



# VA Benefits Reference Guide

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*Transition Tools for a Brighter Future*



U.S. Department  
of Veterans Affairs

## VA Benefits Briefing

# Contents

How to Use the VA Benefits Reference Guide .....	3
Benefits Matrices.....	5
VA Benefits Matrix .....	5
VA Education Benefits Matrix .....	6
Automobile and Adaptive Equipment Allowance .....	7
Burial Benefits .....	8
Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).....	11
Clothing Allowance.....	12
Dental Care .....	13
Dependency and Indemnity Compensation (DIC) .....	15
Disability Compensation.....	17
Concurrent Retirement and Disability Pay (CRDP) .....	18
Combat Related Special Compensation (CRSC) .....	19
Pre-Discharge Program .....	20
Education Benefits.....	23
Post-9/11 GI Bill .....	23
Montgomery GI Bill (MGIB) Active Duty .....	26
Montgomery GI Bill Selected Reserve (MGIB-SR).....	26
Reserve Educational Assistance Program (REAP) .....	26
Educational and Vocational Counseling.....	26
Veterans Retraining Assistance Program (VRAP).....	27
Survivors' and Dependents' Educational Assistance (DEA) Program .....	27
U.S. Department of Education Resources.....	29
Employment Resources.....	30
VA for Vets .....	30
Veterans Preference for Federal Hiring .....	31
VetSuccess .....	32
Health Care.....	33
Copays.....	34
Prescriptions .....	34
My HealthVet Personal Health Record .....	35
TRICARE.....	35
Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) .....	36



## VA Benefits Briefing

Foreign Medical Program.....	36
Home Loan Guaranty.....	37
Insurance: Service-Disabled Veterans’ Life Insurance (S-DVI).....	38
Insurance: Servicemembers’ Group Life Insurance (SGLI) .....	40
Insurance: Servicemembers’ Group Life Insurance Family Coverage (FSGLI) .....	42
Insurance: Servicemembers’ Group Life Insurance Traumatic Injury Protection (TSGLI) .....	44
Insurance: Veterans’ Group Life Insurance (VGLI) .....	45
Pension .....	48
Specially Adapted Housing (SAH)/ Temporary Residence Adaptation (TRA) Grants .....	51
Vet Centers (Readjustment Counseling) .....	53
Vocational Rehabilitation and Employment (VR&E) .....	55
References .....	57

## VA Benefits Briefing

# How to Use the VA Benefits Reference Guide

### *Benefits Categorized as Work, Life, and Home*

For quick reference, this guide categorizes benefits into three main categories: **Work, Life, and Home**. The **Work, Life, and Home** icons defined below will be used throughout this Participant Guide to help Service members identify areas in which they can use a given VA benefit to successfully transition to Veteran life. The icons will appear in the top, right corner of each benefit page.



Benefits in the **Work** category are those benefits that are designed to provide transitioning Service members with the skills and tools needed to transition back to work after separation or retirement from active duty. Throughout this guide, **Work** benefits are marked with the briefcase icon.

Benefits in the **Life** category are those benefits that are designed to help the transitioning Service member individually improve his/her quality of life. Throughout this guide, **Life** benefits are marked with the person icon.



Benefits in the **Home** category are those benefits that are designed to help the transitioning Service member and his/her family maintain stability of the home environment. Throughout this guide, **Home** benefits are marked with the home icon.

### *Additional Categorization*

In addition to the **Work, Life, and Home** icons, benefits aimed at helping separating Service members who have service-connected disabilities will be designated with the SC icon.



## VA Benefits Briefing

*Using PAT: Plan, Action, Timeline*

All benefit information will be broken down into a model to simplify the process for accessing VA benefits. The Plan, Action, Timeline (PAT) Development Tool breaks VA benefit information into actionable steps to help separating Service members make informed choices about which benefits to use while transitioning to Veteran life.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• In the Plan box, Service members will find all of the information, forms, and other materials needed to appropriately plan for utilizing a given benefit.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• The Action box provides the actionable steps needed to apply for a given benefit.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• The Timeline box provides a recommended timeframe for initiating and completing activities to use a given benefit.</li></ul>

## VA Benefits Briefing

### Benefits Matrices

The following matrices list benefits information by two main groupings: **Benefits/Service Category** 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**).

#### VA Benefits Matrix

Benefit	Service-Connected Evaluation Required	Benefit/Service Category:	Benefit/Service Category:	Benefit/Service Category:	Who Can Access/Apply:	Who Can Access/Apply:	Who Can Access/Apply:
		Home	Life	Work	Active Duty	Veteran	Family Members
Automobile and Adaptive Equipment Allowance	•		•		•	•	
Burial		•			•	•	•
Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)	•	•					•*
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: Service-Disabled Veterans' Life Insurance (S-DVI)	•	•				•	
Insurance: Servicemembers' Group Life Insurance (SGLI)		•			•		
Insurance: Servicemembers' Group Life Insurance Family Coverage (FSGLI)		•			•		•
Insurance: Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)			•		•		
Insurance: Veterans Group Life Insurance (VGLI)		•				•	

## VA Benefits Briefing

Benefit	Service-Connected Evaluation Required	Benefit/Service Category:	Benefit/Service Category:	Benefit/Service Category:	Who Can Access/Apply:	Who Can Access/Apply:	Who Can Access/Apply:
		Home	Life	Work	Active Duty	Veteran	Family Members
Insurance: Veterans' Mortgage Life Insurance (VMLI)	•	•			•	•	
Pension			•			•	
Specially Adapted Housing Grant/Temporary Residence Adaptation	•	•			•	•	
Vet Centers (Readjustment Counseling)		•				•	•*
Vocational Rehabilitation and Employment (VR&E)	•			•	•	•	

\*Benefit available to survivors

## VA Education Benefits Matrix

Benefit	Service-Connected Evaluation Required	Benefit/Service Category:	Benefit/Service Category:	Benefit/Service Category:	Who Can Access/Apply:	Who Can Access/Apply:	Who Can Access/Apply:
		Home	Life	Work	Active Duty	Veteran	Family Members*
Educational and Vocational Counseling			•		•	•	•
Montgomery GI Bill Active Duty (MGIB-AD)			•		•	•	
Montgomery GI Bill Selected Reserve (MGIB-SR)			•		•		
Post 9/11 GI Bill			•		•	•	
Reserve Educational Assistance Program (REAP)			•		•	•	
Survivors' and Dependents' Educational Assistance Program (DEA)	•		•				•*
Transfer of Entitlement (Post-9/11)			•				•
Veterans Retraining Assistance Program (VRAP)			•			•	

\*Benefit available to survivors

## VA Benefits Briefing

# Automobile and Adaptive Equipment Allowance



### Description

Service members 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.

### Eligibility

To be eligible to receive the automobile allowance, Service members or Veterans must have one of the following disabilities due to their military service:

- 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 that makes driving impossible even with normal corrective lenses
- Ankylosis (immobility of the joint) of one or both knees and hips

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan:** *Develop a plan of action*

- Check eligibility requirements.

#### **Action:** *Take action*

- Access VA Form 21-4502, Application for Automobile or Other Conveyance and Adaptive Equipment, to apply for the automobile allowance.
- Access VA Form 10-1394, Application for Adaptive Equipment – Motor Vehicle, to apply for adaptive equipment only or for approval of adaptive equipment not specified on VA Form 21-4502. Both forms can be obtained at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).
- To apply, contact the nearest VA regional office or VA health care facility.
- For location assistance, call VA toll free at 1-800-827-1000.

#### **Timeline:** *Know the deadlines*

- There is no time limit to apply for this benefit.

### Other Information

Service members and Veterans may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance.

## VA Benefits Briefing

### Burial Benefits



#### Description

Burial in a VA National Cemetery is available for eligible Veterans, their spouses, and dependents at no cost to the family. Burial benefits available include a gravesite in any of VA's 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family.

#### Eligibility

VA can provide individuals 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 a Veteran and active duty Service member
- Became an active duty Service member 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)

#### Plan, Action, Timeline

Follow the steps outlined below to plan for your benefits.

