a 12-year basic period of eligibility for VR&E services that begins on either the date of separation from active duty, or the date the Veteran was first notified of a service-connected disability rating, whichever is the later of the two dates.

Veterans that receive an honorable or other than dishonorable discharge and have a service-connected disability rating of 10 percent or more with a serious employment handicap, or a service-connected disability rating of 20 percent or more with an employment handicap or are determined by VR&E to need vocational rehabilitation services.

Home Loan Guaranty

Home Loan Guaranty

The VA Home Loan Guaranty program helps Servicemembers, Veterans and their families obtain, retain, and adapt a home or refinance an existing home

Benefits of VA home loans:

- Purchase a home (existing or pre-construction) as a primary residence
- •Typically, no down payment and no mortgage insurance
- Reusable benefit
- •VA limits certain closing costs a Veteran may pay
- Loans may be assumed by qualified borrower
- No pre-payment penalty
- •VA staff dedicated to assisting Veterans who become delinquent on their loan

Home Loan Guaranty Program also:

- •Provides Specially Adapted Housing (SAH) grants for Veterans with certain severe service-connected disabilities
- •Issues direct loans to Native American Veterans living on Federal Trust land
- Helps borrowers in default avoid foreclosure

- What documentation is needed to get a Certificate of Eligibility (COE)?
 - Statement of Service for borrowers that are still in the service. Reserve/National Guard members will also include a Points Statement
 - Active-Duty Veterans will provide a DD-214-member copy 4
 - Reserve/National Guard Veterans that were activated under Title 10 and not for training purposes, will also provide a DD-214-member copy 4
 - Reserve Veterans provide a Retirement Points Statement with evidence of Honorable discharge
 - National Guard Veterans will provide an NGB-22 and NGB-23 (points statement)
- How long does it take to get a COE?
 - VA has 3 business days to process a COE application
- Can my VA home loan payment be deducted from my VA disability compensation, pension, or survivor benefits (Dependency and Indemnity Compensation or Survivor Pension) pay?
 - Yes, a VA beneficiary of VA disability compensation, pension, or survivor benefits can have their VA Direct Loan mortgage payment deducted from their VA pay

- Can a Veteran or Servicemember have more than one VA home loan at a time?
 - The Veteran or Servicemember must have remaining entitlement in the county that they are purchasing in, to be able to get another VA home loan
 - The Veteran must occupy the property they are purchasing with the VA home loan
- How does VA calculate remaining entitlement:
 - County loan limit / 4 = max entitlement
 - Max entitlement used entitlement = remaining entitlement
 - Remaining entitlement x 4 = new max loan amount
- Can a Veteran have their entitlement restored when a VA home loan is paid off?
 - Yes, a Veteran can have their entitlement restored when a home, acquired with a VA home loan, is sold or refinanced
 - If a Veteran pays off a VA home loan and keeps the property that was acquired with a VA home loan, they can have their entitlement restored one time. Any future restoration will require disposal of ALL property obtained with a VA loan

- Can a non-Native American Veteran obtain a VA Native American Direct Loan?
 - A Veteran who is not Native American, but who is married to a Native American non-Veteran may also be eligible. Both the non-Native American Veteran and the Native American spouse must reside on Federal Trust land and both must have meaningful ownership interest in the dwelling or lot to be improved.
 - This means the non-Native American Veteran must be able to add their name to the lease
 - The Veteran must have a meaningful interest/ownership (name on lease) to obtain a VA Native American Direct Loan
- Can a Veteran obtain another VA home loan, if they had a short sale or foreclosure on a previous VA loan?
 - Yes, a Veteran can obtain another VA home loan if they have remaining entitlement
- Who is exempt from a VA Funding Fee?
 - Veterans who are in receipt or entitled to receive VA disability compensation, are exempt from the VA funding fee
 - Surviving Spouses that are in receipt of qualifying Dependency and Indemnity Compensation (DIC), are also exempt from a VA funding fee
 - Purple Heart recipients on Active Duty, are exempt from a VA funding fee

