# VA Benefits and Services

Version 3.3

VA | U.S. Department of Veterans Affairs

RESERVE COMPONENTS PARTICIPANT GUIDE

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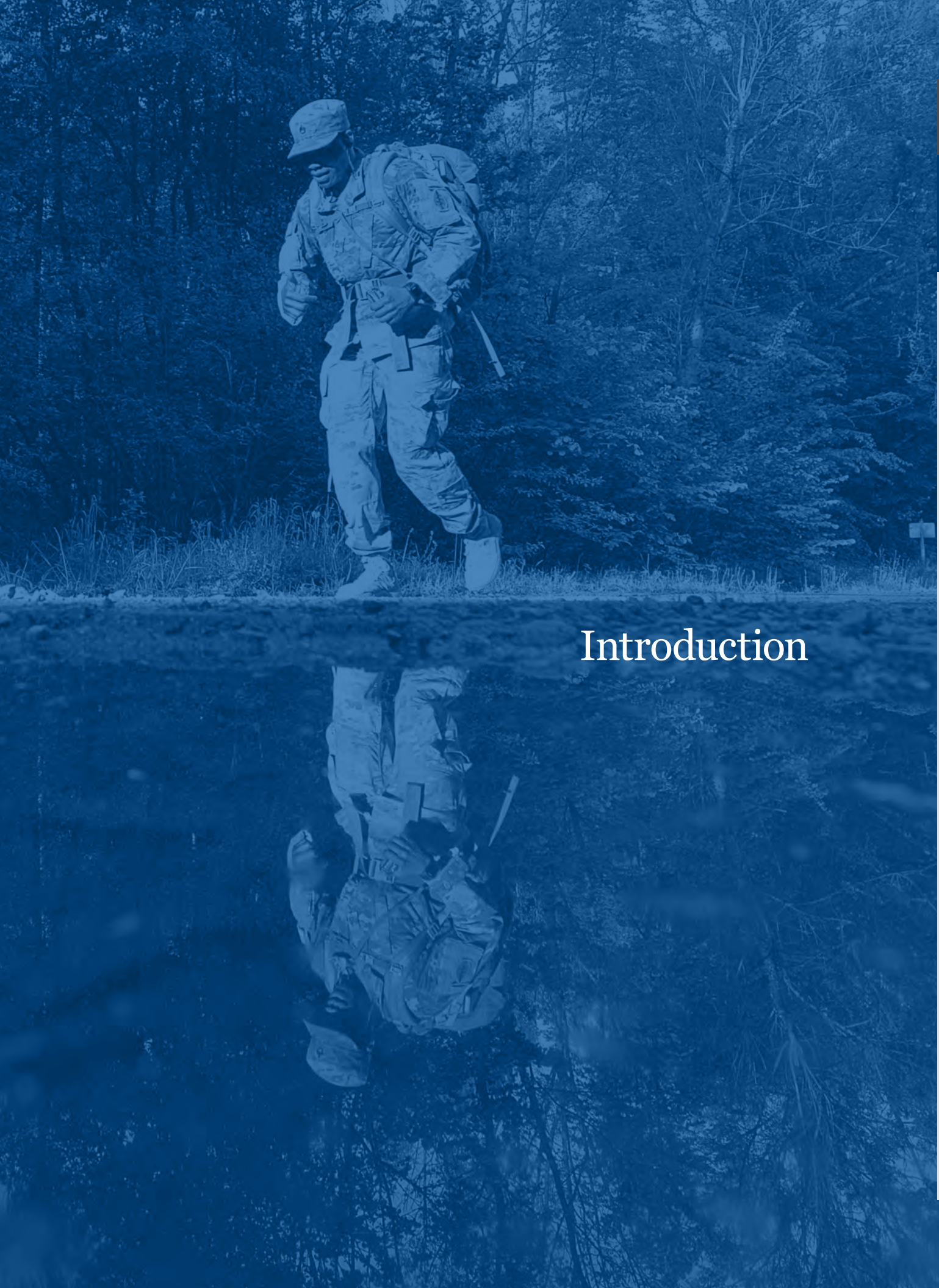
# Welcome to the VA Benefits and Services Participant Guide

On this page, we have highlighted interactive tools you can use to navigate the digital guide.

*Select to navigate to different Modules.*



# Introduction

# VA Benefits and Services

## Welcome

Welcome to VA Benefits and Services, part of the Transition Assistance Program (TAP) Curriculum. This course is key to helping you understand the VA benefits, services, and tools you have earned through your service to our country.

The information included in this guide matters to all members of the U.S. Armed Forces, including members of the reserve components. It also applies to your families, caregivers, and survivors.

For more details about VA benefits and services and how they apply to you, please see your Benefits Advisor to set up a One-On-One Assistance session. Refer to Appendix A where you can write their contact information, along with any additional information and resources you need.

Upon completion of this module, you will be able to:

- Describe how VA makes a difference to you and those in your life.
- Identify key VA resources available to support your transition.
- Describe how your character of discharge, type of service, and length of service impact eligibility for VA benefits.

### Throughout this course, you will:

- Describe how your service impacts your eligibility for VA benefits that can support you during and after your transition.
- Identify major stages of your transition journey that may be supported by VA benefits and services.
- Describe how VA benefits, services, and tools can help support you and your family.
- Describe how VA can help you prepare to get a job or career that fits your goals.
- Identify how VA can support your relocation and housing needs.
- Describe VA health care and resources and identify how to apply.
- Recall resources for ongoing support during and beyond transition.

### Course Evaluation:

- Your feedback helps us improve the course and provide a better transition experience for future service members.
- When instructed, complete the Transition Assistance Curriculum Participant Assessment at www.dodsurveys.mil/tgpsp.

# How VA Supports You

## VA 101

### You made sacrifices to keep our country—and everything it represents—safe from threats.

This sacrifice is at the very core of our mission to fulfill President Abraham Lincoln's promise, "to care for him who shall have borne the battle, and for his widow, and his orphan," by serving and honoring the men and women who are America's Veterans. VA has three administrations (Figure 1) that work together to support this mission.

| Veterans Health Administration (VHA) | National Cemetery Administration (NCA) | Veterans Benefits Administration (VBA) | |
|---|---|---|---|
| Health Care | Memorial Benefits | Home Loans and Housing-Related Assistance | Education and Training |
| | | Disability Compensation | Employment Services |
| | | Pension | Life Insurance |

**Figure 1:** VA's Administrations

### We want you to choose VA when making important choices about your health, well-being, career, family support, and much more.

VA provides an exceptional level of service. We want you to take advantage of the benefits, services, and tools that VA offers to Veterans, service members, members of the reserve components, families, caregivers, and survivors.

VA has three administrations to serve and deliver benefits to you.

**Veterans Health Administration (VHA)** is America's largest integrated health care system, serving nearly 9 million Veterans each year. VHA provides health care in all its forms at medical centers, clinics, and Vet Centers.

**National Cemetery Administration (NCA)** provides burial and memorial benefits and maintains VA national cemeteries. NCA honors you and your eligible family members with lasting tributes that commemorate your service and sacrifice to our nation.

**Veterans Benefits Administration (VBA)** takes your applications and determines your eligibility for compensation, pension, education, home loan guaranty, life insurance, Veteran Readiness and Employment (VR&E), and Personalized Career Planning and Guidance, as well as provides benefits assistance.

# Resources

## OVERVIEW

### This Participant Guide serves as a key resource for you after you leave this course.

In this guide, you can find information on benefits beyond what is covered in the classroom, including:

- Summaries of VA benefits and programs
- Eligibility requirements
- How to apply

This document and your notes from the course will be a valuable resource after you leave.

You can also access this Participant Guide online at www.benefits.va.gov/transition/tap.asp.

### What support network is available for me?

There is an entire network of support available to assist you, including:

Medical Centers

VA Regional Offices

Community Partners

Local Resources

Veterans Service Organizations, Military Service Organizations, and Veteran Peer Groups

Benefits Advisors

**VA regional offices** can help you and/or your families and survivors with benefits including:

- Compensation
- Education
- Insurance
- Home Loan Guaranty
- Pension
- Personalized Career Planning and Guidance
- VR&E

To find your nearest VA regional office, visit:

www.va.gov/find-locations.

Visit the website for your regional office to learn about the services it provides, hours of operation, and more.

# Activity Worksheet: Create a DS Logon

A DoD Self-Service Logon (DS Logon) Premium (Level 2) account allows you to view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address information, and much more. **If you already have an account, but forgot your DS Logon or have other issues signing in, follow the links at the sign-in screen to reset your password or get help with any issues.** To create a DS Logon, follow the step-by-step instructions provided in Table 1.

| | Instruction |
|---|---|
| **Step 1: Register for a DS Logon Account** | First, navigate to the www.ebenefits.va.gov webpage. Select the **Register** button at the top right of the screen. |
| **Step 2: Select Registration Method** | Select the **I have a Common Access Card (CAC) with accessible card reader** radio button, and then select the **Continue** button. |
| **Step 3: Select Register** | The **Registration Process** screen appears. Select the **Register** button. |
| **Step 4: Select a Certificate** | The **Select a Certificate** window appears. Select your DoD certificate, and then select the **OK** button. |
| **Step 5: Create Password** | Create your password according to the security requirements. Enter it in the **Password** field and enter it again in the **Confirm Password** field.<br>• To view the password as you enter it, select the **Show Passwords** check box.<br>• Green check marks appear when the password has met each of the password security requirements listed.<br>Select the **Continue** button. |
| **Step 6: Select Security Questions** | The **Challenge Question** screen appears. Select your challenge questions from the drop-down menus and enter your answers in the fields provided below each question. Select the **Continue** button. |
| **Step 7: Review Security Image Options** | The **Security Image** screen appears. You have the option to set a security image for your account.<br>• If you do not want to select a security image, select **No** (skip to Step 9).<br>• To set a security image, select **Yes**. |
| **Step 8: Select Security Image (Optional)** | If you selected **Yes** in Step 7, the **Security Image Selection** screen appears.<br>• To view additional images, select the arrow at the bottom right of the screen.<br>• Select a security image, and then select the **Save** button. |
| **Step 9: DS Logon Confirmation** | A confirmation screen appears. Select the **Continue** button. |
| **Step 10: Add Email (Optional)** | A screen listing your email address(es) on file in the Defense Enrollment Eligibility Reporting System (DEERS) appears.<br>• If you do not want to add an email address, select the **Continue** button.<br>• If you want to add an email (recommended), select the **Add E-mail** button. Enter an email address and select the **Save E-mail** button. |
| **Step 11: Sign in with New Account** | A confirmation screen appears. The next time you sign in, the system will prompt you to enter the validation token that it sent to the email address provided. Your registration is complete. You can now sign in with your new DS Logon username and password. Select the **Continue** button to sign in with your new account. |

**Table 1:** DS Logon

**Note:** If you have any issues with the DS Logon, check with your Benefits Advisor during a break or schedule a One-On-One Assistance session.

# Resources

## VA.GOV

### What online resources are available for me?

VA's primary website (www.va.gov) offers current information, resources, tools, and contact information for all VA benefits and services. This resource will be important to you going forward. We will discuss and explore this website in class.

### VA.gov is the best resource to explore and apply for VA benefits. It's your one-stop shop for all things about VA.

You can easily complete common tasks or explore the site to learn more about VA benefits, services, and tools. The website also offers resources that can assist you and your family members, including:

- Home page links to common tasks, like requesting military records, applying for health care, or filing a claim for disability compensation
- Opportunities to explore benefits using simple categories and easy navigation
- Access to helpful tools like the VA Facility Locator and GI Bill Comparison Tool

Check out Figure 2 to learn more about the VA.gov home page. This will help you easily navigate the website.

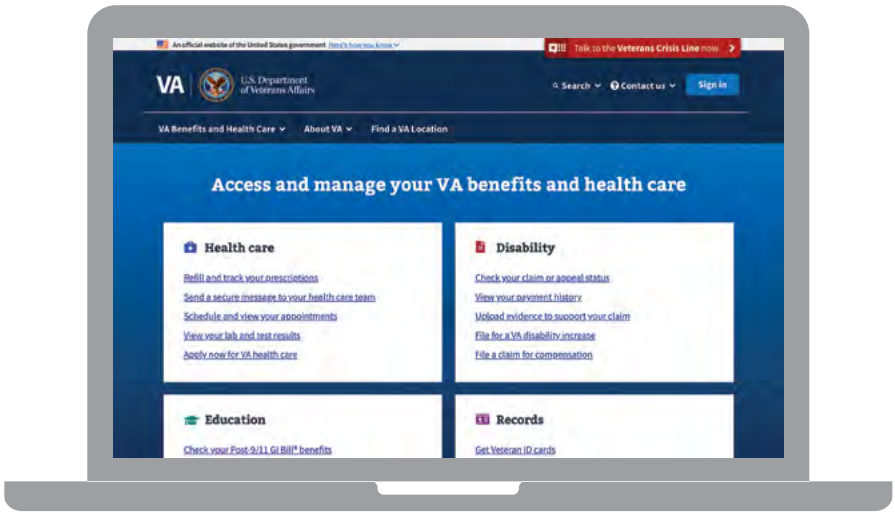



**Figure 2:** VA.gov Home Page

**Scan this QR code** on your mobile device for quick access to VA.gov.

You'll use this resource often.

**VA.gov**

## More resources:

Find fact sheets that cover specific topics—ranging from general benefit information to home loans, insurance, and education—at www.benefits.va.gov/benefits/factsheets.asp.

**TIP**

You can sign in at VA.gov using your DS Logon, My HealtheVet, or ID.me credentials.

If you don't have any of these accounts, VA.gov will prompt you to create an ID.me account instantly.

Any time you visit the site, sign in first to get where you want to go with fewer clicks.

# Resources

## VA.GOV (continued)

### What information can I find at VA.gov?

Review Table 2 to learn more about what you can find at VA.gov.

| What You Can Do | How You Can Get There |
|---|---|
| **Explore and apply for benefits:** | Select a benefit category from the Benefits Index on the VA.gov home page, or use the direct links below: |
| Service member benefits | www.va.gov/service-member-benefits |
| Family member benefits | www.va.gov/family-member-benefits |
| Burials and memorials | www.va.gov/burials-memorials |
| Careers and employment | www.va.gov/careers-employment |
| Housing assistance | www.va.gov/housing-assistance |
| Pension | www.va.gov/pension |
| Life insurance | www.va.gov/life-insurance |
| Education and training | www.va.gov/education |
| Records | www.va.gov/records |
| Health care | www.va.gov/health-care |
| Disability | www.va.gov/disability |

**Table 2:** VA.gov Navigation

To apply for benefits, select **Apply** from one of the links, or use the direct links located throughout this Participant Guide.

# Resources

## VA.GOV (continued)

### Find VA Benefits Tool

The **Find VA benefits** tool (Figure 3) can help you quickly learn which benefits you may be eligible for and how to apply.

You will be prompted to sign in using your **DS Logon**, **My HealtheVet**, or **ID.me** credentials.

- If you have a **Premium My HealtheVet** or **Premium DS Logon** account, you can use your existing account to sign in. Because you already verified your identity when you got your Premium account, you won't need to verify your identity again before doing common tasks on VA.gov, like checking your claims status or sending a secure message to your health care team.
- If you don't have an existing DS Logon, My HealtheVet, or ID.me account, you can create an **ID.me** account instantly. However, with this option, you have to verify your identity.

When you initially sign in and every time you go to the MyVA page, a pop-up window will prompt you to select the **Find VA benefits now** button. When you click the button, the **Find VA benefits** screen displays. Here, you can select the types of benefits you are interested in, save your preferences, and explore or apply for benefits.

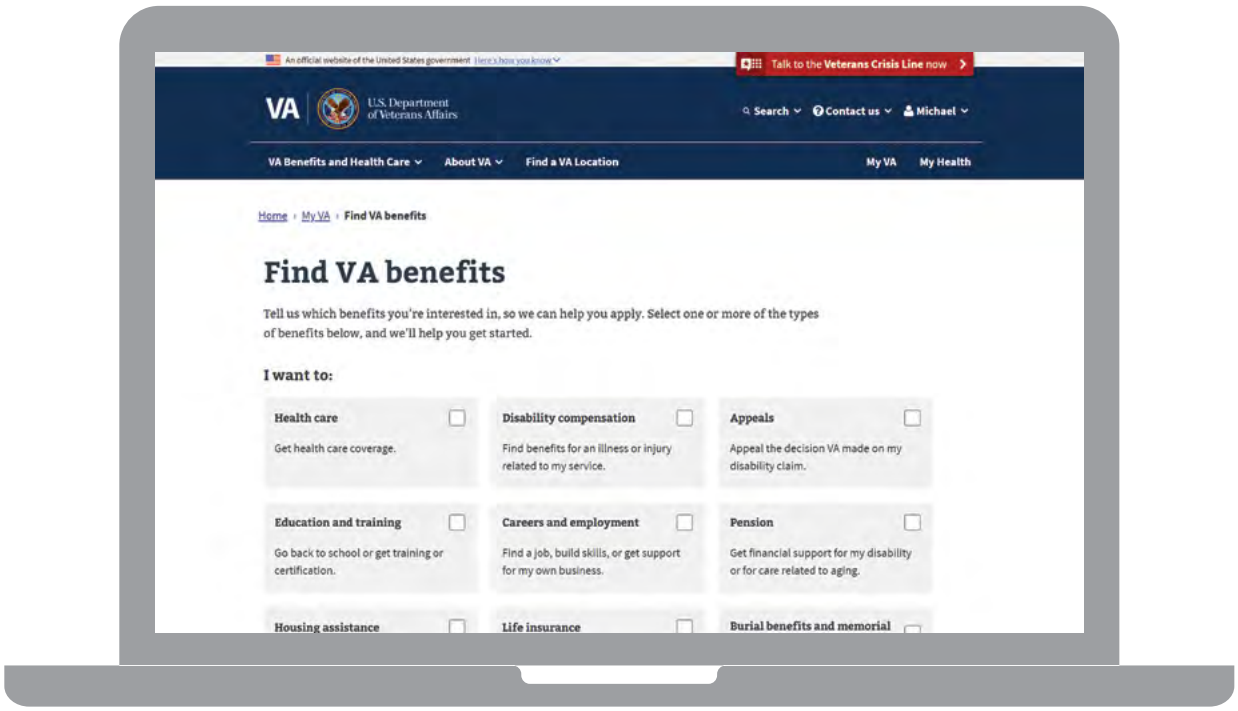



**Figure 3:** Find VA Benefits

# Activity Worksheet: Explore VA.gov

Explore the VA.gov website by following the steps below.

**Step 1:** Access the VA site on your computer or mobile device at www.va.gov. Notice the search bar and boxes at the top of the home page.

