



## Summary of VA Benefits

You are here

We are here  
to help you  
find your way



U.S. Department  
of Veterans Affairs

Veterans and Servicemembers have sacrificed to keep our country—and everything it represents—safe. The U.S. Department of Veterans Affairs honors and serves those men and women by fulfilling President Lincoln’s promise “to care for him who shall have borne the battle, and for his widow and his orphan.”

We offer a wide range of benefits to:

- » Veterans
- » Veteran dependents
- » Surviving spouse, child, or parent of a deceased Veteran
- » Uniformed Servicemembers

VA strives to understand the unique issues you face. We are here to help you and your dependents obtain education, work, home loans, insurance, compensation and pension benefits for which you are eligible, and to navigate you through the enrollment process.

As you make important choices around your family, finances and career, we encourage you to use the information found here, and to lean on the VA resources available to you. You can apply easily for benefits now by going to [www.ebenefits.va.gov](http://www.ebenefits.va.gov) or by contacting 800-827-1000.

Thank you for your service. **Now let us serve you.**





## DISABILITY COMPENSATION

Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability (or disabilities) that either:

- » Originated in service
- » Was worsened or aggravated by service
- » Is presumed by VA to be related to military service

Disability compensation may also be paid to Veterans disabled from VA health care.

To receive disability compensation, you had to have been discharged under other than dishonorable conditions.

Veterans or Servicemembers with a disability that resulted from an injury or disease incurred or aggravated during active duty may be eligible for a grant to purchase a new or used automobile. They may also use a VA grant to adapt a vehicle so that they can drive or ride in it.



## PENSION

Pension is a tax-free benefit paid to wartime Veterans with limited or no income who are either aged 65 or older or to Veterans younger than 65 who are permanently and totally disabled. Seriously disabled or housebound Veterans receiving Pension may also qualify for an additional Aid and Attendance or Housebound benefit.



## EDUCATION AND TRAINING

VA pays benefits to eligible Servicemembers and Veterans while they are pursuing an approved education or training program. There are four primary VA education benefit programs that cover Active Duty, National Guard and Reserve Servicemembers, and Veterans:

- » Post-9/11 GI Bill (Chapter 33)
- » Montgomery GI Bill-Active Duty (Chapter 30)
- » Montgomery GI Bill-Selected Reserve (Chapter 1606)
- » Reserve Educational Assistance Program (REAP)

The Post-9/11 GI Bill program provides financial assistance towards tuition and fees, books, supplies and a monthly housing allowance. VA pays a monthly allowance under the other benefit programs to help offset educational costs. Information about VA education programs can be found at [www.gibill.va.gov](http://www.gibill.va.gov).



## HOME LOANS

Veterans and Active Duty, National Guard and Reserve Servicemembers may be eligible for VA's home loan program. VA loans have favorable terms, including no down payment or mortgage insurance premiums. VA borrowers have the added advantage of VA's ability to step in and work with their loan servicer should mortgage payment difficulties arise.

VA offers a number of housing benefits and grants:

- » **Guaranteed Loans:** VA can guarantee a portion of a loan made by a private lender to help buy a home, a manufactured home, a lot for a manufactured home or a condominium unit for their own personal occupancy. VA also guarantees loans for building, repairing and improving homes.
- » **Refinancing Loans:** Whether you have a VA or non-VA mortgage, VA can help you refinance your loan.
- » **Specially Adapted Housing Grants:** Certain severely disabled Veterans and military personnel can receive grants to adapt or acquire housing suitable for their needs.



COMPENSATION



PENSION



EDUCATION  
AND  
TRAINING



HOME LOANS



“ We pledge to treat you with **courtesy,**  
compassion and respect at all times. ”





## LIFE INSURANCE

VA provides important insurance benefits to Servicemembers and Veterans, who may not be able to get insurance from private companies because of the extra risks involved in military service or because they have service-connected disabilities.

Servicemembers' Group Life Insurance (SGLI) provides coverage for Servicemembers that expires shortly after discharge. It can be extended for a longer period if the Servicemember is totally disabled.

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) is an automatic feature of SGLI that provides payments for Servicemembers who suffer losses, such as amputations, blindness and paraplegia, due to traumatic injuries.

Veterans' Group Life Insurance (VGLI) allows Servicemembers to convert their SGLI to lifetime renewable term coverage after separation from service.

Service-Disabled Veterans' Insurance (S-DVI) provides coverage for Veterans with a service-connected disability. If totally disabled, Veterans are eligible for additional coverage.

Veterans' Mortgage Life Insurance (VMLI) provides mortgage life insurance to cover the home mortgages of disabled Servicemembers and Veterans who have received Specially Adapted Housing Grants from VA.