- How long must someone reside in the home purchased with a VA home loan before it can be rented out or sold?
 - The Veteran must certify to occupy the home they are purchasing or refinancing within 60-days of closing. The VA does not have a requirement for how long a Veteran or Servicemember must live in the property
 - The spouse or dependent child with legal guardian, can satisfy the occupancy requirement for active-duty Servicemembers
- Is a Surviving Spouse in receipt of death pension benefits eligible for a COE? No. The Surviving Spouse must be in receipt of DIC to be eligible for the VA home loan benefit
- Can a Surviving Spouse have their entitlement restored when a VA loan is paid off? Yes, a qualifying Surviving Spouse can request to have their entitlement restored when their VA home loan is paid in full
- Is a Surviving Spouse able to obtain another VA home loan, if they had a short sale or foreclosure on a
 previous VA loan? Yes, if the Surviving Spouse has remaining entitlement, it is possible to obtain
 another VA loan after having a short sale, or foreclosure on a previous VA home loan

Dependency and Indemnity Compensation

What is Dependency and Indemnity Compensation (DIC)?

DIC is a tax-free monetary benefit paid to eligible survivors of:

- Servicemembers who died while on active duty, active duty for training, or inactive duty training, OR
- Veterans whose death resulted from a service-connected injury or disease, OR
- Veterans who did not die as a result of a service-connected injury or disease, but were totally disabled by a service-connected disability:
 - For at least 10 years before death, OR
 - Since their release from active duty and for at least five years before death,
 OR
 - For at least one year before death, if they were a former prisoner of war and died after September 30, 1999

Who Qualifies for DIC?

<u>Surviving Spouse</u>: You may be eligible for DIC benefits if you are a surviving spouse who...

- Married a Servicemember who died on active duty, active duty for training or inactive duty training, OR
- Married the deceased Veteran before January 1, 1957, OR
- Married a Veteran who died from a service-connected injury or disease, as long as the marriage began within 15 years of discharge, OR
- Married the deceased Veteran for at least one year, OR
- Had a child with the Veteran and cohabitated with the Veteran until their death
 - Note: If you have a child with the Veteran but were separated, you must not be at fault for the separation and not be remarried to be eligible

Who Qualifies for DIC Continued?

 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. A surviving spouse who remarries on or after January 5, 2021, and on or after attaining age 55, is entitled to continue to receive DIC.

Who Qualifies for DIC Continued?

<u>Surviving Children</u>: If you are a surviving child, you may be eligible for DIC if the Veteran parent...

- Died in the line of duty, OR
- Died as a result of a service-connected injury or disease

You must also be unmarried and either:

- Under the age of 18, OR
- Between the ages of 18 and 23 and currently attending school

Certain helpless adult children may also be eligible.

You can call 800-827-1000 for eligibility requirements.

Who Qualifies for DIC Continued?

<u>Parents</u>: If you are a surviving parent, you may be eligible for DIC if the Veteran child...

- Died in the line of duty, OR
- Died as a result of a service-connected injury or disease

You can find more information about Parents' DIC at: www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity_parents.asp

Survivors Pension

What is Survivors Pension?

Survivors Pension is a tax-free benefit payable to a low-income, un-remarried surviving spouse or unmarried child(ren) of a deceased Veteran with wartime service.

Who Qualifies? You may be eligible if:

- The deceased Veteran was discharged under other than dishonorable conditions, AND
- He or she served 90 days or more of active duty, with at least one day during a time of war, AND
- Your income is below the amount listed in the Survivors Pension Rate Table (\$9,896 without dependent child as of 12/01/2021), AND
- Your net worth meets the limits set for the Community Spouse Resource Allowance (CSRA) established by Congress for Medicaid., AND ...

Who Qualifies for Survivors Pension Continued?

- You are one of the following:
- The unmarried surviving spouse (or you were previously married, and the marriage ended before November 1, 1990); OR
- You are the unmarried child of the deceased Veteran who is under 18, became permanently disabled before 18, or between 18 & 23 years old and enrolled in an approved educational institution

** If the deceased Veteran entered active duty after September 7, 1980, he or she must have served at least 24 months of active-duty service. If the length of service is less than 24 months, the Veteran must have completed their entire tour of active duty.

Burial and Plot Internment Allowance

What are VA Burial Allowances?