##### **Plan: *Develop a plan of action***

- To ease the burden on family members, Veterans and Service members should—
  - Provide appropriate loved ones with a copy of their DD Form 214, Certificate of Release or Discharge from Active Duty.
  - Inform family members of their burial wishes.

##### **Action: *Take action***

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

##### **Timeline: *Know the deadlines***

- Claims for Burial Allowance for Veterans whose death was not service-connected must be filed within 2 years after burial or cremation.

## VA Benefits Briefing

### Other Information

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 provides the following burial and memorial benefits:

- Inscribed headstone, marker, or medallion at any cemetery, or a medallion to affix to one that is privately purchased. Spouses and dependents are eligible for a headstone or marker if they are buried in a national cemetery, state Veterans' cemetery, or military base cemetery
- American flag to drape over the casket of a Veteran

### *Burial Allowance*

VA will pay a \$300 burial and funeral allowance for Veterans who, at 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 2 years after burial or cremation.

### *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,
- 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.



## VA Benefits Briefing

### *Presidential Memorial Certificate*

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

### *State Veteran Cemeteries*

Seventy-nine State Veterans 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.



#### **For More Information**

To contact the nearest national cemetery, call 1-800-827-1000 or visit the website at [www.cem.va.gov](http://www.cem.va.gov).

## VA Benefits Briefing

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



### Description

A comprehensive health care program in which VA shares the cost of covered health care services and supplies for certain dependents and survivors.

### Eligibility

To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE and must be:

- The spouse or child of a Veteran whom VA has rated permanently and totally disabled for a service-connected disability by a VA Regional Office, or
- The surviving spouse or child of a Veteran who died from a VA rated service-connected disability, or
- The surviving spouse or child of a Veteran who was, at the time of death, rated permanently and totally disabled from a service-connected disability, or
- The surviving spouse or child of a Service member who died in the line of duty, not due to misconduct. In these cases, these family members are eligible for TRICARE, not CHAMPVA

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Access VA Form 10-10d, Application for CHAMPVA Benefits from <a href="http://www.va.gov/vaforms/">www.va.gov/vaforms/</a>.</li><li>• Complete and submit the application to the VA Health Administration Center as noted on the Application form.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no time limit to apply for this benefit.</li></ul>

For More Information  
Visit  
[www.va.gov/hac/forbeneficiaries/champva/champva.asp](http://www.va.gov/hac/forbeneficiaries/champva/champva.asp) and  
[www.va.gov/hac](http://www.va.gov/hac).

## VA Benefits Briefing

### Clothing Allowance



#### Description

Any Veteran with a service-connected disability for which he or she uses prosthetic or orthopedic appliances, or has a service-connected skin condition, may receive an annual clothing allowance.

#### Eligibility

The VA can provide Veterans with a clothing allowance if he or she:

- Uses a prosthetic or orthopedic appliance (including a wheelchair) because of a service-connected disability, or
- Has a service-connected skin condition that requires prescribed medication that causes irreparable damage to outer garments

#### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• To apply, contact the prosthetic representative at the nearest VA medical center.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• To receive annual payment, one must establish eligibility by August 1 of the year in which the payment is claimed.</li></ul>

## VA Benefits Briefing

### Dental Care



#### Description

Dental benefits may include a full range of services for eligible Veterans.

#### Eligibility

Recently separated Veterans must have served 90 days or more on active duty. Veterans are eligible for dental benefits within 180 days of separation or retirement if DD Form 214 indicates that a complete dental exam and all appropriate dental treatment was not provided within 90 days of separation (DD Form 214 line 17 should be checked “No”).

#### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

##### **Plan: *Develop a plan of action***

- Check eligibility requirements by visiting [www.va.gov/dental/infoforpts.asp](http://www.va.gov/dental/infoforpts.asp).
- Download Factsheet IB 10-442: Dental Benefits for Veterans.

##### **Action: *Take action***

To be considered for services, Veterans and current active duty Service members should:

1. If applicable, take DD Form 214 to a VHA dental office. If not applicable, complete and submit VA Form 10-10EZ, Application for Health Benefits online at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).
2. Visit the local VA Medical Center and complete an Application for Health Benefits. Locate a local VA Medical Center by phone (1-877-222-8387) or online at [www.va.gov/healthbenefits/apply/](http://www.va.gov/healthbenefits/apply/).

##### **Timeline: *Know the deadlines***

- Recently separated Veterans must apply for dental benefits within 180 days of separation from active duty if a complete dental exam and all appropriate treatment was not provided within 90 days of separation.



## VA Benefits Briefing

### Other Information

If a Service member experienced “dental trauma” while on active duty status, he/she may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability.

By law, eligibility for outpatient dental care is not the same as for most other VA medical benefits. It is categorized in classes. Refer to the VA Health Care Benefits, Outpatient Dental Treatment, of the Federal Benefits for Veterans, Dependents, and Survivors.



### For More Information

Visit

[http://www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp) Chapter 1-  
Health Care Benefits.



## VA Benefits Briefing

# Dependency and Indemnity Compensation (DIC)

### Description

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to eligible survivors of a:

- Military Service member who died while on active duty, active duty for training, or inactive duty for training, or
- Veteran whose death resulted from a service-related injury or disease, or
- Veteran whose death resulted from a non-service related injury or disease and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabled:
  - For at least 10 years immediately following or before death, or
  - Since the Veteran's release from active duty and for at least 5 years immediately preceding death, or
  - For at least one year before death if the Veteran was a former Prisoner of War who died after September 30, 1999

### Eligibility

The surviving spouse is eligible if he or she:

- Validly married the Veteran before January 1, 1957, or
- Was married to a Service member who died on active duty, active duty for training, or inactive duty for training, 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 1 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.*

The surviving child(ren) is eligible if he or she is:

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

*Note: Certain helpless adult children are entitled to DIC. The surviving parent(s) may be eligible for an income-based benefit.*

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

## VA Benefits Briefing

### **Plan: *Develop a plan of action***

- Check eligibility requirements.

### **Action: *Take action***

- Access the VA Form 21-534, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child (including Death Compensation, if applicable), through [www.ebenefits.va.gov](http://www.ebenefits.va.gov).
- Submit VA Form 21-534 through [www.ebenefits.va.gov](http://www.ebenefits.va.gov) or by visiting a local VA regional office. To find the closest VA regional office, consult the facility locator on eBenefits.

### **Timeline: *Know the deadlines***

- There is no time limit to apply for this benefit.

### **Other Information**

DIC Payment Rates for surviving spouses are as follows:

<b>Allowances</b>	<b>Monthly Rate</b>
Basic Payment Rate	\$1,195
<b>Additional Allowances</b>	
Each Dependent Child	\$296
Aid and Attendance	\$296
Housebound	\$139



**For More Information**

Visit

[www.vba.va.gov/survivors/vabenefits.htm](http://www.vba.va.gov/survivors/vabenefits.htm).



## VA Benefits Briefing

# Disability Compensation

### Description

Disability compensation is a monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are considered to be service-connected. Disability compensation varies with the degree of disability and is paid monthly. Veterans may be eligible for additional compensation if they have very severe disabilities or loss of specific organs or extremities; have qualified dependents; or, have a seriously disabled spouse. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. The benefits are not subject to federal or state income tax.

### Eligibility

To be eligible, the Veteran must have been discharged under conditions other than dishonorable. For additional details, visit the website at [www.vba.va.gov/bln/21/compensation/](http://www.vba.va.gov/bln/21/compensation/).

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan:** *Develop a plan of action*

- Check eligibility requirements.

#### **Action:** *Take action*

- Gather discharge or separation papers (DD Form 214), Service treatment records and non-service treatment records (private doctor and hospital reports), and Dependency records (marriage and children's birth certificates).
- Compile information such as spouse's SSN, date of birth, date of marriage, etc.
- Complete VA Form 21-526, Veterans Application for Compensation and/or Pension, on [www.ebenefits.va.gov](http://www.ebenefits.va.gov).