**Step 2:** Scroll down to the middle of the page. You'll find a list of categories you can access for more information (Figure 4).

**Figure 4:** VA.gov Benefits

**Step 3:** Let's start by selecting **Service member benefits**.

**Step 4:** Scroll down and note the items under **Time-sensitive VA benefits to consider when separating or retiring**.

**Step 5:** Take a minute to scan through some of the other information on this page. Like you see here, VA.gov pages provide comprehensive information in several key sections.

**Step 6:** Return to the VA.gov home page and select the **Sign in** tab in the upper right corner.

**Step 7:** Take some time to sign in to VA.gov using your **DS Logon**, **My HealtheVet**, or **ID.me** credentials. You can always create an ID.me account at VA.gov.

**Step 8:** Select the **MyVA** tab in the upper right corner.

**Step 9:** Select the **Find VA benefits** button.

**Step 10:** The **Find VA benefits** page appears. From this page, select the check boxes for the benefits you are interested in (for example—health care, education, and training).

**Step 11:** Select the **Save preferences** button in the lower left corner.

**Step 12:** From this page, you can explore more information, including how to apply for each benefit you saved as a preference. You can also explore VA's most used benefits, manage benefits or request records, view your profile, and manage your account.

# Resources

## eBENEFITS

### eBenefits is a joint DoD–VA web portal where you can research, access, and manage your VA benefits.

eBenefits provides resources, self-service capabilities, and a list of links to other sites that offer information about military and Veteran benefits.

The site uses secure credentials to allow access to your personal information, so you can use self-service tools for key tasks like:

- Access official military personnel documents
- View the status of your disability compensation claim
- Use the Benefits Explorer tool to review benefits applicable to you
- Apply for a Certificate of Eligibility (COE)
- Request a State Benefits Information Packet

### You can access eBenefits with your CAC or a DS Logon.

To register for an eBenefits account online, select the **Register** button to access the eBenefits DS Logon Account Registration Wizard. To complete the registration process, you must be listed in DEERS. If you are already registered in DEERS, you are eligible for a DS Logon, which you can create in the system. Once you have a DS Logon, it's valid for the rest of your life.

If you attempt to register as a Veteran and the system says you have no DEERS record, VA will first need to verify your military service and add you to DEERS. All VA regional offices have staff familiar with procedures for adding a Veteran to DEERS.

### eBenefits Levels of Access

There are two types of eBenefits accounts:

A **Basic account** lets you customize the site and access information you enter into eBenefits but will not allow access to your personal information in VA or DoD systems.

A **Premium account** gives you the highest level of access to all eBenefits features.

**eBenefits**

www.ebenefits.va.gov

**TIP**

- To get an eBenefits Premium account, follow the steps in the **Registration Wizard** to verify your identity.
- If you forgot your DS Logon or have other issues signing in, both VA.gov and eBenefits provide links to reset your password or get help with other issues. Follow the links at the sign-in screen for each page.

# Activity Worksheet: Explore eBenefits

Access the **eBenefits** site (Figure 5) on your computer or mobile device at www.ebenefits.va.gov.

Refer to Table 3 for guidance on what you can do in eBenefits. Be aware that on your screen, you may notice a [P] next to some of the topics. This means they require a Premium account.

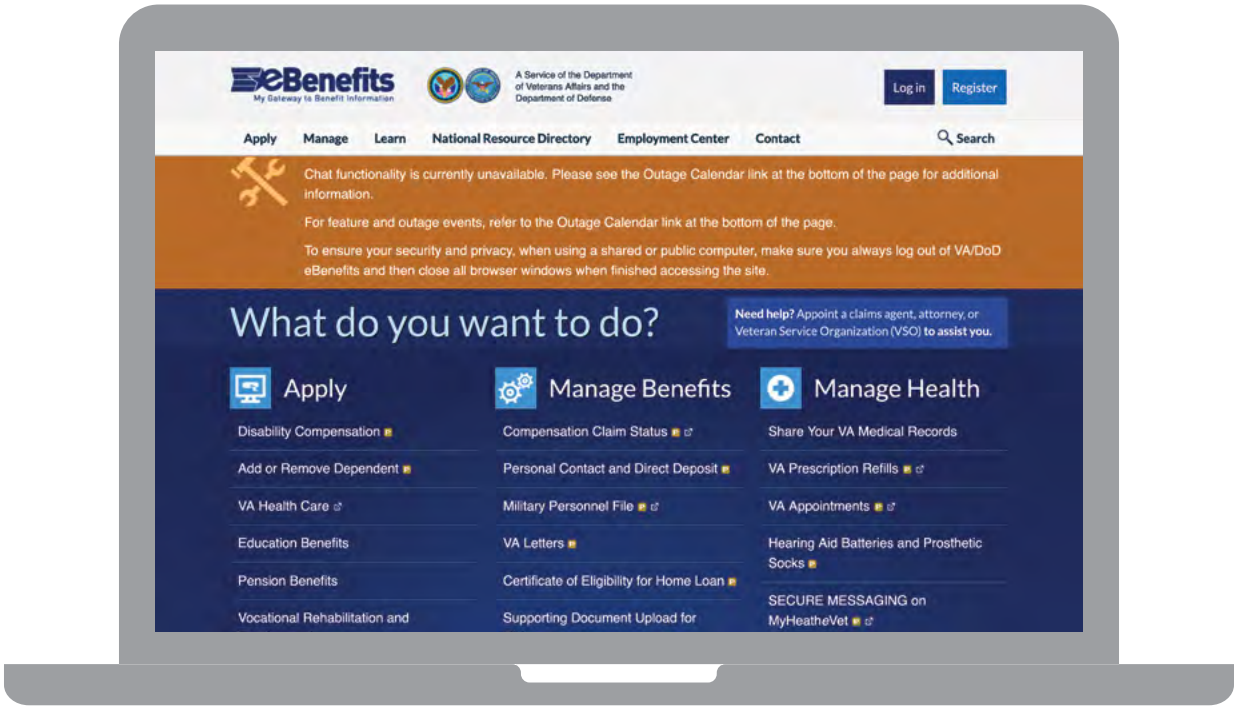



**Figure 5:** eBenefits Benefits and Health Care

| Tab | What You Can Do |
|---|---|
| **Apply** | • Apply for burial, education, VA health care, housing, Veteran Readiness and Employment program, Personalized Career Planning and Guidance program, life insurance, and pension benefits. |
| **Manage** | • Select **Status Tracking** to review your current application status if you applied for benefits, like disability compensation, health care, insurance, education, and housing.<br>• Select **VA Representative** to find a VA representative to help you with your benefit claims.<br>• Select **Documents and Records** to access VA letters and official military personnel files. You can create VA letters for a variety of purposes, including the letter necessary to claim Veterans' Preference in federal hiring.<br>• Select **Health Care** to access TRICARE online and the My HealtheVet site. |
| **Learn** | • Learn more about benefit categories and eligibility.<br>• Find out how to apply for benefits.<br>• Use the **Benefits Explorer** tool to view a personalized list of possible benefits based on your VA/DoD eBenefits profile.<br>• Request a **State Benefits Information Package** for your state. |
| **Contact** | • Find eBenefits help desk information.<br>• Submit a question to VA's Inquiry Routing and Information System.<br>• Chat online with a live agent. |

**Table 3:** eBenefits Navigation

# VA Benefits Explorer Tool

To access the Benefits Explorer tool, follow these steps:

**Step 1:** Access the eBenefits site at www.ebenefits.va.gov.

**Step 2:** Select the **Learn** tab from the top menu bar.

**Step 3:** Select the **Benefits Explorer** link.

**Step 4:** Sign into your **DS logon** account.

**Step 5:** Scroll down the **Your Profile** page to review your profile information in the left column and the list of benefits you might be eligible for in the right column.

**Step 6:** Follow the links in the **For more information** section on the right side to further research and apply for specific benefits.

Refer to Figure 6 for reference.

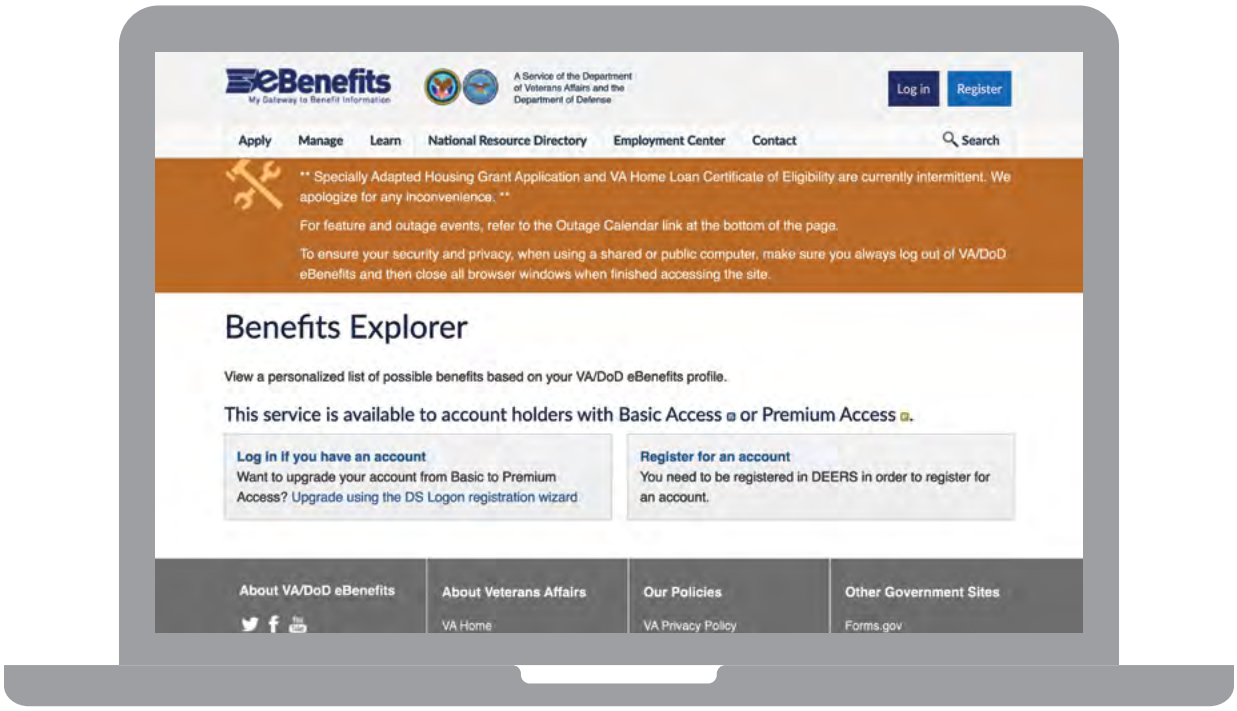



**Figure 6:** VA Benefits Explorer

Remember, these are possible benefits you may be eligible for, but you need to explore and apply for each one individually.

## Where can I learn more?

www.ebenefits.va.gov/ebenefits/about/feature?feature=benefits-explorer

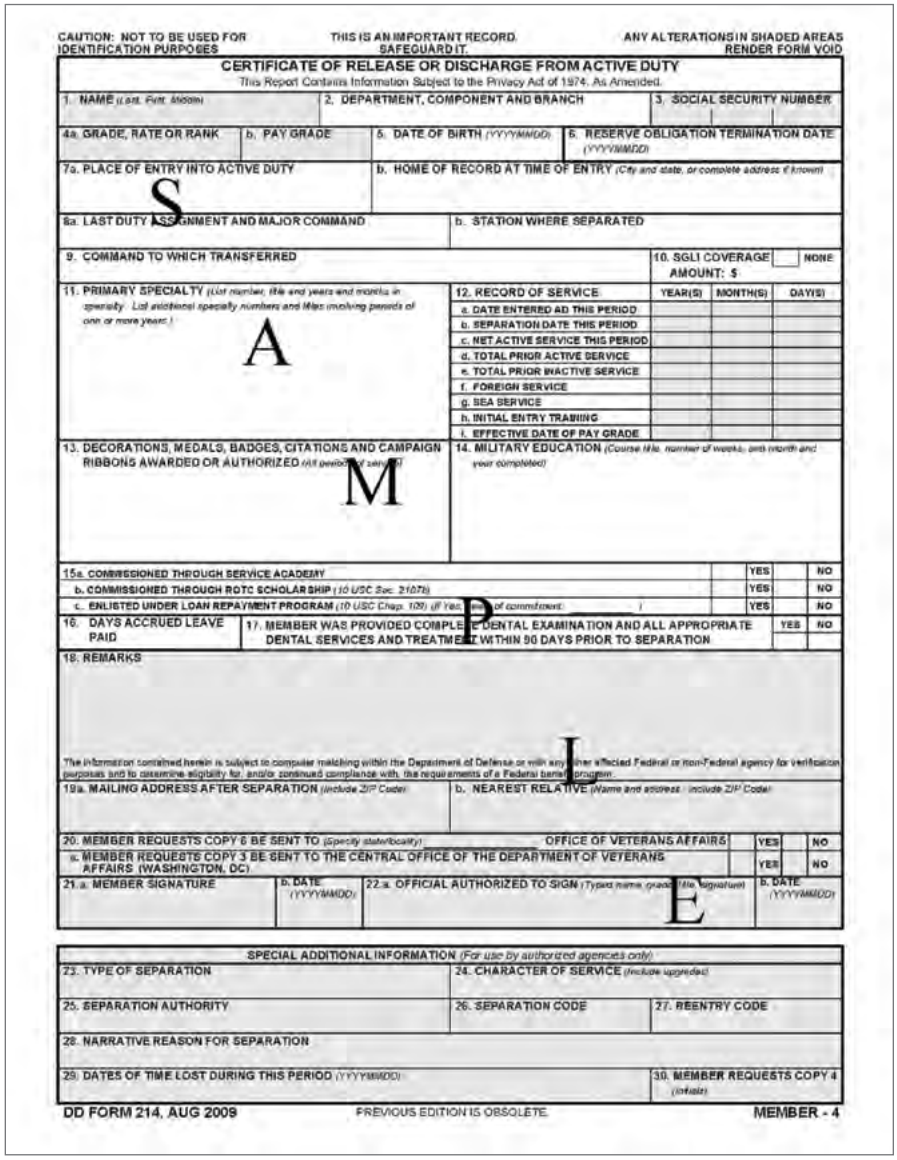
# Proof of Military Service

## SEPARATION DOCUMENTS

### Your key to most VA benefits and services is DD Form 214—Certificate of Release or Discharge from Active Duty.

This form is often referred to as DD Form 214 (Figure 7). It is proof of your military service and shows:

- The character of your discharge
- Your record of service
- Your current classification code



CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES — THIS IS AN IMPORTANT RECORD. SAFEGUARD IT. — ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

This Report Contains Information Subject to the Privacy Act of 1974, As Amended.

1. NAME (Last, First, Middle)
2. DEPARTMENT, COMPONENT AND BRANCH
3. SOCIAL SECURITY NUMBER
4a. GRADE, RATE OR RANK
b. PAY GRADE
5. DATE OF BIRTH (YYYYMMDD)
6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)
7a. PLACE OF ENTRY INTO ACTIVE DUTY
b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND
b. STATION WHERE SEPARATED
9. COMMAND TO WHICH TRANSFERRED
10. SGLI COVERAGE AMOUNT: $ NONE
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)
12. RECORD OF SERVICE — YEAR(S) / MONTH(S) / DAY(S)
a. DATE ENTERED AD THIS PERIOD
b. SEPARATION DATE THIS PERIOD
c. NET ACTIVE SERVICE THIS PERIOD
d. TOTAL PRIOR ACTIVE SERVICE
e. TOTAL PRIOR INACTIVE SERVICE
f. FOREIGN SERVICE
g. SEA SERVICE
h. INITIAL ENTRY TRAINING
i. EFFECTIVE DATE OF PAY GRADE
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)
14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)
15a. COMMISSIONED THROUGH SERVICE ACADEMY — YES / NO
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 2107b) — YES / NO
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 109) (If Yes, _____ of commitment: _____) — YES / NO
16. DAYS ACCRUED LEAVE PAID
17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION — YES / NO
18. REMARKS
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.
19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)
b. NEAREST RELATIVE (Name and address - include ZIP Code)
20. MEMBER REQUESTS COPY 6 BE SENT TO (Specify state/locality) OFFICE OF VETERANS AFFAIRS — YES / NO
a. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC) — YES / NO
21. a. MEMBER SIGNATURE
b. DATE (YYYYMMDD)
22. a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature)
b. DATE (YYYYMMDD)

SPECIAL ADDITIONAL INFORMATION (For use by authorized agencies only)

23. TYPE OF SEPARATION
24. CHARACTER OF SERVICE (Include upgrades)
25. SEPARATION AUTHORITY
26. SEPARATION CODE
27. REENTRY CODE
28. NARRATIVE REASON FOR SEPARATION
29. DATES OF TIME LOST DURING THIS PERIOD (YYYYMMDD)
30. MEMBER REQUESTS COPY 4 (Initials)

DD FORM 214, AUG 2009 — PREVIOUS EDITION IS OBSOLETE. — MEMBER - 4



**Figure 7:** Sample DD Form 214

## How can I request a copy of my DD Form 214?

1. Go to www.va.gov.
2. From the **Records** category, select the **Request your military records (DD214)** link.
3. Sign in to **milConnect** to get your **military service records**.
4. Upgrade your **DS Logon** account to **Premium**, as needed.
5. From your signed-in page, **select Correspondence/ Documentation** and select **Defense Personnel Records Information System (DPRIS)** from the drop-down menu.
6. Choose the **Personnel File** tab.
7. Select **Request My Personnel File**.
8. Fill out the form. In the **Document Index** section, check the boxes next to the document(s) you'd like to request.
9. Select the **Create and Send Request** button.

### REMEMBER…

- Keep your DD Form 214 in a **safe** and **accessible** location.
- Make sure that your next of kin or designated representatives know **how to access it**.

# Proof of Military Service

## SEPARATION DOCUMENTS (continued)

### Why is it important to validate my information?

Before you leave active duty, validate all information on your form, including important information outlined in Table 4. If this information is wrong, it can affect your access to benefits. It may be difficult to make changes after separation.

| Section | Description | Purpose |
|---|---|---|
| **Block 10** | Lists Servicemembers' Group Life Insurance (SGLI) coverage in service (coverage continues free for only 120 days after separation) | Used to determine your eligibility for life insurance after separation |
| **Block 13** | Lists all awards received during service | Used to determine your eligibility for certain programs that may have specific service requirements |
| **Block 17** | Indicates whether you received all appropriate dental services and treatment within 90 days before your separation | Used to determine your eligibility for dental care after your separation |

**Table 4:** DD Form 214 Key Information

### What happens if my information is incorrect?

- **While in service:** See your Military Personnel Organization to change any incorrect information on the form.
- **After service:** Use the Correcting Military Records section at www.archives.gov/veterans/military-service-records/correct-service-records.html.