VA burial allowances are flat-rate monetary benefits. They help cover eligible Veterans' burial and funeral costs. Generally, they are paid at the maximum amount allowed by law.

Eligible surviving spouses are paid automatically. This happens upon notification of the Veteran's death. There is no need to submit a claim.

However, VA may grant additional benefits after receiving a claim. These include plot or interment allowance and transportation allowance.

Who Qualifies For Burial Allowances Continued?

If the surviving spouse has not been automatically paid, VA will pay whoever files a claim first of the following:

- The Veteran's surviving spouse; OR
- The survivor of a legal union with the deceased Veteran*; OR
- The Veteran's children, regardless of age; OR
- The Veteran's parents or parent; OR
- The executor or administrator of the estate of the deceased Veteran

*Legal union means a formal relationship that continued up until the Veteran's death. The couple needs to have formalized the relationship under the law of the state. There should be state-issued documentation of the relationship.

Who Qualifies For Burial Allowances Continued?

The Veteran must have a discharge other than dishonorable. The Veteran must also have met one of the following conditions:

- Death as the result of a service-connected disability
- Receiving VA pension or VA compensation benefits at time of death
- Entitled to receive VA pension or VA compensation at time of death, but instead received full military retirement or disability pay
- Died while hospitalized by VA or while receiving care under VA contract
- Died while traveling under the following circumstances:
 - Under proper authorization and at VA expense
 - To or from a place for the purpose of examination, treatment or care

Who Qualifies For Burial Allowances Continued?

- Had an original or reopened claim for VA compensation or VA pension pending at the time of death
 - Only if the Veteran would have been entitled to benefits from a date prior to the date of death
- Died on or after Oct. 9, 1996, while a patient at a VA-approved state nursing home

How much does VA pay for Burial Allowances?

Service-Connected Death

- If the Veteran died on or after September 11, 2001, the maximum service-connected burial allowance is \$2,000
- If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the cost of transporting the deceased Veteran's remains

Non-Service-Connected Death

- If the Veteran died on or after October 1, 2021, VA will pay a \$828 burial allowance and \$828 for a plot
- If the Veteran died on or after October 1, 2020, but before October 1, 2021, VA will pay a \$807 burial allowance and \$807 for a plot
- If the death occurred while the Veteran was hospitalized by VA, or under VA contracted nursing home care: some or all of the costs for transporting the Veteran's remains may be reimbursed.

How much does VA pay for Burial Allowances Continued?

Non-Service-Connected Death Continued...

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA at the time of death.

- If the Veteran died on or after October 1, 2021, VA will pay a \$828 burial allowance and \$828 for a plot
- If the Veteran died on or after October 1, 2020, but before October 1, 2021, VA will pay a \$807 burial allowance and \$807 for a plot
- If the Veteran dies while traveling at VA expense for the purpose of examination, treatment or care, VA will pay burial, funeral, plot or interment allowances, and transportation expenses.

How much does VA pay for Burial Allowances?

Unclaimed Remains

- If a Veteran remains are unclaimed, the entity responsible for the burial can receive a \$300 burial allowance
- If the Veteran is buried in a VA national cemetery, VA may reimburse:
 - The cost of transporting the deceased Veteran's remains
 - The cost of a plot

Applying for VA Benefits

Applying for VA Benefits

VA Forms

- VA Form 10-10EZ, Instructions For Completing Enrollment Application For Health Benefits
- VA Form 10-8678, Application for Annual Clothing Allowance
- VA Form 20-0995, Decision Review Request: Supplemental Claim
- VA Form 20-0996, Decision Review Request: Higher-Level Review
- VAF 10182, Decision Review Request: Board Appeal (Notice of Disagreement)
- VA Form 21-526EZ, Application for Disability Compensation and Related Benefits
- VA Form 21P-530, Application for Burial Benefits
- VA Form 21P-534EZ, Application for DIC, Death Pension, and Accrued Benefits
- VA Form 21P-535EZ, Application for DIC by Parent(s)
- VA Form 21-4502, Application for Automobile or Other Conveyance and Adaptive Equipment
- VA Form 21-2680, Examination for Housebound Status or Permanent Need for Regular Aid and Attendance
- VA Form 21-8940, Veteran's Application for Increased Compensation Based on Unemployability
- VA Form 22-1990, Application for VA Education Benefits
- VA Form 26-4555, Application in Acquiring Specially Adapted Housing or Special Housing Adaptation
- VA Form 26-1880, Request for Certificate of Eligibility
- VA Form 28-1900, Application for Vocational Rehabilitation for Claimants With Service-connected Disabilities.
- VA Form 29-357, Claim for Disability Insurance Government Life Insurance
- VA Form 29-0189, Application for Supplemental Service-Disabled Veterans (SRH) Life Insurance
- VA Form 29-4364, Application for Service-Disabled Veterans Insurance