#### **Timeline:** *Know the deadlines*

- Service members can apply while on active duty; otherwise, there is no time limit for application. If you apply within 1 year from the date of separation or retirement, however, your effective date of entitlement starts the day after the date of separation or retirement.

## VA Benefits Briefing

### Other Information

Below are the 2011 VA disability compensation rates for Veterans with no dependents.

Veterans Disability Rating	Monthly Rate Paid to Veteran
10 percent	\$127
20 percent	\$251
30 percent*	\$389
40 percent*	\$560
50 percent*	\$797
60 percent*	\$1009
70 percent*	\$1,272
80 percent*	\$1,478
90 percent*	\$1,661
100 percent*	\$2,769

\*Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating and the number of dependents. The Department of Treasury requires that new Federal beneficiaries receive their recurring/monthly benefits electronically.

*Note: Payment rates are subject to legislative increase based on cost of living allowance as approved by Congress.*

## Concurrent Retirement and Disability Pay (CRDP)

### Description

CRDP was enacted, by law, effective January 1, 2004 and restores retired pay on a graduated 10-year schedule for retirees with a 50 to 90 percent VA-rated disability. Veterans rated 100 percent disabled by VA and Veterans receiving benefits at the 100 percent rate due to individual unemployability are entitled to full CRDP effective January 1, 2005.

*Note: If a Veteran is receiving disability retired pay, their CRDP entitlement is subject to an offset by the amount in which their retired pay based on disability exceeds their retired pay based on years of service.*

### Eligibility

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

- Have 20 or more years of active duty, or full-time National Guard duty, or satisfactory service as a Reservist
- Be in a retired status
- Be receiving retired pay (must be offset by VA payments). Retirees do not need to apply for this benefit. Payment is coordinated between VA and the Department of Defense (DOD)

## VA Benefits Briefing

### Combat Related Special Compensation (CRSC)

#### Description

Combat Related Special Compensation (CRSC) provides tax-free monthly payments to eligible retired Veterans with combat-related injuries. With CRSC, Veterans can receive both their full military retirement pay and their VA disability compensation if the injury is combat-related.

*Note: If a Veteran is receiving disability retired pay, their CRSC entitlement is subject to an offset by the amount in which their retired pay based on disability exceeds their retired pay based on years of service.*

#### Eligibility

Retired Veterans with combat-related injuries must meet all of the following criteria to apply for CRSC:

- Active or Reserve component with 20 years of creditable service or medically retired
- Receiving military retired pay
- Have a 10 percent or greater VA-rated injury
- Military retired pay is reduced by VA disability payments (VA Waiver)

*Note: Effective January 1, 2008, some Veterans with less than 20 years of service may be eligible for CRSC.*

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

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

#### For More Information

Visit [www.dfas.mil](http://www.dfas.mil), or call the toll free phone number for the Defense Financial and Accounting Service at 1-877-327-4457

## VA Benefits Briefing

### *Social Security Disability Compensation*

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. Check with Social Security for details at 1-800-772-1213 or online at [www.socialsecurity.gov](http://www.socialsecurity.gov).

### *State Benefits*

Visit [www.va.gov/statedva.htm](http://www.va.gov/statedva.htm) for more information on specific benefits available by state.

### **Pre-Discharge Program**

The Pre-Discharge Program is a joint VA and DOD program that affords Service members the opportunity to file claims for disability compensation prior to separation or retirement from active duty or full-time National Guard or Reserve duty.

The components of the Pre-Discharge Program are:

- Benefits Delivery at Discharge (BDD)
- Quick Start
- Integrated Disability Evaluation System (IDES)
- Seriously Injured/Very Seriously Injured (SI/VSI)

### *Benefits Delivery at Discharge (BDD)*

BDD allows a Service member with at least 60 days, but not more than 180 days, remaining on active duty to file a VA disability claim prior to separation or retirement.

#### **Eligibility**

To participate in the BDD program, Service members must:

- Have at least 60 days, but not more than 180 days, remaining on active duty
- Have a known date of separation or retirement
- Provide VA with service treatment records, originals, or photocopies
- Be available to complete all necessary examinations prior to leaving the point of separation

### *Quick Start*

Quick Start is available to Service members who have less than 60 days remaining on active duty or are unable to complete the necessary examinations prior to leaving the point of separation.

#### **Eligibility**

To participate in the Quick Start Program, Service members must:

## VA Benefits Briefing

- Have at least 1 day remaining on active duty
- Have a known date of separation or retirement
- Provide VA with service treatment records, originals, or photocopies

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Complete VA Form 526c, Pre-Discharge Compensation Claim, and submit it with service treatment records (originals or copies) to the nearest VA location.</li><li>• Call VA toll free at 1-800-827-1000 for the nearest VA regional office.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• File a BDD Claim 180 days to 60 days prior to separation date.</li><li>• File a Quick Start claim within 60 days of separation date.</li></ul>

### Other Information

BDD and Quick Start are available nationwide and open to all Service members on full-time active duty and include members of the National Guard and Reserves. Members of the Coast Guard may also participate. The process can begin at a military installation/intake site or a VA Regional Office [www2.va.gov/directory/guide/map\\_flash.asp](http://www2.va.gov/directory/guide/map_flash.asp).

### *Integrated Disability Evaluation System (IDES)*

The DOD and VA are working together to make disability evaluation more simple, seamless, fast, and fair with the Integrated Disability Evaluation System (IDES).

The DOD uses the IDES to decide if Service members who have been wounded, ill, or injured are still able to serve. If they are not, the IDES gives them a VA disability rating before they separate from service. This informs the Service members of the compensation and benefits they will receive from the VA. The IDES also helps them file their VA benefits claim before they separate from service so they get their benefits quickly.

The DOD administers the IDES program. The services determine whether or not the Service member will participate in the IDES program.

## VA Benefits Briefing

### *Seriously Injured/Very Seriously Injured (SI/VSI)*

“Serious disability” is injury to or illness of a Service member that definitely or possibly will result in discharge from military service. The DOD currently classifies injuries and illnesses as “VSI” for very serious, “SI” for serious, or “SPC” for special category person where there has been a loss of a body part. At a minimum, all Service members in VSI, SI, and SPC status are considered seriously disabled for VA purposes.

Veterans who are seriously injured as a result of service during Operation Enduring Freedom (OEF) or Operation Iraqi Freedom (OIF) will receive special handling. The goal is to award benefits within 30 days from the date of receipt of claims for compensation (if the Service member has been discharged from the military).

#### **For More Information**

Call VA toll-free at 1-800-827-1000  
or visit  
[www.vba.va.gov/predischarge](http://www.vba.va.gov/predischarge).

## VA Benefits Briefing

# Education Benefits



### Description

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

- Post-9/11 GI Bill
- Montgomery GI Bill Active Duty (MGIB-AD)
- Montgomery GI Bill Select Reserve (MGIB-SR)
- Reserve Educational Assistance Program (REAP)
- Educational and Vocational Counseling
- Veterans Retraining Assistance Program (VRAP)
- Survivors' and Dependents' Educational Assistance Program (DEA)

### Eligibility

Each education benefit program and service has its own eligibility requirements. Examine the eligibility requirements for each benefit and service.

### Plan, Action, Timeline

Follow the steps outlined below to plan for and apply your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Determine the actions required for each eligible education benefit and service.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• Examine the deadlines for each eligible education benefit and service.</li></ul>

## Post-9/11 GI Bill

### Description

The Post-9/11 GI Bill is an education benefit program for individuals who served on active duty. The Post-9/11 GI Bill provides financial support for education to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days.