**TIP**

Keep your Leave and Earnings Statement information, SGLI election certification, and other financial documents when you separate. You may not be able to access them once you leave service.

# Proof of Military Service

## SEPARATION DOCUMENTS (continued)

### Eligibility Documents for Members of the Reserve Components

**Army or Air National Guard members** are issued one of the following forms upon separation as proof of service:

- NGB Form 22, Report of Separation and Record of Service (Refer to Figure 8).
- NGB Form 23, Retirement Points Accounting (Refer to Figure 9).

These service members should check items listed in Table 5 for accuracy.

| Section | Description | Purpose |
|---|---|---|
| Item 10a | Provides information on service for the current period | Used to determine your eligibility for specific benefits |
| Item 24 | Indicates character of service | Used to determine your eligibility for specific benefits |

**Table 5:** NGB Form 22 and Form 23 Key Information

### KEEP IN MIND...

The reserve components do not use any single form similar to DD Form 214.

### OTHER INFORMATION

- The Air Force Reserve provides a letter on active-duty service from the Air Reserve Personnel Center (ARPC) that VA regional offices accept in lieu of DD Form 214.
- If you were discharged from the Selected Reserve, you may submit a copy of your latest annual points statement and evidence of honorable service.
- If you still serve in the Selected Reserve or the National Guard, you must include an original statement of service signed by your commander showing the length of time that you have been a member of the Selected Reserve.

**NATIONAL GUARD REPORT OF SEPARATION AND RECORD OF SERVICE**

The proponent agency is ARNG-HRH. The prescribing directive is NGR 600-200.

Report of separation and record of service in the National Guard of and as a Reserve of the

| 1. LAST NAME- FIRST NAME- MIDDLE NAME | 2. DEPARTMENT, COMPONENT AND BRANCH | 3. SOCIAL SECURITY NUMBER |
|---|---|---|
| S | | |

| 4. DATE OF ENLISTMENT | 5a. RANK | 5B. PAY GRADE | 6. DATE OF RANK | 7. DATE OF BIRTH |
|---|---|---|---|---|
| | | | | |

| 8a. STATION OR INSTALLATION AT WHICH EFFECTED | 8b. EFFECTIVE DATE |
|---|---|
| | |

| 9. COMMAND TO WHICH TRANSFERRED | 10. RECORD OF SERVICE | YEARS | MONTHS | DAYS |
|---|---|---|---|---|
| A | (a) NET SERVICE THIS PERIOD | | | |
| | (b) PRIOR RESERVE COMPONENT SERVICE | | | |
| | (c) PRIOR ACTIVE FEDERAL SERVICE | | | |
| 11. TERMINAL DATE OF RESERVE/MILITARY SERVICE OBLIGATION | (d) TOTAL SERVICE FOR PAY | | | |
| | (e) TOTAL SERVICE FOR RETIRED PAY | | | |

| 12. MILITARY EDUCATION (Course Title, number of weeks, month and year completed) | 13. PRIMARY SPECIALTY NUMBER , TITLE AND DATE AWARDED (Additional specialty numbers and titles) |
|---|---|
| M | |

| 14. HIGHEST EDUCATION LEVEL SUCCESSFULLY COMPLETED | 15. DECORATIONS, MEDALS, BADGES, COMMENDATIONS, CITATIONS AND CAMPAIGN RIBBONS AWARDED THIS PERIOD (State Awards may be included) |
|---|---|
| SECONDARY/HIGH SCHOOL YRS (Gr 1-12)<br>COLLEGE YRS | |
| 16. SERVICEMAN'S GROUP LIFE INSURANCE COVERAGE<br>☐YES ☐NO AMT | |
| 17. PERSONNEL SECURITY INVESTIGATION<br>a. TYPE b. INVESTIGATION | P |

18. REMARKS

L

| 19. MAILING ADDRESS AFTER SPERATION (Street, City, County, State, and Zip Code) | 20. SIGNATURE OF PERSON BEING SEPERATED |
|---|---|
| 21. NAME, GRADE AND TITLE OF AUTHORIZING OFFICER | 22. SIGNATURE OF OFFICER AUTHORIZED TO SIGN |

23. AUTHORITY AND REASON

E

| 24. CHARACTER OF SERVICE | 25. TYPE OF CERTIFICATE USED | 26. REENLISTMENT ELIGIBILTY |
|---|---|---|
| | | |

27. ☐REQUEST ☐DECLINE COPIES OF MY NGB FORM 22 INITIALS _____

**NGB FORM 22, 20091101** (USE PREVIOUS EDITIONS UNTIL EXHAUSTED)

**Figure 8:** Sample NGB Form 22

ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

SSG JOE VETERAN
123-45-6789
HHC, 1-117 ARMOR BN, ZZ ARNG
N ANYWHERE BLVD
MY TOWN, ZZ 12345-6789
ZZZT0-310

Date Prepared: 2012/01/09
Output Reason: Request
AYE: 05/12
BASD: 2004/12/27
Notice of Eligibility: NO
Grade Held: E05
RPED: 2036/07/04, 0 Pds.

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

| Begin Date (yyyymmdd) | End Date (yyyymmdd) | MMSI | IDT | MEM | ACCP Misc Pts | FHD | AD Pts | VS | Total Career Points | Total Pts For Ret Pay | Creditable Svc For Ret Pay |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1994/05/13 | 1994/06/26 | B1 | 0 | -- | 0 | 0 | 0 | V | --- | --- | --/--/-- |
| 1994/06/27 | 1994/08/25 | B7 | 0 | -- | 0 | 0 | 60 | V | --- | --- | --/--/-- |
| 1994/08/26 | 1995/05/12 | B1 | 36 | 15 | 0 | 0 | 0 | V | 111 | 111 | 01/00/00 |
| 1995/05/13 | 1995/06/26 | B1 | 4 | -- | 0 | 0 | 0 | V | --- | --- | --/--/-- |
| 1995/06/27 | 1995/08/14 | B7 | 0 | -- | 0 | 0 | 49 | V | --- | --- | --/--/-- |
| 1995/08/15 | 1996/05/12 | B1 | 38 | 15 | 0 | 0 | 0 | V | 106 | 106 | 01/00/00 |
| 1996/05/13 | 1996/09/30 | B1 | 14 | -- | 0 | 0 | 50 | V | --- | --- | --/--/-- |
| 1996/10/01 | 1997/05/12 | B6 | 32 | 15 | 0 | 0 | 0 | V | 111 | 111 | 01/00/00 |
| 1997/05/13 | 1997/11/03 | B6 | 20 | -- | 0 | 0 | 15 | V | --- | --- | --/--/-- |
| 1997/11/04 | 1998/05/12 | B1 | 32 | 15 | 0 | 0 | 0 | V | 82 | 82 | 01/00/00 |
| 1998/05/13 | 1999/05/12 | B1 | 64 | 15 | 0 | 0 | 71 | V | 150 | 146 | 01/00/00 |
| 1999/05/13 | 2000/05/12 | B1 | 50 | 15 | 0 | 0 | 22 | V | 87 | 87 | 01/00/00 |
| 2000/05/13 | 2001/05/12 | B1 | 44 | 15 | 16 | 0 | 25 | V | 100 | 100 | 01/00/00 |
| 2001/05/13 | 2002/05/12 | B1 | 56 | 15 | 0 | 0 | 23 | V | 94 | 94 | 01/00/00 |
| 2002/05/13 | 2003/05/12 | B1 | 39 | 15 | 0 | 0 | 16 | V | 70 | 70 | 01/00/00 |
| 2003/05/13 | 2004/05/12 | B1 | 59 | 15 | 0 | 0 | 15 | V | 89 | 89 | 01/00/00 |
| 2004/05/13 | 2004/12/05 | B1 | 43 | -- | 0 | 0 | 25 | V | --- | --- | --/--/-- |
| 2004/12/06 | 2005/05/12 | B2 | 0 | 15 | 0 | 0 | 158 | V | 241 | 241 | 01/00/00 |
| 2005/05/13 | 2006/05/12 | B2 | 0 | 15 | 0 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 2006/05/13 | 2007/05/12 | B2 | 0 | 15 | 4 | 0 | 365 | V | 384 | 365 | 01/00/00 |
| 2007/05/13 | 2007/09/30 | B2 | 0 | -- | 0 | 0 | 141 | V | --- | --- | --/--/-- |
| 2007/10/01 | 2008/05/12 | B1 | 40 | 15 | 0 | 0 | 0 | V | 196 | 196 | 01/00/00 |
| 2008/05/13 | 2008/07/09 | B1 | 8 | -- | 0 | 0 | 0 | V | --- | --- | --/--/-- |
| 2008/07/10 | 2008/10/31 | B1 | 5 | -- | 31 | 0 | 0 | V | --- | --- | --/--/-- |
| 2008/11/01 | 2009/05/12 | B4 | 0 | 15 | 0 | 0 | 193 | V | 252 | 252 | 01/00/00 |
| 2009/05/13 | 2010/05/12 | B4 | 0 | 15 | 0 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 2010/05/13 | 2011/05/12 | B4 | 0 | 15 | 0 | 0 | 365 | V | 380 | 365 | 01/00/00 |
| 2011/05/13 | -- | B4 | 0 | -- | 0 | 0 | 242 | V | --- | --- | --/--/-- |
| Grand Totals | | | | | | | 2323 | | 3213 | 3145 | 17/00/00 |

MILITARY MEMBERSHIP STATUS IDENTIFIERS

B1 -Army National Guard Unit Member
B7 -Army National Guard Unit Member on Initial Entry Training
B6 -Army National Guard ROTC/SMP
B2 -Army National Guard Mobilized Service
B4 -Army National Guard Active Duty under Title 32 USC, State Controlled

NON-CREDITABLE PERIODS OF SERVICE

From Date To Date Reason

NGB FORM 23B
28 December 2011

PAGE 1

**Figure 9:** Sample NGB Form 23

SAMPLE

# Proof of Military Service

## CHARACTER OF DISCHARGE

### Character of discharge is one of the most important items on your DD Form 214.

Generally, to receive VA benefits and services, your character of discharge or service needs to be one of the following:

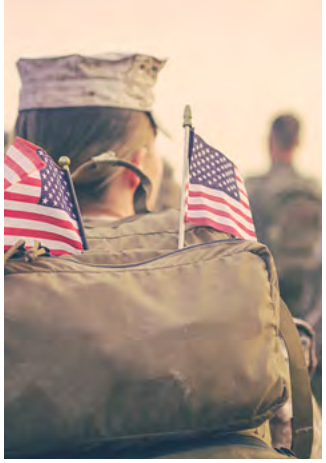
- Honorable
- General discharge (under honorable conditions)

Individuals receiving other types of General Discharge (under honorable conditions), bad conduct, dishonorable, or uncharacterized (entry-level separation) **may still qualify** for VA benefits and services depending on VA's determination.

You should **apply no matter what** and let VA determine your eligibility. Most importantly, know that we are here to help with your questions and connect you with VA resources you need.

### You can apply for a discharge upgrade at VA.gov by answering a series of questions.

Refer to www.va.gov/discharge-upgrade-instructions where you will get customized, step-by-step instructions on how to apply for a discharge upgrade or correction. If your discharge is upgraded, you'll be eligible for VA benefits you earned during your period of service.



Character of service requirements may vary by benefit.

Talk with your Benefits Advisor or contact VA to learn more.

# Proof of Military Service

## IDENTIFICATION CARDS

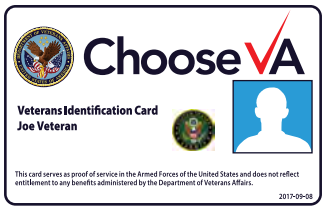
After separation, there may be times when you need to provide proof of your military service to show you are eligible for benefits or programs in your community.

While you can use your DD Form 214 as proof of service, it may not be convenient to carry it around with you.

### Wouldn't it be easier to carry an identification (ID) card for the simple things, like discounts at stores and restaurants?

There are different types of ID cards you can use as proof of your military service. You only need to have one of them handy to prove your Veteran status.

If you are retiring, you'll get a Retiree ID card from DoD. This serves as proof of your Veteran status. You don't need any other proof. If you are not a Retiree, you have some other options after separation to use as proof of service. See the options for you in Table 6.



| ID Type | Description |
|---|---|
| **Veteran Health Identification Card (VHIC)** | When you enroll in VA health care, you get a VHIC to check in to your appointments at VA medical centers. You need to be enrolled in VA health care to receive a VHIC. If you aren't signed up for VA health care, you can apply online.<br><br>**Note:** Beginning January 1, 2020, access to the commissary, exchange, and other morale, welfare, and recreation facilities was expanded to new groups. If you qualify, you need to present your VHIC to get access. To learn more, visit iris.custhelp.va.gov/app/answers/detail/a_id/428/~/commissary-and-exchange-privileges. |
| **Veteran ID Card (VIC)** | A VIC is a form of photo ID available to all Veterans, even if you are not enrolled in VA health care. To be eligible, you need to have:<br>• Served on active duty or in the reserve components, **AND**<br>• Received an honorable or general discharge (under honorable conditions)<br><br>If eligible, you can apply online. |
| **Veteran Designation on a State-Issued Driver's License or ID** | At this time, all 50 states and Puerto Rico offer a Veteran designation (an identifying mark) printed on state-issued driver's licenses or IDs. The type of Veteran designation may vary from state to state. Most states ask you to provide a copy of your discharge papers (DD Form 214 or other separation documents). Some states may require additional documents. Check with your state's Department of Motor Vehicles. |

**Table 6:** Identification Cards as Proof of Service

# Proof of Military Service

## IDENTIFICATION CARDS (continued)

### How can I get a VHIC?

**Veterans must be enrolled in the VA health care system to receive a VHIC.**
To enroll:

1. Complete **an application** for enrollment in VA health care by telephone without the need for a signed paper application. Just call 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m., **OR**
2. Apply for VA health care benefits online at www.va.gov/healthbenefits/enroll., **OR**
3. Apply **in person** at your local VA medical facility.
4. Once your enrollment is verified, you can have your **picture taken** at your local VA medical center, and a VHIC will be **mailed to you**.

### How can I get a VIC?

1. Go to www.va.gov. Be sure you are signed in to the site.
2. Select **Get Veteran ID cards** in the **Records** section.
3. Under the **Types of Veteran ID Cards**, select the + button to expand the **How do I apply for a Veteran ID Card?** section.
4. Select **Learn more about how to apply for a VIC**.
5. Follow the prompts to apply.

### KEEP IN MIND…

- In some cases, you can provide your DD Form 214 as proof of service.
- You can also access and print a Veterans Identification Proof of Service letter at by visiting www.va.gov, selecting **Disability**, and then selecting **Download VA benefit letters**.
- Various ID cards may be available depending on your situation.
- You cannot use these forms of ID to claim Veterans' Preference in federal hiring; you may need to print a VBA Veterans' Preference letter at eBenefits.

# Qualifying Service in the Reserve Components

The Active Guard Reserve (AGR) Program supports and enhances mobilization readiness of the reserve components. AGR includes both National Guard (Title 32) and Reserve (Title 10) members who serve full time.

Members of the reserve components may establish eligibility for certain VA benefits by performing full-time duty under either Title 32 or Title 10. Generally, all members of the reserve components discharged or released under conditions that are not dishonorable are eligible for some VA benefits. The length of your service, service commitment, and your duty status may determine your eligibility for specific benefits.

Refer to Table 7 for information on service types of the reserve components.

| Service Type | Description |
|---|---|
| **Active Service** | Eligibility requirements for several VA benefits include a certain length of active service. Active service in the reserve components includes:<br>• Full-time **National Guard duty (Title 32):** Duty performed for which you are entitled to receive pay from the federal government, such as responding to a national emergency or performing duties as an Active Guard Reserve member, **OR**<br>• **Active duty (Title 10):** Full-time duty in the U.S. Armed Forces—such as unit deployment during war—including travel to and from such duty, except active duty for training.<br>**Note:** A state or territory's governor may activate National Guard members for state active duty, such as in response to a natural or man-made disaster. State active duty is based on state law and does not qualify as active service for VA benefits. Unlike full-time National Guard duty, National Guard members on state active duty are paid with state funds. |
| **Traditional Service** | Traditional members may become eligible for some VA benefits by fulfilling a service commitment. |
| **Technician Service** | Military technicians are civilian employees of the Department of the Army or Department of the Air Force who must maintain membership in the reserve components to retain employment. Similar to traditional members of the reserve components, military technicians are normally in a military status 1 weekend a month and 2 weeks a year, and are eligible for some VA benefits. You may establish eligibility for additional benefits based on the length of reserve component or active service. |

**Table 7:** Service Type of the Reserve Components

## National Guard

www.nationalguard.mil

The National Guard's website provides current news, information, and resources—including National Guard websites for each state.

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# 1

# Navigating Your Journey

MODULE 1

# Navigating Your Journey

## Introduction

Upon completion of Module 1, you will be able to:

- Identify key focus areas of your transition journey.
- Identify and prioritize what is important to you.

### You're getting ready to transition and you have decisions to make.

No two transitions are the same. You have different circumstances surrounding your family, your health, your employment, and more. One thing you all have in common is that you are transitioning back to civilian life.

VA can help ease your transition by supporting you and your loved ones. This course will help you identify the key focus areas of your transition journey and prioritize what is important to you.

### Your Transition Journey

Figure 10 represents your transition journey. It covers some of the major themes in your life and your transition. Using the steps in the journey, you can start to understand the benefits and tools that can help you through these common areas of transition.

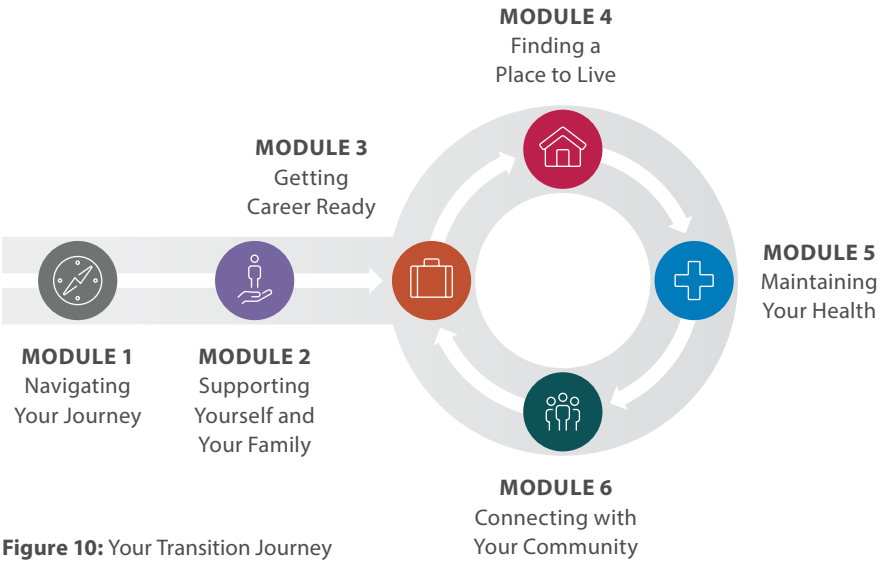


**Figure 10:** Your Transition Journey

**IN THIS MODULE…**

Your Transition Journey:

- A Road Map to Your Transition
- Establishing Personal Goals and Priorities

# Your Transition Journey

## A ROAD MAP TO YOUR TRANSITION

Figure 11 represents the topics that will be covered in the course today.