How To Apply For VA Benefits

To submit your claim online, use **VA.GOV**

You may also visit with a Hawaii-based Benefits Counselor, by contacting (808) 433-0505.

Mail/Fax completed **Compensation & Other Benefits** applications:

U.S. Department of Veterans Affairs

Claims Intake Center

PO Box 4444 Janesville, WI 53547-4444

FAX: 1-844-531-7818 or (248) 524-4260

Mail/Fax completed **Pension** application to:

U.S. Department of Veterans Affairs

Claims Intake Center

Attn: St. Paul Pension Center

PO Box 5365 Janesville, WI 53547-5365

FAX: 1-844-655-1604

Mail/Fax completed Pension, Survivor's & Burial Benefits applications:

U.S. Department of Veterans Affairs

Claims Intake Center

Attn: St. Paul Pension Center

PO Box 5365 Janesville, WI 53547-5365

FAX: 1-844-655-1604

Mail completed **Insurance** application:

Department of Veterans Affairs Regional Office and Insurance Center (RH)

PO Box 7208

Philadelphia, PA 19101



THANK YOU FOR YOUR SERVICE!

Contact Information

Request interview with Guam-based Benefits Counselor:

Send a Request to the Public Contact Mailbox:

Contact Veteran Readiness & Employment Office:

Contact VA Home Loan Guaranty:

VA National Call Center

National Memorial Cemetery of the Pacific:

VA Pacific Islands Health Care System:

Honolulu VA Medical Center

VA Pacific Islands Health Care System HUDVASH

Guam VA Clinic

Saipan VA Clinic

VA Education Benefits:

VBA on Facebook:

VBA on Twitter:

VA on YouTube:

(671) 687-2096

pctc.vbahon@va.gov

(808) 433-0566 / <u>VRC.VBAHON@va.gov</u>

1-877-827-3702 / <u>LPGC.VBAPHO@va.gov</u>

1-800-827-1000

(808) 543-8661

1-800-214-1306, or

(808) 433-0600

(808) 433-0335

(671) 475-5760

(670) 322-0035

1-888-442-4551

www.facebook.com/VeteransBenefits

http://twitter.com/VAVetBenefits

https://www.youtube.com/user/DeptVetAffairs

1-800-273-8255

Veterans Crisis Line

Vet Centers shown on next slide:

Contact Information

Vet Centers of the Pacific

Honolulu Vet Center

1680 Kapiolani Blvd. (F-3) Hon, HI 96814 (808) 973-8387

Kapiolani Vet Center

885 Kamokila Blvd. Suite F3 Kapolei, HI 96707 (808) 674-2414

Maui Vet Center

35 Lunalilo St., Suite 101 Wailuku, HI 96793 (808) 242-8557 Hilo Vet Center

70 Lanihuli St. Hilo, HI 96720 (808) 969-3833

Kona Vet Center

73-4976 Hale Kui Plaza, Suite 207 Kailua-Kona, HI 96740 (808) 329-0574

Kauai Vet Center

3-3367 Kuhio Highway Lihue, HI 96766 (808) 246-1163 **Guam Vet Center**

222 Chalan Santo Papa St. Agana, GU 96910 (671) 472-7161

American Samoa Vet Center

Equator Bldg-Ottoville Road Pago Pago, AS 96799 (684) 699-3730

Request An Interview with a Guam or CNMI-based Benefits Counselor

GO TO

DEPARTMENT OF VETERANS AFFAIRS

VISITOR ENGAGEMENT REPORTING APPLICATION (VERA)

HTTPS://VETS.FORCE.COM/VAVERA/s/