### Eligibility

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

- Served at least 90 aggregate days on active duty after September 10, 2001

## VA Benefits Briefing

- 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.
- For those who served fewer than 36 months, the percentage of benefit ranges from 40-90 percent:
  - 90 percent—30 total months (including entry level and skill training)
  - 80 percent—24 total months (including entry level and skill training)
  - 70 percent—18 total months (excluding entry level and skill training)
  - 60 percent—12 total months (excluding entry level and skill training)
  - 50 percent—6 total months (excluding entry level and skill training)
  - 40 percent—90 days of aggregate service or more (excluding entry level and skill training)

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Contact VA at 1-888-442-4552.</li><li>• Access VA Form 22-1990, Application for VA Education Benefits, online at <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a>.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• Generally, Veterans have 15 years to use the Post-9/11 GI Bill from their last date of discharge from active duty.</li><li>• Service members may also take advantage of this benefit after at least 90 days of active duty service after September 10, 2001.</li></ul>

### Tuition and Fees

These payments are issued to the school on behalf of the individual at the time the certificate of enrollment is processed.

### 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.

### Monthly Housing Allowance

Based on the length of active duty service, eligible participants are entitled to receive a percentage of the following: monthly housing allowance equal to the basic allowance for housing payable to a military E-5 with dependents for the ZIP code of the primary school (paid

## VA Benefits Briefing

directly to the Veteran). The housing allowance is not payable to individuals on active duty and those pursuing training at half time or less.

### Transfer of Post-9/11 GI Bill Benefits to Dependents

Members of the Armed Forces (active duty or selected Reserve, officer or enlisted) who met service requirements on or after August 1, 2009 may be able to transfer entitlement.

### The 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 highest public in-state undergraduate tuition rate. The institution can contribute a specified dollar amount of those expenses and VA will match the same amount as the institution not to exceed 50 percent of the difference. A participant may have tuition and fees that exceed that amount if he/she is attending a private institution, graduate school, or an out-of-state status. If he/she is enrolled at a Yellow Ribbon 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 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. Only Veterans entitled to the 100 percent benefit rate (based on service requirements) or their designated transferees may receive this funding. Active duty Service members and their spouses are not eligible for this program (child transferees of active duty Service members may be eligible if the Service member is qualified at the 100 percent rate).

Therefore, individuals may be eligible if they:

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months, or
- Were honorably discharged from active duty for a service-connected disability and served 30 continuous days after September 10, 2001, or
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a Veteran's service under the eligibility criteria listed above

### Marine Gunnery Sergeant John David Fry Scholarship

The Marine Gunnery Sergeant John David Fry Scholarship is for children of Service members who died in the line of duty while on active duty after September 10, 2001. Individuals are eligible for up to 36 months of educational benefits under the Post-9/11 GI Bill.

### Tutorial Assistance

Tutorial Assistance is available for students who are receiving VA educational assistance at the half-time or higher rate and have a deficiency in a



#### For More Information

Visit [www.GIBILL.va.gov](http://www.GIBILL.va.gov) for additional information about education benefits.

## VA Benefits Briefing

subject that makes tutoring necessary. Eligible students are entitled to reimbursement up to \$100 per month up to a maximum of \$1,200. To apply, complete VA Form 22-1990t available online at [www.eBenefits.va.gov](http://www.eBenefits.va.gov). The school certifying official and tutor must sign the form.

## Montgomery GI Bill (MGIB) Active Duty

The MGIB for active duty Service members provides up to 36 months of educational benefits for college, business, technical or vocational school, degree or certificate programs, apprenticeship/on-the-job training and correspondence courses. In special circumstances, some remedial and refresher courses and flight training may be approved. Visit [www.GIBILL.va.gov](http://www.GIBILL.va.gov) for more information.

## Montgomery GI Bill Selected Reserve (MGIB-SR)

Selected Reserve Service members may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher, and deficiency training are available under certain circumstances. Visit [www.GIBILL.va.gov](http://www.GIBILL.va.gov) for more information.

## Reserve Educational Assistance Program (REAP)

REAP is an education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty after September 10, 2001 in response to a war or national emergency, as declared by the President or Congress. Visit [www.GIBILL.va.gov](http://www.GIBILL.va.gov) for more information.

## Educational and Vocational Counseling

### Description

The Vocational Rehabilitation and Employment (VR&E) Program provides educational and vocational counseling to Service members, Veterans, and certain dependents at no charge. These counseling services are designed to help an individual choose a vocational direction, determine the course needed to achieve the chosen goal, and evaluate the career possibilities open to them. Counseling services include, but are not limited to, educational and vocational counseling and guidance; testing; analysis of and recommendations to improve job-marketing skills; identification of employment, training, and financial aid resources; and referrals to other agencies providing these services.

### Eligibility

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

## VA Benefits Briefing

Veterans and Service members may apply for counseling services using VA Form 28-8832, Application for Counseling. Veterans and Service members may also write a letter expressing a desire for counseling services. Upon receipt of either type of request for counseling from an eligible individual, an appointment for counseling will be scheduled. Counseling services are provided to eligible persons at no charge.

### **Plan: *Develop a plan of action***

- Check eligibility requirements.

### **Action: *Take action***

- Access VA Form 28-8832, Application for Counseling, at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).
- Write a letter expressing a desire for counseling services.

### **Timeline: *Know the deadlines***

- Service members can apply within 180 days of their estimated date of discharge or release from active duty.
- Veterans can apply if not more than 1 year has passed since the date they were last discharged or released from active duty.
- Individuals eligible for VA education benefits may apply anytime during their eligibility period.

## Veterans Retraining Assistance Program (VRAP)

VRAP is a joint VA/Department of Labor (DOL) program. VRAP offers up to 12 months of training assistance to unemployed Veterans who:

- Are at least 35 but no more than 60 years old
- Are unemployed on the date of application
- Received an other than dishonorable discharge
- Are not eligible for any other VA education benefit program (e.g., Post-9/11 GI Bill or MGIB)
- Are not eligible for Vocational Rehabilitation and Employment assistance
- Are not in receipt of VA compensation due to unemployability
- Are not enrolled in a federal or state job training program

Participants may receive up to 12 months of assistance at the full-time payment rate under the Montgomery GI Bill (Active Duty). DOL will offer employment assistance to every Veteran who participates upon completion of the program.

## Survivors' and Dependents' Educational Assistance (DEA) Program

### **Description**

## VA Benefits Briefing

DEA provides assistance for degree and certificate programs, apprenticeships, correspondence courses, On-the-Job Training (OJT), certification costs, and other education programs for eligible spouses and children of certain Service members and Veterans.

### Eligibility

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

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

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan: *Develop a plan of action***

- Check eligibility requirements.

#### **Action: *Take action***

- Access VA Form 22-5490, Dependents' Application for VA Education Benefits from [www.ebenefits.va.gov](http://www.ebenefits.va.gov).
- Complete and submit VA Form 22-5490, Dependents' Application for VA Education Benefits, through [www.ebenefits.va.gov](http://www.ebenefits.va.gov) or visit a local VA regional office. For the closest VA regional office, call VA toll free at 1-800-827-1000.

#### **Timeline: *Know the deadlines***

- The period of eligibility for Veterans' spouses expires 10 years from either the date they become eligible or the date of the Veteran's death.
- Children generally must be between the ages of 18 and 26 to receive educational benefits.
- The period of eligibility for spouses of Service members who died on active duty expires 20 years from the date of death.
- Spouses of Veterans with a permanent and total disability rating effective within 3 years of release from active duty are provided a 20 year period of eligibility.

## VA Benefits Briefing

### Other Information

Surviving spouses lose eligibility if they remarry before age 57 or are living with another person who has been held out publicly as their spouse. Surviving spouses can regain eligibility if their remarriage ends by death or divorce or if they cease living with the person. Dependent children do not lose eligibility if the surviving spouse remarries.

### U.S. Department of Education Resources

The U.S. Department of Education has many resources for Service members, Veterans, and military families related to financial aid, college access and affordability, grant programs, scholarships and other information that will help Service members, Veterans, and their families make wise decisions regarding postsecondary education choices. In addition to applying for education benefits through the VA, Service members, Veterans, and their families can also 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 [StudentAid.gov/military](http://StudentAid.gov/military), the Department's Aid for Military Families webpage on the Department's website, to review grants and resources designed specifically for Veterans and military families. Then, make sure to complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.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](http://StudentAid.gov). Other useful links, including on college costs, are available:

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

#### For More Information

The Department of Education has scholarships and loans available to Service members and Veterans. Visit [www.ed.gov](http://www.ed.gov) for more information.