We will discuss various VA benefits, services, and tools that can help you meet your personal goals.

**Take note of when we will discuss key topics that may interest you, like disability compensation, the GI Bill, and health care benefits.**

MODULE 1

### Navigating Your Journey

- Transition journey
- Personal goals and priorities

MODULE 2

### Supporting Yourself and Your Family

- Disability compensation and related benefits
- Life insurance benefits
- Burial and memorial benefits
- Education and monetary benefits for dependents and survivors

MODULE 3

### Getting Career Ready

- Personalized Career Planning and Guidance
- Post-9/11 GI Bill
- Montgomery GI Bill
- On campus support programs
- Veteran Readiness and Employment (Chapter 31)
- Veteran Employment Services Office programs
- Additional employment resources

MODULE 4

### Finding a Place to Live

- VA facility locator tools
- VA Home Loan Guaranty program
- Homeless support services
- State and local benefits
- National Resource Directory

MODULE 5

### Maintaining Your Health

- VA health care facilities
- VA health care services
- Family support
- VA mental health care services
- VA health care tools
- VA health care access

MODULE 6

### Connecting with Your Community

- Your local network
- Veterans Service Organizations
- Military Service Organizations
- Veteran peer groups
- Community Veterans Engagement Boards
- Personal and online resources

**Figure 11:** VA Benefits and Services Course Topics

# Your Transition Journey

## ESTABLISHING PERSONAL GOALS AND PRIORITIES

As you begin your transition journey (Figure 12), a good place to start is to ask yourself:

### What do I want to do and what do I want my quality of life to be like?

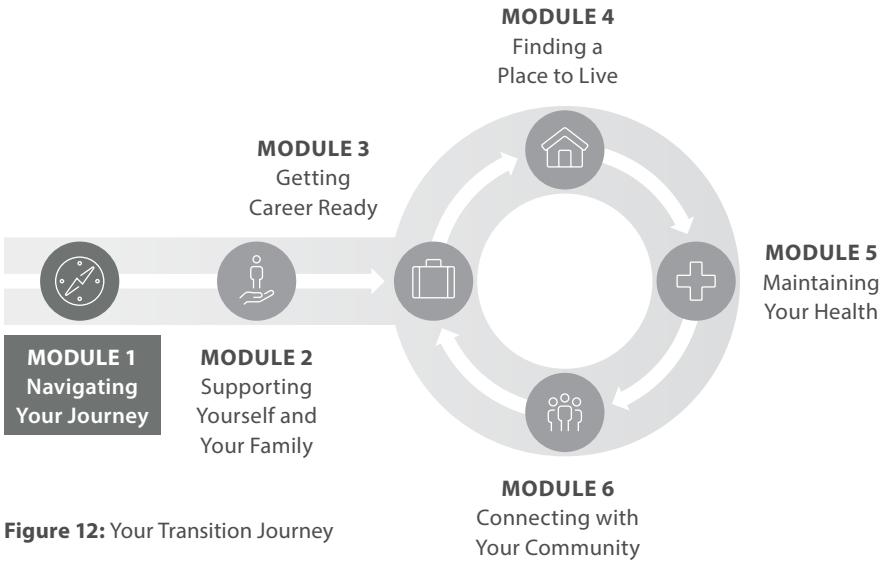


**Figure 12:** Your Transition Journey

### No matter where you are on your transition journey, VA is here for you.

Your individual goals and priorities determine how you might use VA benefits, services, and tools. Not all benefits apply to you, and you may choose not to take advantage of every benefit that is available. You need to have enough information to make informed decisions about what is best for you.

**To make these decisions, you'll need to establish and prioritize your personal goals.**

- How do you measure your **"quality of life?"** What does "quality of life" mean to you?
- Don't **plan** just for today, but **for tomorrow** as well.
- If you don't have a family now, do you see **having a family in the future?** This could change your plans and priorities for benefits you need.
- Establish a source of health care **before leaving the military**, even if you don't plan to use it right away or think you may only need primary care or basic services. This is key for all new Veterans, regardless of their disability status or current health care needs.

### How can I use what I learn today?

- This course is meant to be a discussion that will help you understand how VA benefits and services might apply to your life.
- Take what you learn today to discover how you can get the most out of your VA benefits during your transition and beyond.

# Activity Worksheet: Your Personal Checklist

Throughout this course, you'll build a customized checklist of how you can take advantage of VA benefits, services, and tools that can help you build the kind of life you want.

We've given you a basic list to start with in Appendix B. It contains actions you need to take related to every benefit discussed in this course.

**You can personalize this list.** Cross out the things that don't apply to you or use blank spaces to add more items. After class, this becomes your to-do list and you can check off items as you complete them.

Be sure to note the deadlines and important time frames to complete each action. You will revisit this checklist at the end of each module during the course.

Start now by looking at the General Items section (Section 1) of the checklist.

---

## Can I use this checklist after this course?

Absolutely! Here are some of the things you can do:

- Take time to think through the checklist and make changes, as appropriate.
- Discuss it in One-On-One Assistance sessions with your Benefits Advisor.
- Discuss with your family members, if applicable.
- Check the boxes when you complete each item.

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# 2

# Supporting Yourself and Your Family

MODULE 2

# Supporting Yourself and Your Family

## Introduction

Upon completion of Module 2, you will be able to:

- Describe VA disability compensation and how to apply.
- Identify benefits available to support your loved ones.

You are preparing to leave the military and enter the civilian world. You are probably still figuring out how this change will affect you and how you can best use the skills you obtained during service to address any opportunities or challenges in civilian life.

At this stage of your journey (Figure 13), the first thing you may be asking yourself is:

### How am I going to support myself and my family?

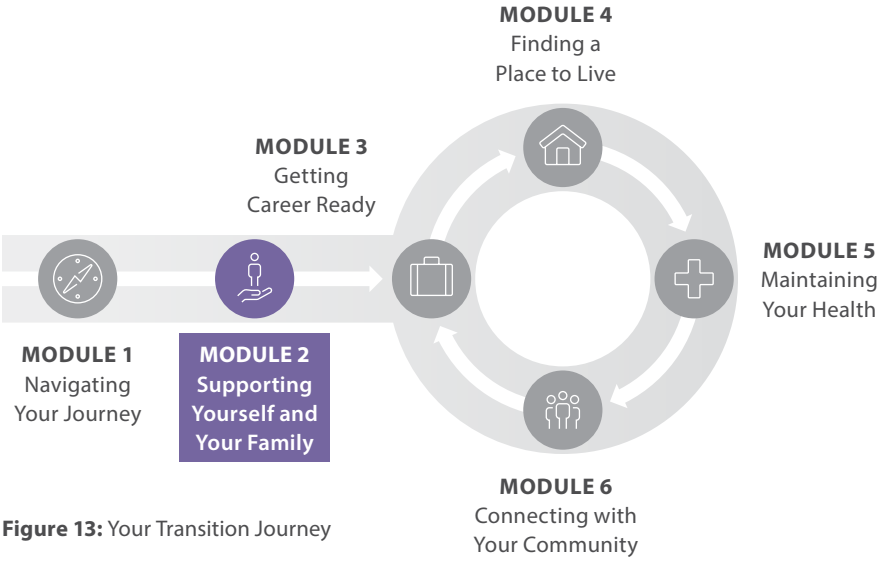



**Figure 13:** Your Transition Journey

### Where can I learn more?

- For any questions related to your benefits, visit: www.va.gov/service-member-benefits.
- For any questions related to VA benefits for spouses, dependents, survivors, and family caregivers, visit: www.va.gov/family-member-benefits.

### IN THIS MODULE…

#### Monetary Benefits:

- Disability Compensation and Retired Pay or Separation Pay

#### Support for Your Loved Ones:

- Life Insurance Benefits
- Burial and Memorial Benefits
- Fry Scholarship
- Survivors' and Dependents' Educational Assistance
- Dependency and Indemnity Compensation
- Survivors Pension

### KEEP IN MIND…

The National Guard website is a great resource that offers helpful information and programs for you and your family.

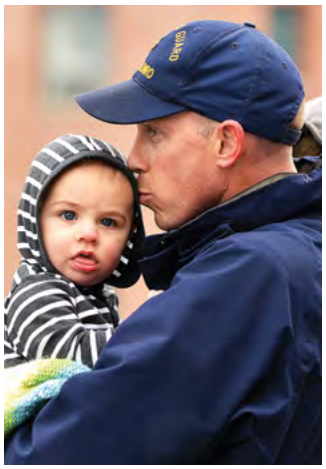
Visit www.nationalguard.mil and explore the National Guard family programs or check out the website(s) for your state, if you are a National Guard member.

# What Are Your Needs?

## BENEFITS FOR YOU AND YOUR LOVED ONES

### Who are you planning to support?

- Yourself
- Your spouse, domestic partner, or significant other
- Your child(ren) or dependents
- Your parent(s)
- Extended family member(s)



### VA has benefits, services, and tools to help meet your family's needs.

"Family" means different things to different people. Think about who you plan to support and what your personal goals are for transition and beyond. Your plans are unique to your situation.

Through your service to our country, you may be eligible for:

**Monetary and support benefits** to help you, including:

- Disability compensation
- Related disability benefits
- Dual compensation benefits

**Benefits to support your loved ones**, including:

- Life insurance
- Burial and memorial benefits
- Education and monetary benefits for dependents and survivors

# Service-Connected Disabilities

## ESTABLISHING SERVICE CONNECTION

### If you are injured or ill because of your service, you may be eligible for monetary and support benefits.

VA may determine that you are disabled by an injury or illness that happened because of or was worsened by your active military service. These disabilities are considered service connected.

- If VA determines you have a service-connected disability, you might be eligible for monthly disability compensation.
- In some situations, you might also be eligible for special allowances for clothing or automobiles.
- VA housing grants may be able to help you adapt a home to meet your needs.
- VA even has life insurance programs for those with service-connected disabilities.

### How does VA determine if I have a service-connected disability?

To award a VA disability rating for service connection, the evidence submitted with your claim must show a current disability (physical or mental), which incurred in service or was caused or aggravated by service.

**TIP** Acute conditions that come and go and leave no lasting effects—such as colds or mild injuries that heal completely—do not qualify as service-connected disabilities.

Based on the evidence provided, VA rates your service-connected disability from 0% to 100%, in 10% increments.

### A VA disability rating, even at 0%, can unlock many benefits and services for you.

You may be entitled to compensation, free health care, and more, even with a VA disability rating of 0%.

### Where can I learn more?

www.va.gov/disability

## Types of Service Connection

**Direct:**

A condition resulting from an in-service injury, illness, disease, or incident, with no evidence of a pre-service condition

**Aggravated:**

A pre-existing condition that became worse in service

**Presumptive:**

A condition assumed to be connected to military service if it develops or worsens within a specific period of time after service

**Secondary:**

A new condition caused by a previously established service-connected condition

**IF YOU HAVE ANY QUESTIONS, CALL:**

VA BENEFITS HOTLINE
**1-800-827-1000**

# Service-Connected Disabilities

## DISABILITY COMPENSATION

### What is disability compensation?

Disability compensation is tax-free and paid to Veterans with service-connected disabilities rated at 10% or higher.

Compensation is paid monthly; the amount varies with your degree of disability.

### If you have a combined evaluation of 30% or more, you may be eligible for an additional allowance for your dependents.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | |

To be eligible for disability compensation, you must:

- Have served in the uniformed services on active duty, active duty for training, or inactive-duty training, **AND**
- Be discharged under other than dishonorable conditions, **AND**
- Be at least 10% disabled by an injury or disease that was incurred in or aggravated during active duty, active duty for training, or inactive-duty training

As it relates to members of the **reserve components**:

- Eligibility for disability compensation requires that a disability result from an injury or disease incurred or aggravated in the line of duty during active duty or active duty for training.
- For inactive-duty training, the disability must result from injury, heart attack, or stroke. Other benefit programs require a specified number of days of active service.

### Where can I learn more?

www.va.gov/disability/eligibility

### How do I apply?

**ONLINE**

1. Visit www.va.gov.
2. Under the **Disability** category, select the **File a claim for compensation** link.
3. Scroll down the page and select **Let's get started**.

**IN PERSON**

You can submit a pre-discharge disability claim at your VA regional office or intake sites available at several military installations.

Select the **Locations** tab at VA.gov to find an intake site near you.

**BY MAIL**

Mail VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits, to:

Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

# Service-Connected Disabilities

## FILING DISABILITY CLAIMS

### Applying for a disability rating is called "filing a claim."

The following people can file a disability claim:

- Veterans
- Service members preparing to separate from the military
- Survivors or family members seeking benefits owed to a Veteran on a pending claim
- Veterans Service Organizations (VSOs) on behalf of Veterans or service members

### When can I apply for disability compensation?

There is no time limit to file a claim. You can file a disability claim as early as 180 days before you separate.

VA encourages you to apply within 1 year from your date of separation, which determines the effective date of your claim. Review Table 8 for more information.

| If you apply… | Your claim is effective… |
|---|---|
| **Within 1 year of separation** | The day after your separation |
| **More than 1 year after separation** | The day VA receives the claim |

**Table 8:** Disability Claim Effective Dates

### How does VA process my claim?

There is an eight-step process that your claim will go through.

The timeline associated with the process depends on the complexity of your claim and evidence needed to support it. To help minimize processing time, submit as much evidence as possible with your claim.

### The Disability Claims Process

**Step 1:**

VA receives the claim.

**Step 2:**

VA assigns the claim to a Veterans Service Representative (VSR).

**Step 3:**

VSR gathers required evidence.

**Step 4:**

VSR reviews all evidence.

**Step 5:**

VSR recommends and prepares a decision.

**Step 6:**

VA reviews VSR's recommendation.

**Step 7:**

VA prepares claim packet for mailing.

**Step 8:**

VA sends a decision packet.

# Service-Connected Disabilities

## FILING DISABILITY CLAIMS (continued)

### How can I expedite my claim?

Depending on when you apply, you may be able to use different programs to expedite the processing of your claim (Table 9). Review the timeline in Figure 14 regarding filing timelines and claim effective dates.

**TIP** Remember: you have a network to help you file your claim, including VA regional office staff and VSO representatives.

| | |
|---|---|
| **Benefits Delivery at Discharge**<br><br>180 to 90 days before separation | The **Benefits Delivery at Discharge (BDD)** program accepts disability claims before separation. This allows VA to administer the necessary health exam and gather evidence in time to provide an expedited decision as early as the day after your discharge. You'll need to:<br>• Submit your BDD claims between 180 and 90 days before separation.<br>• Be available for 45 days from the date you submit your BDD claim to attend the required medical exam(s).<br>• Include copies of your service treatment records for your current period of service.<br><br>**Note:** This program is not available in all foreign countries. Contact the VA BDD office at Landstuhl, Germany or Camp Humphreys, Korea to determine if your exams can be completed by a foreign exam provider. |
| **Fully Developed Claims**<br><br>From 90 days before separation and at any time after separation | You can also get a faster decision by submitting a **Fully Developed Claim (FDC)**. You'll need to:<br>• Include all the evidence you have in your possession or that you can easily get.<br>• Confirm that there are no more records VA needs to make a claim decision.<br>• Go to a VA medical exam, if required. |
| **Traditional Claim**<br><br>Any time after separation | If your claim is not eligible for either of the above programs, VA will process it as a traditional claim, following the eight-step process outlined on the previous page. Traditional claims are not given priority processing. |

**Table 9:** Ways to Expedite Your Disability Claim

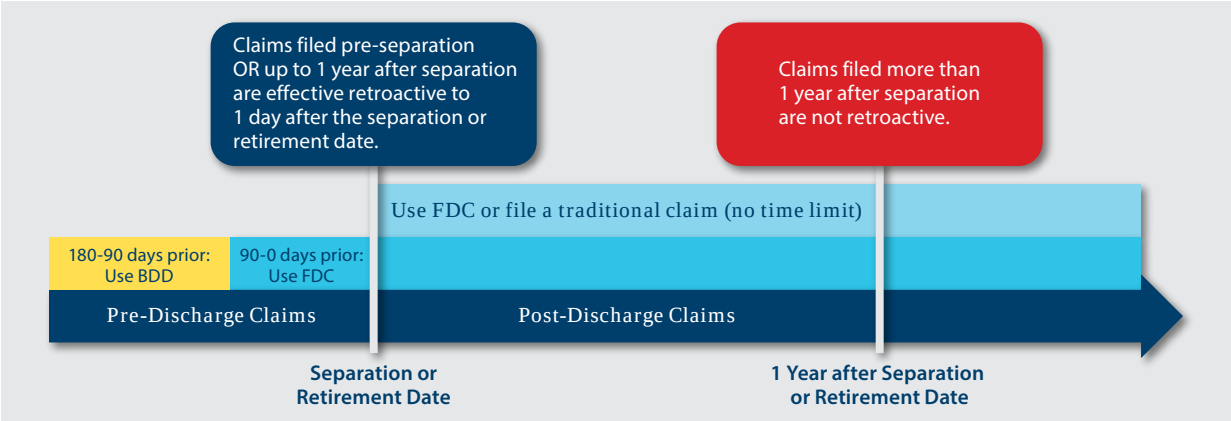



**Figure 14:** Disability Claim Time Frames

# Service-Connected Disabilities

## SEPARATION HEALTH EXAM

### Do I need a physical exam?

DoD requires every service member to have a physical before separation, typically the Separation History and Physical Exam (SHPE).

If you're applying for disability compensation, you must undergo a specific type of exam, VA's Separation Health Assessment (SHA).

Review Table 10 for more information.

| If you… | Then… |
|---|---|
| **File a disability claim less than 90 days before separation, OR**<br>**You don't file a disability claim at all** | You'll receive DoD's **Separation and Physical Health Examination**. |
| **File a Benefits Delivery at Discharge pre-discharge claim between 180-90 days before separation, AND**<br>**You request your exam at least 90 days before separation** | You'll receive VA's **Separation Health Assessment**. |

**Table 10:** Comparison of DoD and VA Separation Health Exams

### Integrated Disability Evaluation System (IDES)

Active-duty service members who stay in service despite their injury can obtain a VA disability rating through IDES without filing a claim.