### ! TIME SENSITIVE—CONVERTING SGLI TO VGLI

Veterans who were separated from military service on or after November 1, 2012, may now apply to convert SGLI to VGLI within one year and 240 days from separation. Evidence of good health is not required for those who apply within 240 days of separation.



## CAREER PREPARATION AND INDEPENDENT LIVING SERVICES

VA provides assistance to Veterans with service-connected disabilities to prepare for, obtain and maintain suitable employment through the Career Preparation and Independent Living Services' VetSuccess program. VetSuccess provides vocational counseling, job search assistance and other education and training services, and it also offers career counseling to Veterans without disabilities. VA conducts a comprehensive evaluation to assist Servicemembers and Veterans to determine their future career paths.

VA also offers comprehensive rehabilitation services to Veterans entitled for VetSuccess services in order to help them obtain employment and to live as independently as possible.



## BURIAL

VA offers certain benefits and services to honor our Nation's deceased Veterans.

- VA can furnish a monument to mark the grave of an eligible Veteran
- VA can provide a Presidential Memorial Certificate (PMC) for eligible next of kin and loved ones of honorably-discharged, deceased Veterans
- VA can provide an American flag to drape an eligible Veteran's casket
- VA offers some reimbursement for funeral and burial expenses
- Qualifying Veterans and dependents can be buried in a VA national cemetery

VA provides a bronze medallion that can be affixed to an existing privately purchased headstone or marker to signify the deceased's status as a Veteran. The medallion can be furnished instead of a traditional Government headstone or marker for Veterans that died on or after Nov. 1, 1990, and whose grave is marked with a privately purchased headstone or marker in a private cemetery.



“ We pledge to communicate with you accurately, completely and clearly. ”





## DEPENDENTS AND SURVIVORS

VA's benefits for dependents and survivors are generally available to an unmarried surviving spouse and dependent children of:

- » Servicemembers who died during active military service
- » Veterans who died from a service-related disability after serving
- » Certain Veterans with a completely disabling service-connected disability

VA's benefits for dependents and survivors include:

- » Dependency and Indemnity Compensation (DIC)—a monthly benefit available to eligible parents, spouses and dependent children
- » Survivors' Pension—a monthly benefit to surviving spouses and children of Veterans who died from a non-service connected cause and meet income and net worth limitations
- » The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)—a comprehensive health care program in which the VA shares the cost of covered health care services and supplies
- » The Survivors' and Dependents' Educational Assistance (DEA) Program (Chapter 35)—provides education and training benefits
- » Home Loans—An unmarried surviving spouse of a Veteran who died on active duty or as the result of a service-connected disability is eligible for VA's home loan benefit. The loan may be used to purchase, construct or improve a home or to refinance a mortgage.



## HEALTH CARE

VA provides a number of health care services, including:

- » Hospital, outpatient medical, dental, pharmacy and prosthetic services
- » Domiciliary, nursing home and community-based residential care
- » Treatment related to Military Sexual Trauma (MST)
- » Readjustment counseling
- » Health and rehabilitation programs for homeless Veterans
- » Alcohol and drug dependency treatment
- » Medical evaluation for disorders related to Gulf War service or environmental hazards
- » Specialized health care for women Veterans

**Caregiver:** Caregivers provide personal care services to Veterans who are seriously injured, chronically ill, disabled or are getting older and are no longer able to adequately care for themselves. VA offers assistance and support to Caregivers through services, such as Respite Care, Adult Day Health Care (ADHC) Centers, Home-Based Primary Care, Home Telehealth, and home equipment and modification.

VA offers comprehensive training, counseling, a stipend and health insurance coverage to Family Caregivers of Veterans who incurred or aggravated a serious injury in the line of duty on or after 9/11.

If you or a Veteran you know is experiencing an emotional crisis, please call 1-800-273-8255 and push 1 for immediate assistance.



“ We pledge to provide timely service and make our services accessible to you. ”



“ We pledge to fully answer your questions and concerns.”

To find out more information about specific benefits, call us today at 1-800-827-1000, visit us on the web at [www.va.gov/benefits](http://www.va.gov/benefits) or visit your nearest VA regional office.

We are here  
for you.



# Our Mission

Our Veterans have sacrificed to keep our country—and everything it represents—safe. We honor and serve those men and women by fulfilling President Lincoln’s promise “to care for him who shall have borne the battle, and for his widow and his orphan.”

We strive to provide Veterans with the world-class benefits and services they have earned, and will adhere to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability and stewardship.

**Thank you for your service. Now let us serve you.**

U.S. Department of Veterans Affairs

Veterans Benefits Administration  
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T 800-827-1000  
[www.va.gov/benefits](http://www.va.gov/benefits)