## VA Benefits Briefing

# Employment Resources

### Description

VA administers a variety of employment resources, including the following:

- VA for Vets
- Veterans Preference in Federal Hiring
- VetSuccess

### Eligibility

Each employment resource has its own eligibility requirements. Examine the eligibility requirements for each resource.

### Plan, Action, Timeline

Follow the steps outlined below to plan for and apply your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Determine the actions required for each eligible employment resource.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• Examine the deadlines for each eligible employment resource.</li></ul>

## VA for Vets

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 military Service members.

VA honors the sacred pledge that military Service members and Veterans have made to protect our nation. As part of VA's mission to provide world-class services for the Service men and women who sacrifice so much for us, they created a dedicated career support program just for them.

VA for Vets offers:

- The most thorough military skills translation and career matching services for Veterans seeking employment
- Professional development and deployment lifecycle support for current Veteran and Service member employees

## VA Benefits Briefing

- Online training and personalized services for the supervisors, HR professionals, hiring managers, and coworkers who work with Veteran employees each and every day

### Plan, Action, Timeline

Follow the steps outlined below to plan for and apply your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Determine the interest for employment at VA</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Access the website <a href="http://www.vaforvets.va.gov">www.vaforvets.va.gov</a> to begin a job search</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no timeline to access the website</li></ul>

## Veterans Preference for Federal Hiring

By law, Veterans who are disabled or who served on active duty in the U.S. armed forces during certain specified time periods or in military campaigns are entitled to preference over others when hiring from competitive lists of eligible candidates, and also in retention during a reduction in force (RIF).

To receive hiring 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).

Preference is also provided for certain widows and widowers of deceased Veterans who died in service; spouses of service-connected disabled Veterans; and mothers of Veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities. For each of these preferences, there are specific criteria that must be met in order to be eligible to receive the Veterans' preference.

### For More Information

Visit  
[www.opm.gov/staffingPortal/  
Vetguide.asp](http://www.opm.gov/staffingPortal/Vetguide.asp)

## VA Benefits Briefing

### VetSuccess

The goal of VetSuccess is to provide the tools necessary to acquire that “perfect” job that matches Veterans’ abilities and ambitions. VetSuccess offers Military Skills Translators, job skills preparation, along with Federal and other civilian job search capabilities to help Veterans attain their career goals.

#### Plan, Action, Timeline

Follow the steps outlined below to plan for and apply your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Determine employment assistance needed.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Access <a href="http://www.VetSuccess.gov">www.VetSuccess.gov</a> website and explore avenues of employment opportunities.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no timeline to access the website.</li></ul>

**For More Information**  
Visit [www.vetsuccess.gov](http://www.vetsuccess.gov).

## VA Benefits Briefing

### Health Care



#### Description

Comprehensive VA health benefits include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore Veterans' health. The VA operates the largest integrated health care system in the nation and is made up of over 1,500 facilities, including hospitals, community clinics, domiciliary polytrauma, rehabilitation centers, and other facilities.

#### 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 (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.

**Minimum Duty Requirements:** 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.

**Combat Eligible Veterans:** Veterans who served in 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 5 years after they separate from active duty at no cost for any illness or injury that may be related to their combat service. Dental evaluation and treatment is also available free of charge if an appointment is obtained within 180 days of separation.

#### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

##### **Plan: *Develop a plan of action***

- Check eligibility requirements by visiting [www.ebenefits.va.gov](http://www.ebenefits.va.gov).

##### **Action: *Take action***

- Submit the VA Form 10-10EZ, Application for Health Benefits, through eBenefits or take a completed VA Form 10-10EZ to the local VA medical center. The DD Form 214, Certificate of Release or Discharge from Active Duty, is required to validate service information.

##### **Timeline: *Know the deadlines***

## VA Benefits Briefing

- The 5-year enrollment period for combat Veterans begins on the Service member's discharge or separation date (or in the case of multiple call ups, the most recent discharge date).
- Otherwise, there is no deadline to apply for health care benefits.

### Other Information

The following categories of Veterans are urged to enroll to receive VA health care, and they may pay co-pays for conditions other than their service connected disability:

- Veterans with a service-connected disability of 50 percent or more will pay no co-pays for medical treatment and/or prescriptions
- Veterans seeking care for a disability that 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 (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom, and Depleted Uranium)

### *Women Veterans Health*

Women's VA health care operates as a one-stop-shop, fulfilling a female Veteran's complete health care needs. In addition to providing primary care services, such as offering treatment for high blood pressure, diabetes, and arthritis, Women's VA health care also supports a full range of female-specific services. This includes hormone replacement therapy as well as maternity, fertility, breast, and gynecological care.

### *Veterans Crisis Line*

The Veterans Crisis Line connects Veterans, their families, and their friends who are in crisis with qualified, caring VA responders through a confidential toll-free hotline or online chat. Online chat can be accessed at [www.surcidepreventionlifeline.org](http://www.surcidepreventionlifeline.org). The Veterans Crisis Line can be reached by calling 1-800-273-8255 (press 1 for Veteran). The crisis line is available 24/7.

### *Copays*

While many Veterans qualify for free health care services based on a VA compensable service-connected condition or other qualifying factor, Veterans whose income exceeds the established VA Income Thresholds as well as those who choose not to complete the financial assessment must agree to pay required copays to become eligible for VA health care services.

### *Prescriptions*

Medications prescribed by VA Primary Care providers to treat service-connected disabilities will be administered at no cost to the Veteran. Operation Iraqi Freedom/Operation Enduring

## VA Benefits Briefing

Freedom (OIF/OEF) Veterans who qualify for special combat Veteran eligibility for up to 5 years after their discharge from active duty service receive prescriptions at no cost.

### My HealtheVet Personal Health Record

My HealtheVet ([www.myhealth.va.gov](http://www.myhealth.va.gov)) is the VA's personal health record. It is designated for active duty Service members, Veterans, dependents, and caregivers. It helps to partner with the health care team and provides opportunities and tools to make informed decisions, order prescriptions online, and email health care provider.

### *Homeless Veterans Hotline*

The National Call Center for Homeless Veterans hotline ensures that 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).

## TRICARE

TRICARE is the health care program serving active duty Service members, National Guard and Reserve members, retirees, their families, survivors, and certain former spouses worldwide. As a major component of the Military Health System (MHS), 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.

### *TRICARE Reserve Select (TRS)*

Guard and/or Reserve members are also eligible for reasonably priced health care coverage for Veterans and their families with monthly premiums. TRICARE Reserve Select (TRS) is a premium-based health plan that qualified National Guard and Reserve members may purchase. TRS, which requires a monthly premium, offers coverage similar to TRICARE Standard and Extra.

Those that 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 Service members. At age 65, retirees are eligible for TRICARE for LIFE health care coverage.

For dental care, retirees may purchase the TRICARE Retiree Dental Program for themselves and their families.

## VA Benefits Briefing

### *Transitional Assistance Management Program (TAMP)*

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

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

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries.

CHAMPVA is a VA program whereas TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. In some cases, a Veteran may look to be eligible for both/either program on paper; however, military retirees or spouses of Veterans who were killed in action, are and will always be TRICARE beneficiaries. They are not eligible for CHAMPVA.

### **Foreign Medical Program**

The Foreign Medical Program was established to provide health care benefits to U.S. Veterans with VA-rated service-connected conditions who are residing or traveling abroad (excluding the Philippines). VA assumes payment responsibility for certain necessary medical services associated with the treatment of those service-connected conditions.

#### **For More Information**

Visit [www.va.gov/health](http://www.va.gov/health) for more information.

## VA Benefits Briefing

# Home Loan Guaranty



### Description

VA guarantees loans for eligible Service members, Veterans, Reservists, and certain surviving spouses to purchase a home, condominium, or manufactured home, and for refinancing purposes. The loans are actually made by private lenders, but the VA guaranty generally means the lender will not require any down payment.