DoD and VA use IDES to determine a service member's fitness for duty. If DoD finds the service member medically unfit for duty, IDES gives them a proposed VA disability rating before they leave the service. The proposed rating informs the service member of their approximate amount of VA compensation and benefits.

### Where can I learn more?

www.benefits.va.gov/predischarge/disability-exams.asp

**TIP**

Apply for disability compensation between 180-90 days before separation under the BDD program.

Applying early allows you to schedule a VA SHA before your discharge, which will also satisfy DoD's requirement for a separation physical.

PRINT

# Activity Worksheet: Filing Disability Claims

Review the scenarios below. Based on what you've learned about disability compensation programs, answer these questions for each scenario:

1. **What type of service connection does each person have?**
2. **What is the best method to file their claim and get an expedited decision?**
3. **When will their claim be effective?**

| Scenario | Type of Service Connection (select only one) | Best Way to File (select only one) | Claim Effective Date (select only one) |
|---|---|---|---|
| Solomon Clark is a young enlisted Marine. In combat, he fell and badly injured his face. This resulted in severe dental trauma that may require prolonged follow-up care.<br><br>Solomon is separating in 2 months. | ☐ Direct<br>☐ Aggravated<br>☐ Presumptive<br>☐ Secondary | ☐ BDD claim<br>☐ FDC claim<br>☐ Traditional claim | ☐ Day following separation<br>☐ Date VA received the claim |
| Kathlyn Park is an enlisted Airman. She had a pre-existing back injury from high school sports, but it never affected her mobility. During active duty, she often carried heavy packs and equipment, which worsened her injury. Eventually, Kathlyn underwent surgery and rehabilitation.<br><br>Kathlyn is separating in 6 months. | ☐ Direct<br>☐ Aggravated<br>☐ Presumptive<br>☐ Secondary | ☐ BDD claim<br>☐ FDC claim<br>☐ Traditional claim | ☐ Day following separation<br>☐ Date VA received the claim |
| Johnnie McDonald served 20 years in the Navy. For part of his military career, he worked with asbestos. He was diagnosed with asbestos-related symptoms and has had no other exposure to asbestos since separation from service.<br><br>Johnnie retired 2 years ago. | ☐ Direct<br>☐ Aggravated<br>☐ Presumptive<br>☐ Secondary | ☐ BDD claim<br>☐ FDC claim<br>☐ Traditional claim | ☐ Day following separation<br>☐ Date VA received the claim |
| Andrew Chang is a National Guard officer. During service, he was diagnosed with bilateral flat feet and received a VA disability rating for direct service connection for this condition.<br><br>Years later, he began to suffer knee pain. He had never experienced pain or limitations of his knees before service. His doctor discovered that his flat feet altered his walk, which caused his knee problem.<br><br>Andrew separated from active duty 15 years ago. | ☐ Direct<br>☐ Aggravated<br>☐ Presumptive<br>☐ Secondary | ☐ BDD claim<br>☐ FDC claim<br>☐ Traditional claim | ☐ Day following separation<br>☐ Date VA received the claim |

# Service-Connected Disabilities

## DISABILITY COMPENSATION AND RETIRED PAY OR SEPARATION PAY

Dual compensation refers to situations where you may be receiving two types of pay. For example, you may be eligible to receive:

- Both disability compensation and retired pay, **OR**
- Both disability compensation and separation pay

### Can I get VA disability compensation in addition to my retired pay?

Your VA disability compensation may be offset if you receive retired pay, disability severance pay, or separation incentive pay, unless you waive a portion of your pay.

Congress created two programs to recover some or all retired pay that military Retirees must waive if they receive VA disability compensation (Table 11).

| | |
|---|---|
| **Combat Related Special Compensation (CRSC)** | CRSC is a program for military Retirees with combat-related disabilities. It is a monthly tax-free entitlement paid along with any retired pay you may already be receiving.<br>**Am I eligible for CRSC?**<br>To be eligible, you must:<br>• Be eligible for military retired pay<br>• Have a disability that your military service branch has deemed combat-related and VA has deemed service connected<br>• Have your military retired pay offset by VA compensation<br>Combat-related injuries and diseases may be the direct result of armed conflict, hazardous duty, duty under conditions simulating war, or an instrumentality of war. For more information refer to: www.dfas.mil/retiredmilitary/disability/crsc.html. |
| **Concurrent Retirement and Disability Pay (CRDP)** | CRDP restores retired pay for military Retirees with service-connected disabilities who waive retired pay to receive VA disability compensation. Veterans do not need to apply. If qualified, they will be enrolled automatically.<br>**Am I eligible for CRDP?**<br>To be eligible, you must be:<br>• Retired based on length of service, or a Reserve Retiree with 20 qualifying years of service and of retirement age<br>• Eligible for retired pay that is offset by VA payments<br>VA and DoD coordinate payment. If a Veteran receives retired pay based on a disability, CRDP is subject to an offset in the amount by which disability retired pay exceeds retired pay based on length of service. For more information, refer to: www.dfas.mil/retiredmilitary/disability/crdp.html. |

**Table 11:** Dual Compensation Programs

### Why is my compensation offset?

In general, you **can't receive both VA disability compensation and military retired pay** unless you waive the amount of retired pay equal to the amount of disability compensation.

Most Retirees opt to do this because **VA disability compensation is tax-free income,** but **military retired pay is taxed** by the federal government and by most states.

### Separation Pay

If you received an **early separation package** and would like to receive disability compensation, the law requires you to **repay** the early separation package. This repayment is usually done through a withholding of all or a portion of any VA disability compensation benefits. VA's recoupment rates are based on information provided by your specific branch of service. For more information, refer to VA.gov or ask your Benefits Advisor.

# Life Insurance Benefits

## OVERVIEW

### We care about the legacy you leave behind for your loved ones.

Although it may seem far off, it's important to think about how you will prepare for your family's financial well-being after you're gone.

Financial concerns and logistics can be hard for your loved ones to handle while grieving.

### VA life insurance is one way to provide peace of mind for your family.

Life insurance can offer financial security and support to you, your spouse, and your dependents. VA life insurance programs offer some advantages over traditional life insurance policies. For example:

- **VA has life insurance programs that don't require you to prove good health.** This is especially important if you have service-related conditions that might affect your eligibility for a private life insurance plan.
- **You can take your VA life insurance with you wherever you work or live.** You don't lose coverage when you change jobs or move to a new state.
- **VA even has life insurance programs for those with service-connected disabilities or who experienced traumatic injuries during their service.** These individuals might otherwise be uninsurable under a traditional plan.

**IF YOU HAVE ANY QUESTIONS, CALL:**

SERVICEMEMBERS' GROUP LIFE INSURANCE (SGLI)/VETERANS' GROUP LIFE INSURANCE (VGLI) CALL CENTER
**1-800-419-1473**

ALL OTHERS
**1-800-669-8477**

# Life Insurance Benefits

## OVERVIEW (continued)

VA offers several types of life insurance benefits for your specific situation. Consider your options early—there are strict deadlines you don't want to miss. You can find information about all types of VA life insurance programs using the interactive **Overview of VA Insurance Benefits** at www.va.gov/life-insurance.

You can also use the insurance needs calculator by visiting www.benefits.va.gov/insurance/introcalc.asp. The calculator asks for information to determine your current assets, the income your survivors will need, and your financial obligations. By subtracting your total assets from your total financial obligations and income needed, the calculator arrives at the amount of life insurance you need.

SGLI is the benefit that provided your life insurance while you were in the military.

Some service members may also have FSGLI coverage for their spouses and dependents.

**Coverage under both SGLI and FSGLI will end 120 days after you separate or retire from service.** You can convert your SGLI and FSGLI to permanent plans without providing proof of good health; you can also convert your SGLI coverage to the Veterans' Group Life Insurance (VGLI). Only active-duty service members can convert to VGLI coverage. Family members can convert to coverage with a participating commercial provider.

Review Figure 15 for more details on key timelines for converting your coverage.

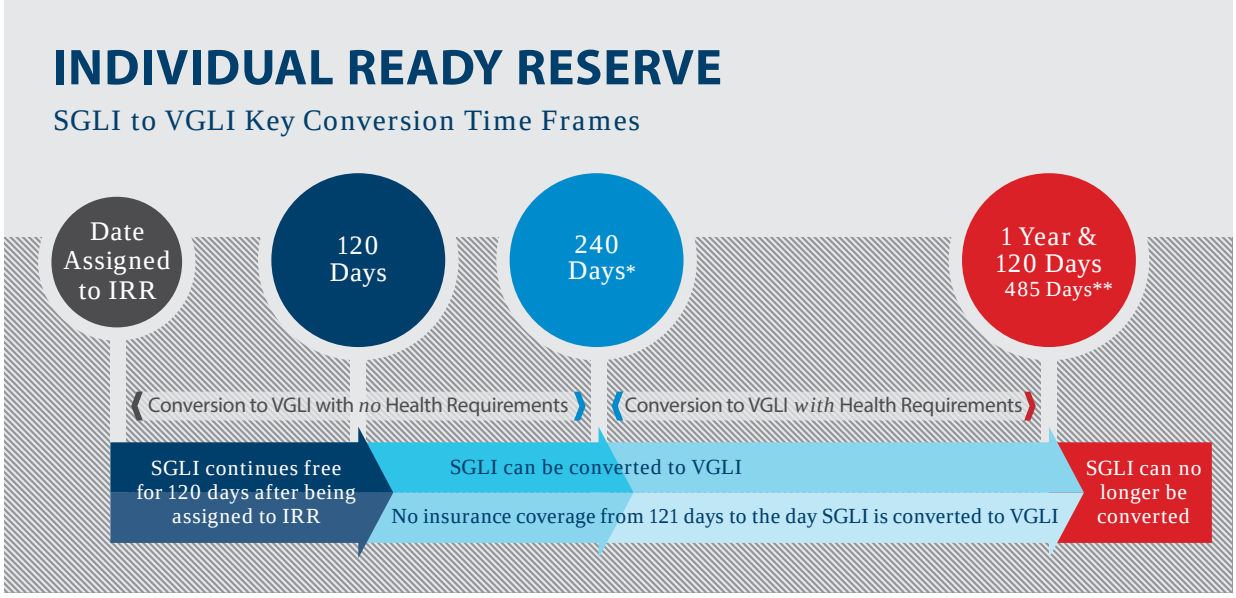



**Figure 15:** SGLI to VGLI Key Conversion Time Frames

## You can convert your SGLI and FSGLI coverage within the required deadlines with no break in coverage.

- You must convert SGLI coverage to VGLI or a participating private plan.
- You must convert FSGLI to a participating private plan. VGLI coverage is not available to spouses or dependents.

* *See Figure 15: VGLI applications received from June 11, 2020, to June 11, 2021, will allow service members 330 days from their separation to apply, without proof of good health, for VGLI coverage.*

** *See Figure 15: VGLI applications received from June 11, 2020, to June 11, 2021, will allow service members 1 year and 210 days, or 575 days total, from separation to apply, with proof of good health, for VGLI coverage.*

# Life Insurance Benefits

## SERVICEMEMBERS' GROUP LIFE INSURANCE

### What is Servicemembers' Group Life Insurance?

Servicemembers' Group Life Insurance (SGLI) is low-cost term life insurance coverage for members of the uniformed services.

Part-time coverage is available for eligible members of the reserve components who do not qualify for full-time coverage.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓* | |

* *SGLI will continue for 120 days after you separate at no charge. After 120 days, your coverage ends.*

You are eligible for SGLI coverage if you are:

- Serving on active duty
- A member of the Ready Reserve or National Guard scheduled to perform at least 12 periods of inactive training per year
- A commissioned member of the National Oceanic and Atmospheric Administration or the U.S. Public Health Service
- A Cadet or Midshipman at one of the four service academies
- A member of the Reserve Officer Training Corps engaged in authorized training and practice cruises (part-time coverage)
- A service member who volunteers for a mobilization category in the Individual Ready Reserve (IRR)

Service members with full-time SGLI coverage are eligible for VGLI upon:

- Separation from service
- Assignment to the IRR of a branch of service or to the Inactive National Guard
  - This includes members of the U.S. Public Health Service Inactive Reserve Corps
- Placement on the Temporary Disability Retirement List

### There is no need to apply.

Eligible service members are **automatically enrolled** in SGLI coverage.

### Can I change my coverage while in service?

You can increase, decrease, cancel, and restore coverage as well as change your beneficiary designations through the **SGLI Online Enrollment System (SOES)**, www.dmdc.osd.mil/milconnect.

Find more information at www.benefits.va.gov/insurance/soes.asp.

# Life Insurance Benefits

## SERVICEMEMBERS' GROUP LIFE INSURANCE (continued)

Eligibility as it relates to members of the **reserve components** covers specific parameters, such as:

- Members of the reserve components may elect in writing to be covered for a lesser amount or choose no coverage.
- Members of the reserve components who have been assigned to a unit and scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes are also covered 365 days of the year and for 120 days following separation or release from duty.
- Members of the reserve components who do not qualify for the full-time coverage described above may receive part-time coverage.
  - Part-time coverage generally applies to members of the reserve components who drill only a few days a year.
  - You are covered only while on active duty or on active duty for training or traveling to and from such duty.
  - Members covered part time do not receive 120 days of free coverage after separation unless they incur or aggravate a disability during a period of duty.
- Members of the reserve components who volunteer for a mobilization category in the IRR.

## Where can I learn more?

www.va.gov/life-insurance/options-eligibility/sgli

# Life Insurance Benefits

## FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE

### What is Family Servicemembers' Group Life Insurance?

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of service members insured under the SGLI program. FSGLI is not available to those insured under VGLI.

**Your spouse may be automatically covered, if eligible.** If you are covered under full-time SGLI and your spouse is not automatically covered, you may apply for spouse coverage. Contact your unit's personnel officer.

### Is my family eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | | ✓ |

FSGLI is available to spouses and dependent children of the following:

- Active-duty service members covered by full-time SGLI
- Members of the National Guard or Ready Reserve of a uniformed service covered by full-time SGLI

If you are covered under SGLI, you are eligible to insure your spouse under FSGLI, regardless of whether your spouse is an active-duty service member, a retired Veteran, or a civilian.

FSGLI coverage ends 120 days after separation.

- Spouses may convert their coverage to an individual policy with a participating private insurer at standard premium rates within 120 days from the service member's date of separation without any health review. This is a valuable benefit if your spouse has health conditions that may make it difficult to obtain insurance.
- Spouses can also convert to an individual policy within 120 days of a divorce, death, or termination of coverage.
- Dependent child coverage cannot be converted and is not available after the 120-day free period from separation.

Find the list of participating insurance companies at: www.benefits.va.gov/insurance/forms/SGL_133_ed2019-07.pdf.

Eligibility as it relates to members of the **reserve components**:

- You must have full-time SGLI coverage and may elect additional coverage for spouses and dependent children.

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/fsgli

### More about FSGLI coverage:

FSGLI provides coverage for spouses in increments of $10,000 up to a maximum of $100,000, not to exceed the amount of your SGLI coverage.

Coverage for spouses includes age-based premiums. Dependent children have automatic $10,000 coverage at no cost.

### Can I change my coverage in service?

You can increase, decrease, cancel, and restore spousal coverage through the SOES at www.dmdc.osd.mil/milconnect.

### SGLI Online Enrollment System

Coast Guard and National Oceanic and Atmospheric Administration members can use SOES to manage SGLI coverage.

All service members should look for information from their service about when to access SOES to confirm and certify their SGLI elections. Find more information at www.benefits.va.gov/insurance/soes.asp.

# Life Insurance Benefits

## VETERANS' GROUP LIFE INSURANCE

### What is Veterans' Group Life Insurance?

Veterans' Group Life Insurance (VGLI) allows a service member who separated from service to convert SGLI coverage to renewable term life insurance protection.

You have 1 year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days* of your date of separation and pay the first premium, you will not be required to prove good health.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | |

You are eligible to apply for VGLI if you had SGLI and are within 1 year and 120 days of the following events:

- Release from active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days
- Separation, retirement, or release from assignment from the Ready Reserve or National Guard
- Assignment to the IRR of a branch of service or to the Inactive National Guard
  - This includes members of the U.S. Public Health Service Inactive Reserve Corps
- Placement on the Temporary Disability Retirement List

You are also eligible to apply for VGLI if you had part-time SGLI and, while performing duty, suffered an injury or disability that rendered you uninsurable at standard premium rates. This includes travel directly to and from duty.

The following members of the **reserve components** are eligible:

- Members of the reserve components with part-time SGLI coverage who, during a period of active duty or a period of inactive duty for less than 31 days, experienced a disability or worsened a pre-existing disability that makes them uninsurable at standard premium rates
- Service members separating, retiring, or being released from assignment from the Ready Reserve or a National Guard member who was covered by SGLI, **OR**
- Members of the reserve components covered by part-time SGLI who incurred or aggravated a disability while performing inactive duty or traveling to or from duty, **OR**
- Members of the Individual Ready Reserve or Inactive National Guard

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/vgli

* *VGLI applications received from June 11, 2020, to June 11, 2021, will allow service members 330 days from their separation to apply, without proof of good health, for VGLI coverage.*

### How do I apply?

**ONLINE**

1. Visit www.va.gov.
2. Select **Life insurance**.
3. Select **About VA insurance options and eligibility**.
4. Then select **VGLI**.

**OR**

Visit giosgli.prudential.com.

**BY MAIL**

Mail VA Form SGLV-8714, Application for Veterans' Group Life Insurance, to the Office of Servicemembers' Group Life Insurance as listed on the form.

**BY FAX**

Fax VA Form SGLV-8714, Application for Veterans' Group Life Insurance, to the number listed on the form.

# Life Insurance Benefits

## SGLI TRAUMATIC INJURY PROTECTION

### What is SGLI Traumatic Injury Protection?

SGLI Traumatic Injury Protection (TSGLI) provides automatic traumatic injury coverage to all service members covered under the SGLI program. It provides short-term financial assistance to severely injured service members and Veterans to help them in their recovery.

TSGLI is not only for combat injuries. It provides insurance coverage for injuries incurred on or off duty. TSGLI payments range from $25,000 to $100,000 based on the qualifying loss suffered.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | | |

The service member's branch of service determines eligibility. If you are insured under full-time SGLI, you are automatically covered by TSGLI.

TSGLI coverage applies to:

- Active-duty service members
- Members of the reserve components
- Individuals assigned to funeral honors duty or 1-day muster duty

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

- Be insured by SGLI when you experience a traumatic injury
- Incur a qualifying loss as a direct result of a traumatic injury
- Have suffered the traumatic injury before midnight of the day that you separate from the uniformed services
- Suffer a scheduled loss within 2 years (730 days) of the traumatic injury
- Survive for a period of not less than 7 full days from the date of the traumatic injury

Eligibility as it relates to members of the **reserve components**:

- Members of the reserve components must have sustained a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, regardless of SGLI coverage.
- A qualifying loss as a direct result of injuries incurred after December 1, 2005, and covered by SGLI is automatically also covered by TSGLI.
- TSGLI cannot be declined unless the service member also declines basic SGLI.

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/tsgli

### How do I apply?

**BY MAIL**

1. Complete VA Form SGLV-8600, Application for TSGLI Benefits.
2. Submit the application and any additional medical documentation available to your branch of service as listed on the form.

# Life Insurance Benefits

## SGLI DISABILITY EXTENSION

### What is SGLI Disability Extension?

Service members who are disabled and unable to work after separation can apply to extend SGLI coverage for up to 2 years after separation at no cost.

You can convert coverage to VGLI at the end of the disability extension period upon payment of premiums.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | |

To be eligible, you must be totally disabled at the time of separation from service or have one of the following:

- Permanent loss of use of:
  - Both hands
  - Both feet
  - Both eyes
  - One hand and one foot
  - One foot and one eye
  - One hand and one eye
- Total loss of hearing in both ears
- Loss of speech, defined as the ability to express yourself through voice or whisper (VA disregards artificial appliances in determining total disability)

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/sgli/#can-i-get-a-free-extension-of-

### How do I apply?

**BY MAIL**

Mail VA Form SGLV-8715, SGLI Disability Extension Application, to the Office of Servicemembers' Group Life Insurance as listed on the form.

# Life Insurance Benefits

## SERVICE-DISABLED VETERANS LIFE INSURANCE

### What is Service-Disabled Veterans Life Insurance?

Service-Disabled Veterans Life Insurance (S-DVI) provides life insurance coverage to Veterans who have service-connected disabilities (even 0%) who are otherwise in good health. S-DVI is available in a variety of permanent plans and as term insurance. S-DVI policies are issued for a maximum amount of $10,000. Veterans covered by S-DVI are eligible to apply for a waiver of premium if they are totally disabled for 6 consecutive months before age 65 due to their service-connected disability or disabilities.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | |

To apply for S-DVI, you must meet the following criteria:

- Be released from active duty under other than dishonorable conditions on or after April 25, 1951, **AND**
- Be rated for a service-connected disability (even if only 0%), **AND**
- Be in good health except for any service-connected conditions, **AND**
- Apply within 2 years from the date VA grants a new service-connected disability

**Note:** An increase in an existing service-connected disability or the granting of Individual Unemployability of a previously rated condition does not make a Veteran eligible for this insurance.

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/s-dvi

### How do I apply?

**ONLINE**

Apply at: www.insurance.va.gov/sdvi/areyoueligible.

**BY MAIL**

Mail VA Form 29-4364, Application for Service-Disabled Veterans Life Insurance, to the VA regional office and insurance center as listed on the form.

# Life Insurance Benefits

## SUPPLEMENTAL S-DVI

### What is Supplemental S-DVI?

Under certain conditions, the basic S-DVI policy provides for a waiver of premiums in case of total disability. Policyholders who carry the basic S-DVI coverage and who become eligible for a waiver of premiums due to total disability can apply for and be granted Supplemental S-DVI of up to $30,000. Premiums may not be waived on this supplemental coverage.

You must apply for Supplemental S-DVI coverage within 1 year from notice of the grant of waiver of premiums and be under the age of 65.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | |

S-DVI policyholders are eligible for supplemental coverage if they:

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

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/s-dvi

### How do I apply?

**BY MAIL**

**Waiver of Premiums:**

Mail VA Form 29-357, Claim for Disability Insurance – Government Life Insurance (for a total disability waiver of S-DVI premiums), to the address provided on the form.

**Supplemental S-DVI:**

Mail VA Form 29-0188, Application for Supplemental Service-Disabled Veterans Insurance, to the VA regional office and insurance center as stated on the form. This form will be sent to the insured if granted a waiver of premiums and they are under age 65.

# Life Insurance Benefits

## VETERANS' MORTGAGE LIFE INSURANCE

### What is Veterans' Mortgage Life Insurance?

Veterans' Mortgage Life Insurance (VMLI) is mortgage protection insurance that can help families of severely disabled service members or Veterans pay off their home mortgage in the event of the service member's or Veteran's death.

VMLI is payable only to the mortgage lender, not to a beneficiary.

Premiums for VMLI are based on age, amount of the mortgage, and length of the mortgage. To obtain a premium estimate, visit our VMLI premium calculator at www.insurance.va.gov/vmli/calculator.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | |

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

- A Special Housing Adaptation (SHA) or a Specially Adapted Housing (SAH) grant to help build, remodel, or purchase a home, **AND**
- The title to the home, **AND**
- A mortgage on the home

Veterans must apply for VMLI before their 70th birthday.

### Where can I learn more?

www.va.gov/life-insurance/options-eligibility/vmli

### How do I apply?

**IN PERSON**

Complete VA Form 29-8636, Veterans Mortgage Life Insurance Statement, with an SAH agent during the scheduled interview for the SHA/SAH grant, or after obtaining the grant.

**BY MAIL**

Mail the completed form to the address provided on the form.

# Burial and Memorial Benefits

## Private funeral expenses can exceed $10,000, and VA burial benefits can help with those costs.

## VA offers burial and memorial benefits that will honor your service to our country, including burial in one of VA's national cemeteries.

VA burial benefits can help service members, Veterans, and their family members plan and pay for a burial or memorial service in one of more than 135 VA national cemeteries.

Family members can also order memorial items to honor the service of a Veteran.

We encourage you to plan in advance to help eliminate unnecessary delays and reduce stress on your family at a difficult time.

## Where can I learn more?

www.va.gov/burials-memorials
www.vlm.cem.va.gov

### Veterans Legacy Program

We partner with universities, schools, teachers, professors, and students of all levels to **research Veterans interred in NCA cemeteries** and how they:

- Contributed to their country as service members
- Contributed to their community as Veterans

To learn more about the Veterans Legacy Program, visit: www.cem.va.gov/legacy.

### Veterans Legacy Memorial

NCA offers online memorial space for Veterans, providing a digital Veterans Legacy Memorial profile page for each of the 3.7 million Veterans interred in VA cemeteries.

**IF YOU HAVE ANY QUESTIONS, CALL:**

HEADSTONES AND MARKERS
**1-800-697-6947**

NATIONAL CEMETERY SCHEDULING OFFICE
**1-800-535-1117**

# Burial and Memorial Benefits

## BURIAL BENEFITS

### What do VA burial benefits provide?

VA burial benefits include all the following, at no cost to the family:

- A gravesite in any VA national cemetery with available space
- The opening, closing, and continuous care of the grave
- A government headstone, marker, or medallion (including faith-based markers)
- A burial flag
- A Presidential Memorial Certificate
- In some cases, a monetary burial or plot allowance

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

Burial in a VA national cemetery is open to:

- All service members and Veterans who met minimum active-duty service requirements and were discharged under conditions other than dishonorable
- Reservists who died while on active duty under certain circumstances or who died while on training duty
- Service members and former service members who were eligible for retired pay at the time of their death
- Spouses, minor children, and dependent unmarried adult children (under certain conditions), even if they died before the Veteran

Eligibility as it relates to members of the **reserve components** requires that:

- You served on active duty, **OR**
- Your death was due to an injury or disease that developed or was aggravated during active duty, active duty for training, or inactive-duty training.

### Where can I learn more?

- For general information on burial and memorial benefits, visit: www.va.gov/burials-memorials.
- For detailed information on memorial items, visit: www.va.gov/burials-memorials/memorial-items.
- For a full list of faith-based markers, visit: www.cem.va.gov/cem/docs/factsheets/emblems.pdf.

### How do I apply?

**BY MAIL**

- To get a burial flag, fill out the Application for United States Flag for Burial Purposes (VA Form 27-2008).
- For a headstone, grave marker, or niche cover, fill out the Claim for Standard Government Headstone or Marker (VA Form 40-1330).

### When does VA pay a plot allowance?

If the Veteran:

- Was discharged from active duty because of a **disability incurred or aggravated** in the line of duty
- Was **receiving compensation or pension,** or would have been if not receiving military retired pay
- **Died** at a **VA facility**

# Burial and Memorial Benefits

## PRESIDENTIAL MEMORIAL CERTIFICATE

### What is a Presidential Memorial Certificate?

A Presidential Memorial Certificate is an engraved paper certificate to honor the memory of deceased Veterans who are eligible for burial in a national cemetery.

The certificate bears the current president's signature and expresses the country's grateful recognition of the Veteran's service in the U.S. Armed Forces.

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

More than one Presidential Memorial Certificate may be requested by eligible recipients, including:

- Next of kin or other relatives
- Friends
- Authorized service representatives acting on behalf of family or friends

### Where can I learn more?

www.va.gov/burials-memorials/memorial-items/presidential-memorial-certificates

### How do I apply?

**IN PERSON**

Visit a VA regional office.

**BY MAIL**

Mail VA Form 40-0247, Presidential Memorial Certificate Request Form, to the address listed on the form.

**BY FAX**

Fax VA Form 40-0247, Presidential Memorial Certificate Request Form, to the number listed on the form.

# Burial and Memorial Benefits

## PRE-NEED PROGRAM

### What is the Pre-Need Program?

The Pre-Need Program assists anyone who would like to know in advance if they are eligible for burial in a VA national cemetery.

Families of those registered with the Pre-Need Program will have increased confidence that their loved ones are eligible for burial in a VA national cemetery at their time of need.

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

Service members, Veterans, spouses, and unmarried dependent adult children may apply to determine their eligibility for burial in a VA national cemetery.

Authorized service representatives acting on behalf of these individuals may also apply.

### Where can I learn more?

www.va.gov/burials-memorials/pre-need-eligibility

### How do I apply?

**ONLINE**

Online VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, to the address listed on the form.

**BY MAIL**

Mail VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, to the address listed on the form.

**BY FAX**

Fax VA Form 40-10007, Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, to the number listed on the form.

# Education and Monetary Benefits for Survivors

## VA offers monetary and education benefits to your surviving loved ones.

If you're a dependent spouse or child (or the surviving spouse or child) of a Veteran, you may qualify for education benefits or job training through a GI Bill program.

## Where can I learn more?

www.va.gov/family-member-benefits

# Education and Monetary Benefits for Survivors

## MARINE GUNNERY SERGEANT JOHN DAVID FRY MEMORIAL SCHOLARSHIP (FRY SCHOLARSHIP)

### What is the Fry Scholarship?

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

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | | ✓ |

The following eligibility requirements apply:

- Children are eligible when they turn 18, unless they already graduated from high school. A child may be married or older than 23 and still be eligible.
- A spouse will lose eligibility for this benefit upon remarriage.
- If you are eligible for both the Fry Scholarship and Survivors' and Dependents' Educational Assistance benefit, you are required to make an "irrevocable election" to waive one of these two benefits. This means you cannot change or reverse your choice. This does not apply if you are the child of a service member who died in the line of duty before August 1, 2011.

Eligibility as it relates to members of the **reserve components**:

- For children and surviving spouses of service members who died in the line of duty on or after September 11, 2001, to use Post-9/11 GI Bill benefits, members of the reserve components must have died while on full-time active duty under Title 32 Section 502(f) as Active Guard Reserve or while responding to a national emergency declared by the president that is federally funded.
- If members of the reserve components died while on weekend drill or annual training, children and surviving spouses do not qualify for the Fry Scholarship.

### Where can I learn more?

www.va.gov/education/survivor-dependent-benefits/fry-scholarship

### How do I apply?

**ONLINE**

Apply at: www.va.gov/education/apply-for-education-benefits/application/5490/introduction.

**BY MAIL**

Mail VA Form 22-5490, Dependents Application for VA Education Benefits, to the VA regional office with jurisdiction over the school you plan to attend.

**Note:** If you're not legally an adult, your parent or guardian must sign the application.

**IN PERSON**

Visit a VA regional office.

**TIP**

If your educational program has started, ask the school or employer to complete VA Form 22-1999, Enrollment Certification, and submit it with VA Form 22-5490.

# Education and Monetary Benefits for Survivors

## SURVIVORS' AND DEPENDENTS' EDUCATIONAL ASSISTANCE

### What is Survivors' and Dependents' Educational Assistance?

The Survivors' and Dependents' Educational Assistance (DEA) benefit, also called Chapter 35, offers education and training opportunities to:

- Eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition, **OR**
- Eligible dependents of Veterans who died while on active duty or as a result of a service-related condition

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | | ✓ |

An individual may be eligible for DEA benefits if he or she is the spouse or child of:

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

### Where can I learn more?

www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance

### How do I apply?

**ONLINE**

Apply at: www.va.gov/education/apply-for-education-benefits/application/5490/introduction.

**BY MAIL**

Mail VA Form 22-5490, Dependents Application for VA Education Benefits, to the VA regional office with jurisdiction over the school you plan to attend.

**IN PERSON**

Visit a VA regional office.

**TIP**

If your educational program has started, ask the school or employer to complete VA Form 22-1999, Enrollment Certification, and submit it with VA Form 22-5490.

# Education and Monetary Benefits for Survivors

## DEPENDENCY AND INDEMNITY COMPENSATION

### What is Dependency and Indemnity Compensation?

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

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | | ✓ |

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

- Married the Veteran or service member before January 1, 1957, **OR**
- Married the Veteran or service member within 15 years of their discharge from the period of military service during which the qualifying illness or injury started or got worse, **OR**
- Was married to the Veteran or service member for at least 1 year, **OR**
- Had a child with the Veteran or service member, aren't currently remarried, and either lived with the Veteran or service member without a break until their death or, if separated, weren't at fault for the separation

To qualify for DIC, a **surviving child** must be:

- Unmarried, **AND**
- Not included on the surviving spouse's compensation, **AND**
- Under the age of 18 (or under the age of 23 if attending school)

To qualify for DIC, a **surviving parent** must:

- Be the biological, adoptive, or foster parent of the Veteran or service member, **AND**
- Have income below a certain amount

### Where can I learn more?

www.va.gov/disability/dependency-indemnity-compensation

### How do I apply?

**BY MAIL**

Mail VA Form 21-534ez, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child, to the pension management center for your state as stated on the form.

**IN PERSON**

Work with an accredited representative or agent or go to a VA regional office.

**TIP**

A surviving spouse who remarried on or after December 16, 2003, and on or after attaining age 57 is eligible to continue to receive DIC.

# Education and Monetary Benefits for Survivors

## SURVIVORS PENSION

### What is Survivors Pension?

VA provides a Survivors Pension to qualifying surviving spouses and unmarried dependent children of deceased Veterans who had wartime service.

### Who is eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | | ✓ |

To be eligible, all of the following must be true.

- The Veteran did not receive a dishonorable discharge, **AND**:
  - Entered active duty on or before September 7, 1980, and served at least 90 days on active military service, with at least 1 day during a wartime period, **OR**
  - Entered active duty after September 7, 1980, and served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least 1 day during a wartime period, **OR**
  - Was an officer and started on active duty after October 16, 1981, and hadn't previously served on active duty for at least 24 months
- The person receiving benefits:
  - Has a yearly family income and net worth that meets certain limits set by Congress
  - Isn't remarried (in the case of a surviving spouse)

### Where can I learn more?

www.va.gov/pension/survivors-pension

### How do I apply?

**BY MAIL**

Mail VA Form 21-534ez, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child, to your VA regional office.

**IN PERSON**

Work with an accredited representative or agent or go to a VA regional office.

**IF YOU HAVE ANY QUESTIONS, CALL:**

VA BENEFITS HOTLINE
**1-800-827-1000**

# Activity Worksheet: Update Your Personal Checklist

Go back to Appendix B and update your checklist based on what you just learned regarding VA benefits that can help support you and your loved ones, including disability compensation, life insurance, burial and memorial benefits, and benefits for survivors.

For this portion, look at Sections 2 through 5 of the checklist.

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# 3

# Getting Career Ready

MODULE 3

# Getting Career Ready

## Introduction

Upon completion of Module 3, you will be able to:

- Identify VA education and training benefits, services, and tools available to you and your family.
- Describe career and employment resources that can help you find a job or career.
- Identify resources for establishing professional and community connections.

Now that you've started to think about how you will support yourself and your family, it's time to focus specifically on building your career.

At this stage of your journey (Figure 16), you might be asking yourself:

### Am I prepared to obtain my preferred career?

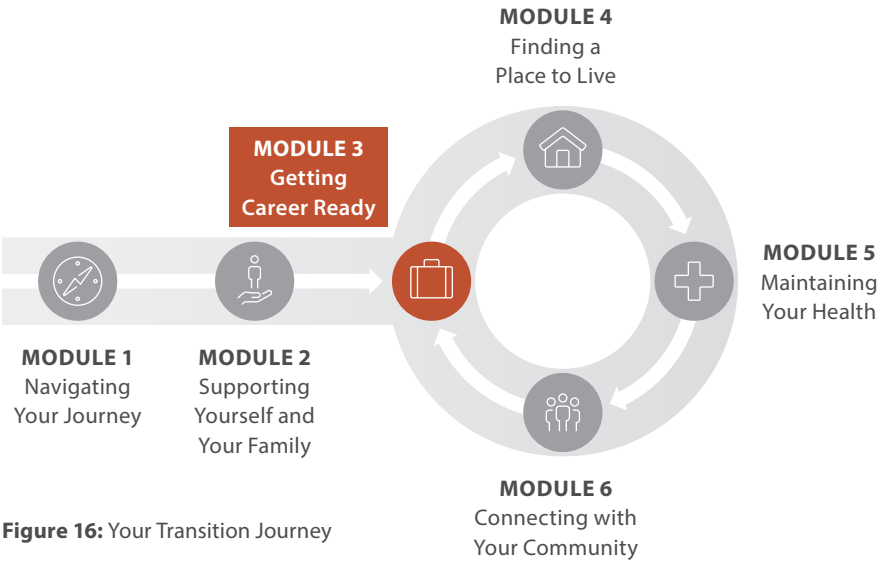



**Figure 16:** Your Transition Journey

VA can help you:

- Obtain the education, skills, and credentials you need
- Build the career that fits your goals
- Find the right job or career opportunity
- Develop professional and community connections

### Where can I learn more?

www.va.gov/education
www.va.gov/careers-employment

### IN THIS MODULE …

#### Education and Training Resources:

- Personalized Career Planning and Guidance
- Post-9/11 GI Bill
- Montgomery GI Bill Active Duty
- Montgomery GI Bill Selected Reserve
- GI Bill Comparison Tool
- GI Bill Feedback Tool
- On Campus Support
- VA Work-Study
- On-the-Job Training and Apprenticeships
- Veteran Employment through Technology Education Courses

#### Employment Resources:

- Veteran Readiness and Employment
- Veteran Employment Services Office
- VA Employment Opportunities

# Education and Training Resources

## PERSONALIZED CAREER PLANNING AND GUIDANCE

### What is Personalized Career Planning and Guidance?

VA's Personalized Career Planning and Guidance program provides enhanced career counseling, assessment, education planning and guidance resources to achieve personal, career and education goals. The personalized support from a **master's-level** counselor will help you (or your eligible spouse and dependents) to:

- Evaluate your skills and strengths, and compare them to your personal goals
- Find a training or academic program that supports your needs
- Decide which civilian or military jobs you want
- Develop a detailed action plan to achieve personal goals
- Remove any barriers that get in the way of your success in training or employment

With Personalized Career Planning and Guidance, you can get:

- Guidance on the effective use of VA benefits and other resources
- Personalized academic or adjustment counseling to help you understand your academic strengths and weaknesses
- Help selecting the best career options based on your interests and skills
- Help researching the local labor market and improving your job-marketing skills

One-on-one career counseling with a qualified career counselor allows you to get answers to your questions and address any challenges you're facing.