### Eligibility

In addition to the periods of eligibility and conditions of service requirements, applicants must have a satisfactory credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property to be approved by a lender for a VA home loan. Periods of eligibility and conditions of service requirements can be found at [www.benefits.va.gov/homeloans/elig\\_center.asp](http://www.benefits.va.gov/homeloans/elig_center.asp).

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements at <a href="http://www.benefits.va.gov/homeloans/elig_center.asp">www.benefits.va.gov/homeloans/elig_center.asp</a>.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Find property to buy.</li><li>• Check for COE at <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a>.</li><li>• Apply to a mortgage lender and gain approval for the loan. Lender obtains VA appraisal.</li><li>• Close the loan and move in.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no time limit to apply for this benefit.</li></ul>

### Other Information

A COE can be obtained electronically, either through a lender or by applying online through eBenefits at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). VA strongly encourages use of eBenefits.

If a Veteran or Service member 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 one's loan servicer to help arrange certain foreclosure avoidance options. Even for Veterans or Service members experiencing payment difficulties on a conventional (non-VA guaranteed) loan, VA can still assist by providing counseling and guidance.

For More Information  
Visit  
[www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans).



## VA Benefits Briefing

# Insurance: Service-Disabled Veterans' Life Insurance (S-DVI)

### Description

Service-Disabled Veterans' Life Insurance (S-DVI) is for Veterans with service connected disabilities. S-DVI insures eligible Veterans for up to \$10,000 of coverage. Totally disabled Veterans who have basic S-DVI coverage can apply for additional coverage of up to \$30,000 under the Supplemental S-DVI program.

### Eligibility

Veterans are eligible for S-DVI benefits if they meet all the following requirements:

- Are released from service under other than dishonorable conditions on or after April 25, 1951
- Are notified by VA that they have a new service-connected disability
- Are in good health, except for any service-connected disabilities
- Apply within 2 years of notification of a new service-connected disability

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

- Are eligible for a waiver of premiums
- Apply for the coverage within 1 year from notice of the grant of waiver
- Are under age 65

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan: *Develop a plan of action***

- Check eligibility requirements.
- Download VA Pamphlet 29-9, Service-Disabled Veterans' Insurance Information and Premium Rates.

#### **Action: *Take action***

- Apply online at <https://insurance.va.gov/Autoform/index.asp>.
- Print and mail an application at [www.insurance.va.gov/gli/forms/forms.htm](http://www.insurance.va.gov/gli/forms/forms.htm).
- Download the following:
  - VA Form 29-4364, Application for Service-Disabled Veterans' Insurance
  - VA Form 29-0189, Application for Supplemental S-DVI
  - VA Form 29-357, Claim for Disability Insurance, to apply for a total disability waiver of S-DVI premiums



## VA Benefits Briefing

### **Timeline: *Know the deadlines***

- Veterans must apply for benefits within 2 years from the date that VA notifies the Veteran of a grant of a new service-connected disability.

## VA Benefits Briefing

# Insurance: Servicemembers' Group Life Insurance (SGLI)



### Description

Servicemembers' Group Life Insurance (SGLI) is a program of low-cost term life insurance protection for members of the uniformed services. SGLI coverage is available in \$50,000 increments up to the maximum of \$400,000.

### Eligibility

Service members 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)

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan: *Develop a plan of action***

- Check eligibility requirements at [www.insurance.va.gov/sgliSite/SGLI/SGLI.htm](http://www.insurance.va.gov/sgliSite/SGLI/SGLI.htm).

#### **Action: *Take action***

- Full-time maximum coverage is issued automatically for eligible Service members, unless they decline or take a lesser amount. Service members should only apply for SGLI if they have previously declined or reduced their coverage and would like full or increased coverage.
- Go online to [www.ebenefits.va.gov](http://www.ebenefits.va.gov).
- Complete SGLV-8286 online at [www.insurance.va.gov/sgliSite/forms/forms.htm#SGLI](http://www.insurance.va.gov/sgliSite/forms/forms.htm#SGLI) to make changes to SGLI coverage, or locate an assigned Personnel Office.
- Go to the unit's Personnel Office.
- If one wishes to convert SGLI coverage to a commercial policy, go to [www.insurance.va.gov/sgliSite/converting/SGLI.htm](http://www.insurance.va.gov/sgliSite/converting/SGLI.htm).

## VA Benefits Briefing

### **Timeline: *Know the deadlines***

- Service members are eligible for SGLI until they are released from service. Once they are released from service, they retain coverage for 120 days and then have two options:
  - Convert to Veterans' Group Life Insurance program, or
  - Convert to a commercial plan of insurance.
- If Veterans are totally disabled at discharge, they are eligible to have their SGLI coverage continued for up to 2 years at no cost.

### **Other Information**

Service members 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 VGLI program or convert to a permanent plan of insurance with one of the participating commercial insurance companies (They may convert part of their SGLI to VGLI and part to a commercial policy if they wish). Service members covered under the SGLI program have the option to convert their SGLI coverage to an individual policy of insurance within 120 days from the date of separation from the military (refer to the Veterans Group Life Insurance reference page).

### ***Insurance: SGLI Disability Extension***

A Service member can request coverage to be extended for up to 2 years post-separation at no cost to the member. To be eligible, the Service member 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 [www.insurance.va.gov/sgliSite/SGLI/sglidisabled.htm](http://www.insurance.va.gov/sgliSite/SGLI/sglidisabled.htm).

## VA Benefits Briefing

# Insurance: Servicemembers' Group Life Insurance Family Coverage (FSGLI)



### Description

Servicemembers' Group Life Insurance Family Coverage (FSGLI) is a program extended to the spouses and dependent children of the Service members insured under the SGLI program. FSGLI provides coverage in increments of \$10,000, up to a maximum of \$100,000, of insurance coverage for spouses, not to exceed the amount of SGLI that the insured member has in force. Age based premiums are charged for spousal coverage. Spouses may convert their coverage to a plan of commercial insurance within 120 days after their FSGLI coverage ends. Dependent children are covered for \$10,000 automatically at no cost.

### Eligibility

FSGLI coverage provides life insurance coverage for the spouses and dependent children of all Service members who have full-time SGLI coverage.

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan: *Develop a plan of action***

- Check eligibility requirements at [www.insurance.va.gov/sgliSite/fsgli/sglifam.htm](http://www.insurance.va.gov/sgliSite/fsgli/sglifam.htm).

#### **Action: *Take action***

- Full-time maximum spousal coverage is issued automatically for spouses of eligible Service members, unless the Service member declines or takes a lesser amount. Service members should only apply for FSGLI spousal coverage if they have previously declined or reduced their FSGLI coverage and would like full or increased coverage.
  1. Complete and sign the SGLV-8286A, Family Coverage Election at [www.insurance.va.gov/sgliSite/forms/forms.htm#FSGLI](http://www.insurance.va.gov/sgliSite/forms/forms.htm#FSGLI).
  2. Go to the unit's personnel office.
  3. If the spouse wishes to convert his/her FSGLI coverage to a commercial policy, go to [www.insurance.va.gov/sgliSite/converting/FSGLI.htm](http://www.insurance.va.gov/sgliSite/converting/FSGLI.htm).
  4. The Service member should report the death of the spouse or dependent child to his or her Casualty Assistance Office for assistance.

## VA Benefits Briefing

### **Timeline: *Know the deadlines***

- FSGLI coverage begins on the same date as the Service member's SGLI begins, if the Service member is married, or at the point of marriage if the Service member is unmarried at the time SGLI is effective.
- Spousal coverage will end 120 days after the following:
  - The date a Service member elects in writing to terminate spouse's coverage.
  - The date a Service member elects in writing to terminate his/her own SGLI coverage.
  - The date of death.
  - The date of separation from service.
  - The date of divorce.
- Spouses need to apply for conversion of their FSGLI coverage to commercial coverage within 120 days of any of the events above. Dependent coverage will end 120 days after the following events:
  - The date a Service member elects in writing to terminate his/her own SGLI coverage.
  - The date of separation from service.
  - The date of death.
  - The date a child is no longer the Service member's dependent.