**This program does not require a service-connected disability rating and you can use it more than one time.**

## DID YOU KNOW?

**The Personalized Career Planning and Guidance** program offers tailored education and career counseling and advice on how to most effectively use your VA benefits.

### Services include:

- **Career choice assistance:** Helps participants understand the best career options based on interests and skills
- **Benefits coaching:** Provides guidance on VA benefits and resources to achieve education and career goals
- **Personalized support:** Provides academic or adjustment counseling and support to help remove any barriers to success

## KEEP IN MIND…

- It is easy to apply for this benefit.
- You can obtain this service from VA regional offices or virtually through telecounseling.
- With the help of the program, you can excel as you transition from uniform to civilian careers.

**IF YOU HAVE ANY QUESTIONS, CALL:**

VA BENEFITS HOTLINE
**1-800-827-1000**

# Education and Training Resources

## PERSONALIZED CAREER PLANNING AND GUIDANCE (continued)

### Am I eligible?

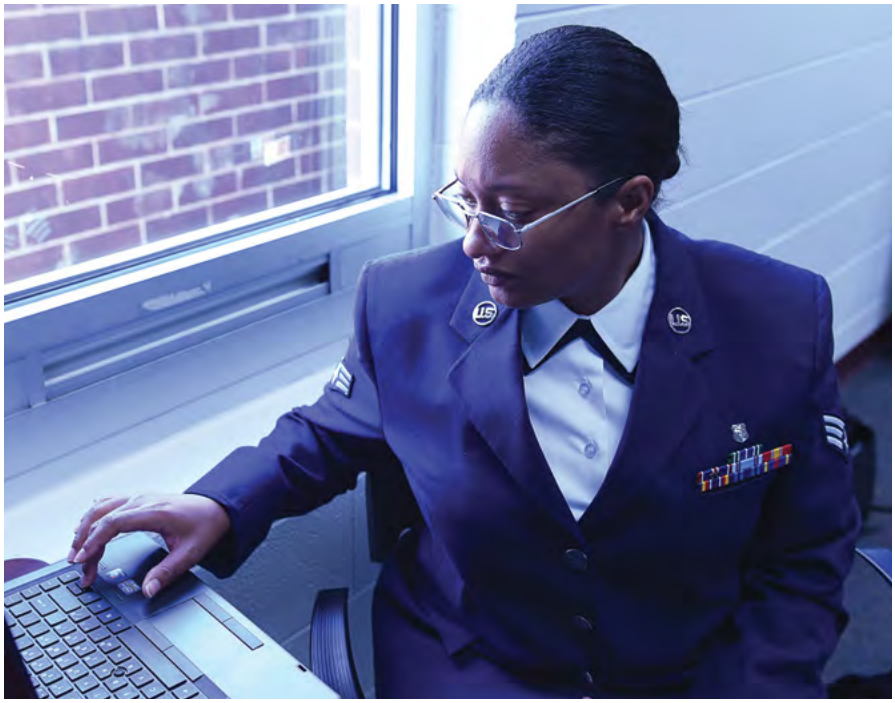
| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

VA Personalized Career Planning and Guidance help is available free of charge and you can get these services if **one of the following is true**. You are:

- A transitioning service member 6 months before separation, **OR**
- A Veteran who transitioned from active-duty service in the last year, **OR**
- A Veteran or beneficiary eligible for VA educational benefit

### Where can I learn more?

www.va.gov/careers-employment/education-and-career-counseling



### How do I apply?

**ONLINE**

Apply online at www.va.gov.

**BY MAIL**

Mail VA Form 28-8832, Application for Counseling, or write a letter requesting services to your nearest VA regional office.

**BY PHONE**

Call VA's Education Call Center toll-free at 1-888-442-4551.

**IN PERSON**

Visit a VA regional office.

# Activity Worksheet: Is Personalized Career Planning and Guidance Right for You?

After watching the video on the Personalized Career Planning and Guidance program and considering what you've just learned about the program, work in pairs to answer the questions below. Capture your answers to the questions in the space provided. Be prepared to share your answers with the class.

1. **Are you eligible for Personalized Career Planning and Guidance?**
2. **What areas would you want to discuss with a counselor and why? Consider the following, but be specific about your needs:**

- My military career field is _____.
- How does that translate to civilian jobs?
- I don't know what I want to do (skills and interests).
- Do I need certifications to do my job on the civilian side?
- I know what I want to do, but need help finding the right school.
- I am interested in apprenticeship or on-the-job training. What do I do?
- I want to directly apply for a job. What are my next steps?
- Other?

| Your Answers |
| --- |
| Question 1: |
| Question 2: |

# Education and Training Resources

## GI BILL® OVERVIEW

### Career readiness may involve going back to school or participating in skills training. VA GI Bill benefits can help fund your education dreams.

The GI Bill can help you pay for tuition and fees, books, supplies, and even monthly housing costs. There are three types of GI Bill benefits:

- Post-9/11 GI Bill (or Chapter 33)
- Montgomery GI Bill Active Duty (or Chapter 30)
- Montgomery GI Bill Selected Reserve (or Chapter 1606)

### When you use GI Bill benefits, there's no specific path you have to follow. You can choose the classes, programs, certifications, and schools that fit your needs.

Even if you transferred your GI Bill benefits to your family, review this information to learn more about what benefits apply to them.

**TIP** Remember that you can revoke the transfer of unused GI Bill benefits (in this instance, transfer them back to yourself) at any time.

### Where can I learn more?

www.va.gov/education

### You can use GI Bill benefits for:

- A 4-year degree
- An advanced degree
- Technical training
- On-the-job training
- Vocational school
- Flight training
- Correspondence courses
- Apprenticeships
- Certification training and exams
- Remedial, refresher, and deficiency training in some cases

Check the specific types of training covered by each type of GI Bill at VA.gov.

### Transfer of Benefits

You may transfer a portion or all of your Post-9/11 GI Bill education benefits to your spouse or children using the Transfer of Education Benefits website at www.dmdc.osd.mil/milconnect.

For questions about your eligibility and the status of your transfer request, contact the appropriate career counselor or personnel center listed at www.benefits.va.gov/gibill/post911_transfer.asp.

# Education and Training Resources

## POST-9/11 GI BILL

### The Post-9/11 GI Bill is an education benefit program for individuals who served on active duty and received an honorable discharge.

Review the features of the Post-9/11 GI Bill in Table 12.

| Feature | Description |
|---|---|
| **Tuition and Fees** | At **in-state** schools, VA covers all tuition and fees and pays the school directly. At **private or foreign** schools, VA only pays tuition and fees up to the national maximum. In other words, payment for tuition and fees is capped at the national maximum rate. |
| **Monthly Housing Allowance** | As long as you're enrolled greater than half-time, (as determined by the school), VA pays you a **Monthly Housing Allowance (MHA)**, based on your length of service and the ZIP code where you attend the majority of classes. The allowance is generally the same as the military Basic Allowance for Housing for an E-5 with dependents.<br><br>MHA is not available to you or your spouse while you're on active duty. |
| **Books and Supplies Stipend** | VA pays an additional stipend for **books and supplies** directly to you when the school certifies your enrollment. |

**Table 12:** Post-9/11 GI Bill Features

### The Choice Act ensures that, in most cases, you won't have to pay out-of-state tuition even if your permanent address is in another state.

**Section 702 of the Choice Act** requires public institutions of higher learning to offer **in-state tuition and fees to all covered individuals** for terms that began after July 1, 2015.

To learn more, visit:
www.benefits.va.gov/gibill/docs/factsheets/section_702_factsheet.pdf.

## Forever GI Bill

The Harry W. Colmery Veterans Educational Assistance Act of 2017, or **Forever GI Bill,** brought changes that affect GI Bill recipients past and future.

The bill **eliminates the 15-year limitation to use Post-9/11 GI Bill benefits** for:

- Veterans who left active duty on or after January 1, 2013, and their spouses
- Children who became eligible for the Fry Scholarship on or after January 1, 2013
- All Fry scholarship-eligible spouses

**IF YOU HAVE ANY QUESTIONS, CALL:**

GI BILL HOTLINE:
**1-888-GIBILL-1**
**1-888-442-4551**

# Education and Training Resources

## POST-9/11 GI BILL (continued)

### The Yellow Ribbon Program can help you pay for higher out-of-state, private school, or graduate school tuition that the Post-9/11 GI Bill doesn't cover.

You must be eligible for Post-9/11 GI Bill benefits at the 100% rate to qualify. If you qualify, your school will contribute a certain amount toward your extra tuition and fees through a grant, scholarship, or similar program. VA matches this contribution.

For a list of schools that offer the Yellow Ribbon Program, go to www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program.

### Science, Technology, Engineering, and Mathematics (STEM) Scholarship

The Edith Nourse Rogers STEM Scholarship program assists students training in high-demand STEM fields. This scholarship will provide up to 9 months of additional Post-9/11 GI Bill benefits (to a maximum of $30,000) to qualifying Veterans and Fry Scholars who are seeking an undergraduate STEM degree or who have earned a STEM degree and are seeking a teaching certification.

### Where can I learn more?

www.benefits.va.gov/gibill/fgib/stem.asp

### Other Important Changes in the Forever GI Bill:

- Purple Heart recipients are now entitled to the 100% rate for 36 months of Post-9/11 GI Bill benefits and, therefore, are also eligible for the Yellow Ribbon Program.
- Fry Scholarship and Purple Heart recipients are now eligible for the **Yellow Ribbon Program**.
- **Monthly Housing Allowance** is now calculated based on the location where you attend the majority of classes.
- **If your school closed**, VA may restore benefits and give relief to those affected.

### For more information

www.va.gov/education/about-gi-bill-benefits/post-9-11

# Education and Training Resources

## POST-9/11 GI BILL (continued)

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

To be eligible for the Post-9/11 GI Bill as a service member or Veteran:

- You must have served honorably for at least a total of 90 days on active duty on or after September 11, 2001, or have been honorably discharged from active duty for a service-connected disability and served 30 continuous days on or after September 11, 2001.
- To receive 100% of the benefit, you must have served a total of 36 months (aggregate, if you are in the reserve components) on active duty or have been discharged for a service-connected disability after 30 days of continuous service.

Review Table 13 for benefit rates based on years of service. The current rates are listed below but they may be subject to change. Be sure to check VA.gov for any updates.

| Percentage of Benefit | Years of Service |
|---|---|
| **100%** | At least 36 months |
| **100%** | At least 30 continuous days on active duty and must be discharged due to service-connected disability; **OR** received a Purple Heart effective August 1, 2018 |
| **90%** | At least 30 months, but less than 36 months |
| **80%** | At least 24 months, but less than 30 months |
| **70%** | At least 18 months, but less than 24 months |
| **60%** | At least 6 months, but less than 18 months |
| **50%** | At least 90 days, but less than 6 months |

**Table 13:** Post-9/11 GI Bill Benefits Rates

### Effective October 1, 2011, VA pays benefits to qualifying Army and Air National Guard members under Title 32.

Payments may be retroactive for enrollment(s) at an approved educational institution for attendance on or after August 1, 2009. To qualify, you must have:

- Full-time service in the National Guard for the purpose of organizing, administering, recruiting, instructing, or training, **OR**
- Activation in support of a national emergency under Title 32

If you are affected by these changes and you were previously using the Post-9/11 GI Bill, you will be paid for any additional benefits you would have been eligible for because of a higher benefit level.

### How do I apply?

**ONLINE**

Apply online at www.va.gov.

**IN PERSON**

Work with your school's certifying official, go to a VA regional office, or work with an accredited VSO representative.

**BY MAIL**

Mail VA Form 22-1990, Application for VA Education Benefits, to your nearest VA regional office.

**BY PHONE**

Call **VA Education Call Center** toll-free at 1-888-442-4551.

# Education and Training Resources

## MONTGOMERY GI BILL ACTIVE DUTY

### The Montgomery GI Bill Active Duty (MGIB-AD) provides up to 36 months of education benefits to Veterans and service members who have at least 2 years of active duty.

If you use this benefit while on active duty, the benefits rate will be determined annually. VA pays benefits directly to you. The benefit may or may not cover all your tuition and fees.

## Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | |

You may be eligible if you have an honorable discharge and you have:

- A high school diploma, **OR**
- General Education Development (GED), **OR**
- 12 hours of college credit (in some cases)

You have 10 years from your last date of discharge from active duty to use MGIB-AD benefits.

Eligibility as it relates to members of the **reserve components**:

- You must have an honorable discharge, and have a high school diploma or GED, **OR**
- 12 hours of college credit, **AND**
- Paid $1,200 military pay reduction

## Where can I learn more?

www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty

## How do I apply?

**ONLINE**

Apply online at www.va.gov.

**IN PERSON**

Work with your school's certifying official, go to a VA regional office, or work with an accredited VSO representative.

**BY MAIL**

Mail VA Form 22-1990, Application for VA Education Benefits, to your nearest VA regional office.

**BY PHONE**

Call VA toll-free at 1-800-827-1000.

# Education and Training Resources

## MONTGOMERY GI BILL SELECTED RESERVE

### The Montgomery GI Bill Selected Reserve (MGIB-SR) benefit provides education and training benefits to eligible members of the Selected Reserve.

This includes the Army National Guard, Army Reserve, Marine Corps Reserve, Navy Reserve, Air National Guard, Air Force Reserve, and Coast Guard Reserve.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | ✓ | ✓ | | |

Eligibility as it relates to members of the **reserve components**:

- You must have a 6-year service obligation (you agreed to serve 6 years) in the Selected Reserve, **OR**
- You must be an officer in the Selected Reserve and you agreed to serve 6 years in addition to your initial service obligation, **AND**
- You must complete your initial active duty for training (IADT), **AND**
- You must get a high school diploma or certificate of equal value, like a High School Equivalency Diploma or GED, before finishing IADT; you can't use 12 hours toward a college degree to meet this requirement, **AND**
- You must stay in good standing while serving in an active Selected Reserve unit. You'll still be eligible if you're discharged from Selected Reserve service due to disability that was not caused by misconduct.

Eligibility ends on the day of separation from the Selected Reserve, unless you were mobilized. Your eligibility period may be extended if you are ordered to active duty.

### Where can I learn more?

www.va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve

### KEEP IN MIND ...

MGIB-SR eligibility is determined by the Selected Reserve components and VA makes the payments.

**How do I apply?**

**ONLINE**

Apply online at www.va.gov.

**IN PERSON**

Work with your school's certifying official, go to a VA regional office, or work with an accredited VSO representative.

**BY MAIL**

Mail VA Form 22-1990, Application for VA Education Benefits, to your nearest VA regional office.

**BY PHONE**

Call VA toll-free at 1-800-827-1000.

# Education and Training Resources

## COMPARING GI BILL BENEFITS

### You may be eligible for both the Montgomery and Post-9/11 GI Bill education benefits.

Take note of these important guidelines regarding eligibility for multiple programs:

- You can only get payments from one program at a time.
- You **can only get a total of 48 months of benefits** under any combination of VA education programs.
  - For a **single period of service**, you can get up to 36 months of benefits under the Post-9/11 GI Bill or MGIB.
  - Having multiple periods of service may result in eligibility for an **additional 12 months**. For example, if you qualify for both MGIB-AD and MGIB-SR benefits (based on separate periods of service), you can get 36 months of funding at your MGIB-AD payment rate and then an additional 12 months at your MGIB-SR payment rate, for a total of 48 months.
  - The 48-month limit does not apply if using benefits transferred to a family member.
- If you are eligible for the Post-9/11 GI Bill and another benefit program (like MGIB-AD), you must make an irrevocable election in writing before receiving any Post-9/11 GI Bill benefits. This means you cannot change back to the other program after you receive any Post-9/11 GI Bill benefits.
- Check out the VA fact sheet, **Post-9/11 GI Bill: Factors to Consider** at: www.benefits.va.gov/benefits/factsheets/education/post-911_factors_to_consider.pdf.

Review Table 14 to compare some key features of GI Bill benefits.

| GI Bill Feature | Post-9/11 GI Bill | Montgomery GI Bill |
|---|---|---|
| **Distribution of Funds** | VA sends some funds directly to you and some funds directly to the school where you're enrolled. | VA sends all funds directly to you. |
| **Amount Distributed** | The Post-9/11 GI Bill pays actual tuition and fees, a Monthly Housing Allowance (MHA), and a stipend for books and supplies. | MGIB pays a flat cash benefit you can spend as you choose. |
| **Buy-Up Option** | No buy-up option is available. | A $600 buy-up option is available. |
| **Tuition Assistance "Top-Up"** | A Top-Up option is available. | A Top-Up option is available for MGIB-AD only. |
| **College Fund (or "Kicker")** | College fund payments are added to your MHA. If you don't qualify for the housing allowance, you will not get a college fund payment. | College fund payments are added to your normal monthly GI Bill payment. |

**Table 14:** Post-9/11 GI Bill Comparison

# Education and Training Resources

## COMPARING GI BILL BENEFITS (continued)

Education benefits as it relates to members of the **reserve components**:

- VA provides valuable education and training benefits to members of the reserve components, including financial support for undergraduate and graduate degrees, vocational and technical training, licensing and certification tests, apprenticeships, and on-the-job training.
- You may be eligible for one or more of the following programs if you meet certain service requirements:
  - Post-9/11 GI Bill
  - MGIB-SR

## Where can I learn more?

www.va.gov/gi-bill-comparison-tool

### TAP Curriculum

The TAP Curriculum also provides support in the area of education. For example, **Managing Your (MY) Education** is a 2-day workshop that helps you identify the higher education requirements that support your personal career goals. You can contact your installation TAP Manager for information on this workshop.