### **Other Information**

Any unmarried dependent child under the age 18 is automatically covered under FSGLI dependent coverage. A "dependent child" includes any unmarried child in one of the following categories:

- A natural born child
- A legally adopted child
- A stepchild who is a member of the Service member's household
- An unmarried dependent child between the ages of 18 and 23 who is pursuing a course of instruction at an approved educational institution
- A child who became permanently incapable of self-support before age 18

#### **For More Information**

Visit [www.vba.va.gov/benefits/address.htm](http://www.vba.va.gov/benefits/address.htm) for information on how to contact the Office of Service members' Group Life (OSGLI).

## VA Benefits Briefing

# Insurance: Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)



### Description

The Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) program is a rider to Servicemembers' Group Life Insurance (SGLI). The TSGLI rider provides payment to Service members who suffer traumatic injuries (on or off duty) and incur certain losses that qualify them for payment under TSGLI. TSGLI payments are designed to help traumatically injured Service members and their families with the financial burdens associated with recovering from a severe injury.

### Eligibility

Service members are automatically covered by TSGLI with their enrollment in SGLI. **Effective October 1, 2011**, TSGLI became payable for all qualifying losses incurred during the period October 7, 2001 to November 30, 2005, regardless of where the injury occurred or whether the member had SGLI coverage at the time of the injury.

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan:** *Develop a plan of action*

- To learn about TSGLI, Service members should go to [www.insurance.va.gov/sgliSite/tsgli/tsgli.htm](http://www.insurance.va.gov/sgliSite/tsgli/tsgli.htm). At this site, Service members can view online training and access the application.

#### **Action:** *Take action*

- To apply for TSGLI benefits, Service members must 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 Service member's branch of service, whose contact information can be found on the first page of the TSGLI application.

#### **Timeline:** *Know the deadlines*

- When a Service member is discharged from service, TSGLI coverage stays in effect until midnight of the day of discharge.
- TSGLI coverage is not in effect during the 120-day post-separation period or during a 2-year SGLI Disability Extension. Veterans can apply for TSGLI benefits after discharge if their injuries occurred while they were in service.

## VA Benefits Briefing

# Insurance: Veterans' Group Life Insurance (VGLI)



### Description

Veterans' Group Life Insurance (VGLI) is a program of post-separation renewable term insurance to which Veterans may convert their Servicemembers' Group Life Insurance (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.

### Eligibility

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

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan: *Develop a plan of action***

- Go to [www.insurance.va.gov/sgliSite/vgli/vgli.htm](http://www.insurance.va.gov/sgliSite/vgli/vgli.htm) to learn more about VGLI.

#### **Action: *Take action***

- To convert SGLI to VGLI, Veterans should:
  1. Apply for VGLI online at [www.ebenefits.va.gov](http://www.ebenefits.va.gov) or [www.insurance.va.gov](http://www.insurance.va.gov), or
  2. Complete and sign the SGLV 8714, VGLI Application, and mail the form to the address shown on the front of the form.

#### **Timeline: *Know the deadlines***

- To obtain VGLI coverage, Service members must apply within 1 year and 120 days from discharge. If the application is received within 240 days of discharge, no evidence of good health is required. If the application is received between 240 days from discharge and 1 year and 120 days from discharge, evidence of good health is required.

### Other Information

VGLI coverage is issued in multiples of \$10,000 up to a maximum of \$400,000; however, a Service member's initial VGLI coverage amount cannot exceed the amount of SGLI they had at the time of separation from service.

Effective April 11, 2011, Veterans who are under age 60 and have less than \$400,000 in VGLI coverage can purchase up to \$25,000 of additional coverage on each 5-year anniversary of their coverage, up to the maximum \$400,000. No medical underwriting is required for the additional coverage.

#### **For More Information**

Contact the Office of Service members' Group Life (OSGLI) Insurance at 1-800-419-1473 or email [osgli.osgli@prudential.com](mailto:osgli.osgli@prudential.com).

## VA Benefits Briefing

# Insurance: Veterans' Mortgage Life Insurance (VMLI)



### Description

Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled Veterans and Service members. It is designed to pay off the home mortgages of disabled Veterans and Service members 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

Only Veterans and Service members who have received a Specially Adapted Housing Grant or Special Housing Adaptation Grant from the VA are eligible for VMLI. This is a grant to help a disabled Veteran or Service member build or modify a home to accommodate his/her disabilities.

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

#### **Plan: *Develop a plan of action***

- Check eligibility requirements.

#### **Action: *Take action***

- To apply for VMLI, Veterans and Service members should complete the following steps:
  1. Access the VMLI Program brochure and Application, VA Form 29-8636, at [www.insurance.va.gov/gli/forms/forms.htm](http://www.insurance.va.gov/gli/forms/forms.htm). The Veteran or Service member must provide information about their current mortgage.
  2. Complete the application with a Loan Guaranty Agent during their scheduled interview for the Specially Adapted Housing Grant, or on their own after obtaining the grant.
  3. Service members and Veterans should mail the form along with proof of their current mortgage to the address on the application.
  4. Call 1-800-669-8477 with additional questions and concerns.

#### **Timeline: *Know the deadlines***

- Veterans must apply for VMLI before their 70th birthday.

### Other Information

Veterans or Service members who receive a grant to obtain Specially Adapted Housing are advised by Loan Guaranty personnel at their interview of their eligibility for life insurance to cover the unpaid mortgage on their home. The Specially Adapted Housing Agent will help the Veteran or Service member complete VA Form 29-8636, Application for Veterans' Mortgage



## **VA Benefits Briefing**

Life Insurance. If a Veteran or Service member does not apply for coverage at that time, VA will send a letter informing them that they are eligible for such coverage. In addition to completing VA Form 29-8636, the Veteran or Service member must provide information about their current mortgage, including the Settlement Statement, Truth in Lending Statement, and a current account statement if the account is more than 6 months old.

## VA Benefits Briefing

### Pension



#### Description

Pension is a benefit paid to wartime Veterans who have limited or no income, and who are age 65 or older, or under 65, and are permanently and totally disabled, or a patient in a nursing home, or are receiving Social Security disability payments. Veterans who are more seriously disabled may qualify for Aid and Attendance or Housebound benefits. These are benefits that are paid in addition to the basic pension rate.

#### Eligibility

Generally, a Veteran may be eligible if he/she:

- Was discharged from service under conditions other than dishonorable, and
- Served at least 90 days of active military service and at least 1 day was during a war time period. If a Service member entered active duty after September 7, 1980, generally he/she must have served at least 24 months or the full period for which he/she was called or ordered to active duty and at least 1 day was during a war time period (there are exceptions to this rule), and
- Income for VA purposes is below the maximum annual pension rate. The yearly maximum annual pension rate is set by Congress, and
- Is age 65 or older, or he/she is permanently and totally disabled, not due to his/her own willful misconduct, or he/she is a patient in a nursing home, or he/she is receiving Social Security disability benefits.

#### Plan, Action, Timeline

Follow the steps outlined below to plan for and apply your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Access VA Form 21-526, Veteran's Application for Compensation and/or Pension, through <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a>.</li><li>• Submit VA Form 21-526 through <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a> or by visiting the local VA Regional Office. For the nearest VA Regional Office, call VA toll free at 1-800-827-1000.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no time limit to apply for this benefit.</li></ul>

#### Other Information

Congress establishes the maximum annual improved Veterans pension rates. Payments are reduced by the amount of countable income of the Veteran, spouse, and dependent children. When a Veteran without a spouse or a child, is provided a nursing home or domiciliary care by

## VA Benefits Briefing

VA, the pension is reduced to an amount not to exceed \$90 per month after 3 calendar months of care. The reduction may be delayed if nursing home care is being continued to provide the Veteran with rehabilitation services.

### *Death Pension*

#### **Description**

VA provides a monthly tax-free benefit payable to the low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased war time Veteran.

#### **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 1 day was during a war time 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/she was called or ordered to active duty and at least 1 day was during a war time 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 for VA purposes is below a yearly limit maximum annual pension rate set by law (the maximum annual pension rate is set by Congress)

#### **For More Information**

Visit [www.vba.va.gov/bln/21/index.htm](http://www.vba.va.gov/bln/21/index.htm)  
and refer to Disability Pension in the  
Veterans and Service members section.

## VA Benefits Briefing

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Access VA Form 21-534, Application for Dependency and Indemnity Compensation, Death Pension, and Accrued Benefits by Surviving Spouse or Child through <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a>.</li><li>• Submit VA Form 21-534 through <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a> or by visiting a local VA Regional Office. For the nearest VA Regional Office, call VA toll free at 1-800-827-1000.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no time limit to apply for this benefit.</li></ul>



## VA Benefits Briefing

# Specially Adapted Housing (SAH)/ Temporary Residence Adaptation (TRA) Grants

### Description

Veterans or Service members who have specific service-connected disabilities may be entitled to a grant for the purpose of constructing an adapted home or modifying an existing home to meet their adaptive needs. VA may approve a Specially Adapted Housing (SAH) grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a currently owned home that is being adapted, up to a maximum of \$63,780.

### Eligibility

Seriously injured and very seriously injured Veterans or Service members are eligible. Determination is based on disability rating. Specifically, this grant is offered to Veterans or Service members 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 which so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes or wheelchair
- Severe burn injuries

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"> <li>• Check eligibility requirements.</li> </ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"> <li>• Access VA Form 26-4555, Veterans Application for Assistance in Acquiring Special Housing Adaptations, at <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a>.</li> <li>• Submit VA Form 26-4555 through the nearest VA Regional Loan Center. For the nearest VA Regional Office, call the VA toll free at 1-800-827-1000.</li> </ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"> <li>• There is no end date to apply, but this grant can only be used one time.</li> </ul>

## VA Benefits Briefing

### Other Information

#### *Temporary Residence Adaptation (TRA)*

Eligible Veterans or Service members who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the Veteran or Service member adapt the family member's home to meet his or her special needs. Those eligible for a \$63,780 grant would be permitted to use up to \$14,000, and those eligible for a \$12,756 grant would be permitted to use up to \$2,000.

#### *Special Housing Adaptation (SHA) Grant*

Veterans or Service members who have other specific service-connected disabilities may be entitled to a grant for adapting an existing home to meet their disability-related needs. An eligible Veteran or Service member may receive an SHA grant for the actual cost to adapt a home up to the maximum allowable by law. The current maximum grant amount is \$12,756. Veterans or Service members who are entitled to compensation for permanent and total service-connected disabilities due to:

- Blindness in both eyes with 5/200 visual acuity or less, or
- The anatomical loss or loss of use of both hands, or
- Severe burn injuries

There is no end date to apply. Current law authorizes up to three usages of grant benefits. Each grant use is deducted from the total aggregate amount available by law. Use of a TRA grant counts as one of the three authorized uses.

#### For More Information

Visit

[www.benefits.va.gov/homeloans/sah.asp](http://www.benefits.va.gov/homeloans/sah.asp).

## VA Benefits Briefing

# Vet Centers (Readjustment Counseling)



### Description

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

Vet Center Readjustment Counseling Centers offer 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 Veterans and their families
- Family counseling for military-related issues
- Bereavement counseling for families who experience an active duty death
- Military sexual trauma counseling and referral
- Outreach and education including Post-Deployment Health Reassessment, community events, etc.
- Substance abuse assessment and referral
- Employment assessment and referral
- VBA benefits explanation and referral
- Screening and referral for medical issues, including traumatic brain injury (TBI), depression, etc.

### Eligibility

Veterans who served in a hostile or combat zone and received a campaign ribbon (Vietnam, Southwest Asia, Operation Enduring Freedom, Operation Iraqi Freedom, etc.) or Expeditionary Medal are eligible for Vet Center services. Family members are also eligible for services when it is determined to help in the readjustment of the Veteran.

Additionally, bereavement counseling is available to any family member of an active duty Service member who dies while on active duty.

## VA Benefits Briefing

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Veterans can find their local Vet Center by calling toll free 1-877-WAR-VETS (927-8387) or by visiting <a href="http://www.vetcenter.va.gov">www.vetcenter.va.gov</a>.</li><li>• Veterans can also contact the around the clock confidential call center at 1-877-WAR-VETS (927-8387) to discuss their military experience or any other issue they are facing while readjusting to civilian life.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• There is no time limit to apply for this benefit.</li></ul>



## VA Benefits Briefing

# Vocational Rehabilitation and Employment (VR&E)

### Description

The Vocational Rehabilitation and Employment (VR&E) Program provides services to eligible Service members and Veterans with service-connected disabilities to help them:

- Obtain and maintain suitable employment, or
- Achieve independence in daily living

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
- 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 (OJT), apprenticeships, and non-paid work experiences
- Financial assistance for post-secondary training at a college, vocational, technical, or business school
- Supportive rehabilitation services, including case management, counseling, and referral
- Independent living services for Veterans unable to work due to the severity of their disabilities

### Eligibility

Active duty Service members are eligible for VR&E benefits if they expect to receive an honorable discharge upon separation from active duty service, or if they obtain a 20 percent service-connected disability Memorandum or Integrated Disability Evaluation System (IDES) rating. An IDES proposed rating can be used in lieu of Memorandum ratings, which allows the Service member to receive VR&E services in an expedited fashion.

Veterans are eligible if they have received or expect to receive a discharge that is other than dishonorable or have a service-connected disability rating of at least 10 percent, or a memorandum rating of 20 percent or more from the VA.

Service members who incur a serious illness or injury that may render them unable to perform their military duties are entitled to vocational rehabilitation services under title 38, United States Code (U.S.C.), chapter 31. Eligibility and entitlement are established without regard to a VA service-connected disability rating or a determination of an employment handicap when the Service member has been referred to the Physical Evaluation Board (PEB), or is participating in the IDES. Service members must also file a VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, and participate in a Chapter 31 initial evaluation to establish this automatic entitlement.

## VA Benefits Briefing

### Plan, Action, Timeline

Follow the steps outlined below to plan for and access your benefits.

<b>Plan: <i>Develop a plan of action</i></b>
<ul style="list-style-type: none"><li>• Check eligibility requirements.</li></ul>
<b>Action: <i>Take action</i></b>
<ul style="list-style-type: none"><li>• Download the VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, from <a href="http://www.ebenefits.va.gov">www.ebenefits.va.gov</a>.</li><li>• Obtain a copy of service treatment records.</li><li>• Submit the completed forms along with copy of records to the VA Regional Office of Jurisdiction.</li></ul>
<b>Timeline: <i>Know the deadlines</i></b>
<ul style="list-style-type: none"><li>• VR&amp;E services are available up to 12 years from:<ul style="list-style-type: none"><li>○ The date of separation from active military service</li><li>○ The date notification by VA of a service-connected disability rating</li></ul></li></ul>

### Other Information

If a Service member requires training, VA will pay training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. A Service member 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 Service member 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, medical services, and independent living services.



## VA Benefits Briefing References

The following sites are also available for further information on VA benefits.

Department of Veterans Affairs

[www.va.gov](http://www.va.gov)

Online resource for benefits-related tools, documents, and information

[www.ebenefits.va.gov](http://www.ebenefits.va.gov)

Federal Benefits for Veterans, Dependents and Survivors

[www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp)

Veteran Service Organizations (VSOs)

[www.va.gov/ogc/apps/accreditation/index.asp](http://www.va.gov/ogc/apps/accreditation/index.asp)

VA Facebook

[www.facebook.com/VeteransAffairs](http://www.facebook.com/VeteransAffairs)

VA Twitter

[www.twitter.com/VeteransAffairs](http://www.twitter.com/VeteransAffairs)

Department of Education Federal Student Aid (FSA)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

VA Education Benefits

[www.gibill.va.gov](http://www.gibill.va.gov)

VetSuccess

[www.vetsuccess.gov](http://www.vetsuccess.gov)

VA for Vets

[www.vaforvets.va.gov](http://www.vaforvets.va.gov)