# Activity Worksheet: Maximizing Your GI Bill Benefits

Using the scenarios below, work in pairs to answer the following questions:

1. **Which GI Bill might Jessica, Andrew, and Maria be eligible for?**
2. **How can they maximize their benefits?**
3. **Why would they use one GI Bill over another?**

Refer to the **Comparing GI Bill Benefits** section in this guide to answer questions you may have.

Use the space below to capture your answers. Be ready to share your findings with the class.

| Scenarios | Answers |
|---|---|
| **Jessica Davis, Coast Guard Enlisted, Active Duty**<br><br>Jessica Davis is a young service member who plans to separate from the Coast Guard after 6 years of service, which includes one reenlistment. She started working on her bachelor's degree while on active duty and used 24 months of her education benefits under the MGIB-AD bill. Jessica is separating in 9 months with an honorable discharge. She wants to finish her 4-year degree immediately and expects to need 24 additional months of educational benefits.<br><br>She has heard about some options under different GI Bills and definitely wants to maximize her benefits to finish her degree. | Question 1:<br><br>Question 2:<br><br>Question 3: |
| **Andrew Chang, National Guard Officer, Veteran**<br><br>Andrew Chang has been in the National Guard for the past 5 years. Before joining the National Guard, he served 10 years on active duty. Andrew works for a large government consulting company and wants to get a few certifications to remain competitive in his industry.<br><br>Andrew already used 36 months of his GI Bill while on active duty to obtain a bachelor's degree and is no longer receiving GI Bill benefits. | Question 1:<br><br>Question 2:<br><br>Question 3: |
| **Maria Perez, Retired Army Officer, Veteran**<br><br>Maria Perez is a retired Army Officer who separated from active duty less than a year ago with an honorable discharge after 27 years of service. Before entering the service, Maria got a bachelor's degree, so she transferred 36 months of education benefits to her daughter.<br><br>Now, Maria wants to refresh her technical skills with a new certification because she is looking for work in the field of information technology/cybersecurity. | Question 1:<br><br>Question 2:<br><br>Question 3: |

# Education and Training Resources

## GI BILL COMPARISON TOOL

### VA makes it easier to research colleges approved for the GI Bill.

The **GI Bill Comparison Tool** (Figure 17) helps you see the impact of your education benefits and compares benefits by school. Just answer a few questions about yourself and the school or employer you are considering, and you can get an estimate of your GI Bill benefits and some information about the school's value and affordability.

You can compare costs based on the specific type of GI Bill benefit you want to use.

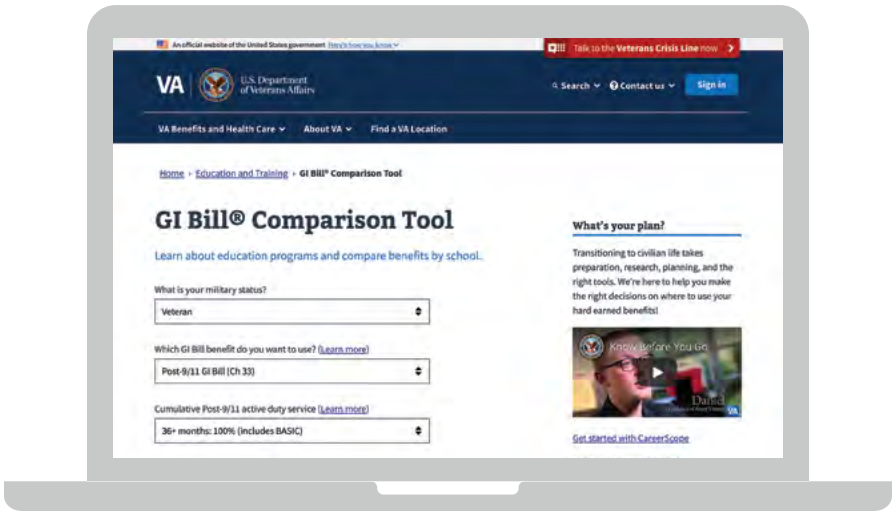



**Figure 17:** GI Bill Comparison Tool

### GI Bill Comparison Tool

www.va.gov/gi-bill-comparison-tool

### Know Before You Go

The video "Know Before You Go" provides great information to help you make informed decisions about your education.

To watch the video, visit: www.youtube.com/watch?v=Z1ttkv9oRI4.

PRINT

# Activity Worksheet: Use the GI Bill Comparison Tool

**Step 1:** Navigate to www.va.gov.

**Step 2:** Select **Compare GI Bill benefits by school** in the **Education** section.

**Step 3:** Enter your own information into the **GI Bill Comparison Tool**.

**Step 4:** Select the options that interest you and search by state, city, or specific school.

**Step 5:** Review the results.

| School | Notes |
|---|---|
| | |
| | |
| | |
| | |

# Education and Training Resources

## GI BILL FEEDBACK TOOL

### If you have an issue or complaint about a school or training facility that's eligible to receive GI Bill benefits, you can submit feedback to VA.

The **GI Bill Feedback Tool** (Figure 18) provides a way to submit a concern or issue about a school. You can submit feedback anonymously or on behalf of someone else.

**Step 1:** Navigate to the tool at www.benefits.va.gov/gibill/feedback.asp.

**Step 2:** Fill out the feedback form, following the instructions on each screen.

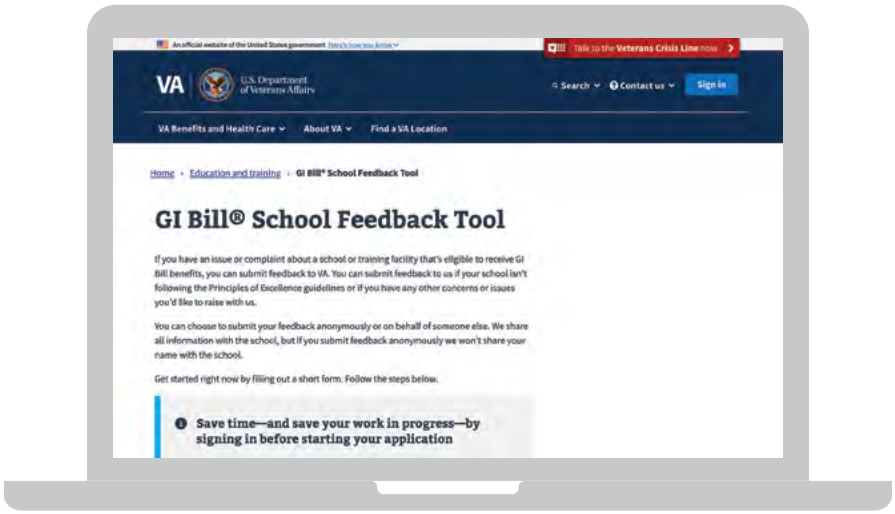



**Figure 18:** GI Bill Feedback Tool

**Step 3:** Select the **Privacy Policy** checkbox.

**Step 4:** Select the **Submit Application** button.

We will review your feedback, pass it along to your school for their review, and get back to you within 45 days to let you know how we're handling your feedback. We'll also send you the school's response and ask if you think it resolves your issue.

### What kind of concerns can I report?

- Recruiting and marketing practices
- Student loans
- Post-graduation job opportunities
- Quality of education
- Release of transcripts
- Refund issues
- Financial issues (such as tuition and fee charges)
- Accreditation
- Change in degree plan or requirements
- Grade policy
- Transfer of credits
- Other issues

**TIP**

The GI Bill Feedback Tool is **NOT** for submitting concerns or issues about VA.

### What should I do if I have a question about my specific GI Bill benefits?

Select the **Submit a Question** button on the right-hand side of the page.

# Education and Training Resources

## ON CAMPUS SUPPORT

### What is the VetSuccess on Campus (VSOC) program?

VSOC provides on-campus benefits assistance and counseling to help you complete your education and prepare to enter the labor market in a viable career. VSOC is available to anyone currently eligible for or receiving a VA education benefit or Veteran Readiness and Employment (VR&E) training. This program:

- Provides VA career counseling benefits at participating schools by placing professionally trained VA career counselors on many college campuses
- Helps you get oriented into the campus environment and supports your education goals
- Aims to see you graduate so you can go on to thrive in the career field and community of your choice

### Where can I learn more?

www.va.gov/careers-employment/vetsuccess-on-campus

### What is the Veterans Integration to Academic Leadership (VITAL) program and how can it help me?

The VITAL program provides on-campus clinical care and coordination among your local VA medical center, VBA, campus faculty and staff, and community resources. It provides VA coordinators on some colleges and universities to help Veterans integrate into college and university life.

The VITAL program provides services with your well-being and best interest in mind, such as:

- College success coaching and transition
- Resource referral
- Behavioral health

### Where can I learn more?

www.mentalhealth.va.gov/studentveteran/vital.asp

## MORE SUPPORT

Locations and counselor contact information:

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

Program sites:

www.mentalhealth.va.gov/studentveteran/vital_program.asp

Tutorial assistance may be available for students who:

- Have a **remedial need for tutoring**
- Are enrolled at least **half-time**
- Receive **GI Bill or DEA** education benefits

# Education and Training Resources

## VA WORK-STUDY

### If you're a full-time or three-quarter time student in a college degree, vocational, or professional program, you can "earn while you learn" with a VA work-study allowance.

You might be able to receive a **work-study allowance** (in addition to your education benefits) for performing certain types of VA-related work while enrolled in a college degree, vocational, or professional program. You must attend at least **three-quarter time** and your allowance is based on the **number of hours of work you perform**.

There are specific programs that make you eligible for an allowance. VA will select students for this program based on different factors, such as:

- Your ability to complete the work-study contract before your eligibility for education benefits ends
- Job availability within your normal commuting distance

**Note:** The number of applicants selected will **depend on the availability of VA-related work** at your school or at VA facilities in your area. Veterans with service-connected disabilities of at least 30% may be given priority consideration.

### How much could I earn?

You will earn an hourly wage equal to the federal minimum wage or your state minimum wage, whichever is greater. If you're in a work-study job at a college or university, your school may pay you the difference between the amount VA pays and the amount the school normally pays other work-study students doing the same job as you.

### Where can I learn more?

www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study

# Education and Training Resources

## ON-THE-JOB TRAINING AND APPRENTICESHIPS

### VA can help you learn a trade or skill through VA on-the-job training (OJT) or apprenticeships.

These programs can help advance your job prospects by allowing you **to learn a trade or skill** through training on the job rather than attending formal classroom instruction.

Both OJT and apprenticeship training programs are available to:

- Veterans
- Spouses and children getting benefits through either the Fry Scholarship or the DEA program
- Children who receive transferred benefits under the Post-9/11 GI Bill

**Note:** This training is not available to active-duty service members or spouses using a transferred benefit.

### How do I get these benefits?

You'll most likely need to enter into a **training contract for a specific period** with an employer or union and, at the end of the training period, you gain **job certification or journeyman status.**

If you want to use your GI Bill benefits to get money for books and supplies, you'll need to check with your nearest VA regional office to make sure the program is approved for VA education benefits.

### Are these opportunities paid?

Employers generally pay a reduced on-the-job and apprenticeship wage (must be at least 50% of journeyman wage).

- Unless the training establishment is operated by a federal, state, or local government, periodic wage increases must be granted and, by the last full month of training, the wage must be at least 85% of the wage for a fully trained employee.
- If you are eligible and participating in an approved program, you may be able to use your GI Bill benefits to receive a tax-free stipend equivalent to the Monthly Housing Allowance (MHA), which is paid in addition to your entry-level wage.

### What types of opportunities are available?

There are a wide variety of on-the-job and apprenticeship opportunities available. Some examples include:

UNION PLUMBER

HOTEL MANAGEMENT

FIREFIGHTER

### For more information:

www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/on-the-job-training-apprenticeships

# Education and Training Resources

## VETERAN EMPLOYMENT THROUGH TECHNOLOGY EDUCATION COURSES

### What is the Veteran Employment through Technology Education Courses (VET TEC) program?

VET TEC is a new program that matches you with a leading training provider to help you develop skills in one of five high-demand areas. You can start or advance your career in the high-tech industry with a training program that'll take months—or just weeks—to complete. VET TEC is a pilot program. You can participate as long as the funding is available.

Under the VET TEC program, you can get training in one of five high-demand areas (Figure 19):

**Figure 19:** VET TEC Program Focus Areas

### Does this affect my GI Bill eligibility?

VA pays for VET TEC training and provides an MHA under the GI Bill and you must have at least 1 day of GI Bill eligibility remaining to qualify for VET TEC. However, participating in VET TEC does not decrease your months of GI Bill eligibility. Remember, **you can only get VA education benefits from one program at a time**, so you cannot receive both GI Bill and VET TEC benefits at the same time.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | |

You may be eligible for VET TEC if all the following things are true. You:

- Aren't on active duty
- Qualify for VA education assistance under the GI Bill
- Have at least 1 day of unexpired GI Bill entitlement
- Are accepted into a program by a VA-approved training provider

### Where can I learn more?

www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/vettec-high-tech-program

# Career and Employment Resources

## OVERVIEW

### VA offers multiple career and employment benefits that can help you prepare for and find a job.

We can support you in all stages of your job search, including:

- Returning to work with a service-connected disability
- Getting more training for new job opportunities
- Starting or growing your own business

We can connect you with Department of Labor resources for more career advice, help building your resume, and access to employers who want to hire Veterans and military spouses.

VA employment benefits and services include the following programs, and more:

- VR&E
- VA for Vets

### Where can I learn more?

www.va.gov/careers-employment

# Career and Employment Resources

## VETERAN READINESS AND EMPLOYMENT (CHAPTER 31)

### If your service-connected disability limits your ability to work or prevents you from working, the Veteran Readiness and Employment (VR&E) program can help.

You might be able to receive VR&E (or Chapter 31) services to help with job training, employment accommodations, resume development, and job seeking skills.

Other services may help you start your own business or live independently if you are severely disabled and unable to work in traditional employment.

A Vocational Rehabilitation Counselor (VRC) will work with you to:

- Assess your interests and abilities
- Develop your goals for employment and maximum independence
- Explore employment opportunities

### If you are eligible, VR&E may provide additional education benefits not provided by the GI Bill.

We offer five support and services tracks to help you find and keep a job:

- **Reemployment Track:** You may have the right to return to the civilian job you held before you were deployed.
- **Rapid Access to Employment Track:** If you want a job that matches your existing skills, you may be able to get employment counseling and support.
- **Self-Employment Track:** If you're a service member or Veteran with a service-connected disability, we can help you start your own business.
- **Employment through Long-Term Services Track:** You may be eligible for training to help you develop new job skills.
- **Independent Living Track:** We offer services to help you live as independently as possible if you can't return to work right away.

VETERAN READINESS & EMPLOYMENT
Empower. Achieve. Succeed.

## DID YOU KNOW?

VR&E now offers telecounseling for personalized, face-to-face service, regardless of where you live.

VR&E telecounseling:

- Increases **VA's responsiveness** to your needs
- **Reduces travel costs and time** for you and for VRCs
- Improves access to **necessary VR&E services**
- **Is available on any device** with a webcam and microphone
- **Does not require** downloading specialized software or obtaining unique usernames and passwords
- Provides access to a **scheduled counseling session** through a unique link sent directly to you

# Career and Employment Resources

## VETERAN READINESS AND EMPLOYMENT (continued)

### Am I eligible to apply?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | |

Review Table 15 for VR&E application eligibility details.

| If you are… | You are eligible to apply if you… |
|---|---|
| **An active-duty service member** | • Have a 20% or higher pre-discharge disability rating (memorandum rating) and will soon leave the military, **OR**<br>• Are participating in the Integrated Disability Evaluation System (IDES) process or awaiting discharge due to a medical condition resulting from a serious injury or illness that occurred in the line of duty<br><br>**Note:** Severely injured active-duty service members can automatically receive VR&E benefits before VA issues a disability rating because of Sec. 1631(b) of the National Defense Authorization Act (PL 110-181). |
| **A Veteran** | • Received or will receive an honorable or other than dishonorable discharge, **AND**<br>• Have a VA service-connected disability rating of 10% with a serious employment handicap or 20% or more with an employment handicap |
| **A member of the reserve components*** | • Are a Veteran with a service-connected disability rated at 20% or more, **OR**<br>• Are a Veteran with a service-connected disability rated at least 10% and your VR&E counselor determines you need additional services because of a serious employment handicap, **OR**<br>• Are hospitalized or receiving outpatient medical care, services, or treatment for a service-connected disability pending discharge from active duty, **OR**<br>• Are severely ill or injured and have been referred to a military Physical Evaluation Board or are participating in the IDES process |

**Table 15:** Eligibiity for VR&E

* *Claimants pending medical separation from active duty may also apply if their disabilities are reasonably expected to be rated at least 20% following their discharge.*

### How do I apply?

**ONLINE**

1. Log in to eBenefits.
2. Select **Apply** under the section titled **What do you want to do?**
3. Select **Education and Training**.
4. In the **Education and Training** section, select **Veteran Readiness and Employment Benefits**.
5. Select **Veteran Readiness and Employment Program**.

**BY MAIL**

Mail VA Form 28-1900, Disabled Veterans Application for Veteran Readiness and Employment, to the address listed on the form.

**IN PERSON**

Visit your nearest VA regional office and have a VA employee assist you.

**BY PHONE**

Call VA toll-free at 1-800-827-1000.

# Career and Employment Resources

## VETERAN READINESS AND EMPLOYMENT (continued)

If you're eligible, we'll invite you to an orientation session at your nearest VA regional office after you submit your application.

In general, you must use all VR&E services within 12 years from the date you separated from active military service, or from the date VA officially notified you of your disability rating (whichever is later). The basic period of eligibility may be extended if you have a serious employment handicap.

Service members who have a disability that began or became worse during active duty and who have not yet received a service-connected disability rating do not need to wait to apply. See VA Form 28-0588 for further instructions.

### Where can I learn more?

www.va.gov/careers-employment/vocational-rehabilitation

### YOU MAY ALSO QUALIFY...

You may qualify for Personalized Career Planning and Guidance if you recently separated from the military or are eligible for VA education benefits. In addition, if you transferred Post-9/11 GI Bill benefits to a child or children, they may also be eligible for Personalized Career Planning and Guidance benefits.

**IF YOU HAVE ANY QUESTIONS, CALL:**

VA BENEFITS HOTLINE
**1-800-827-1000**

# Activity Worksheet: What Services Does VR&E (Chapter 31) Provide?

Considering what you've just learned about the program and consulting VA.gov as needed, complete the checklist below marking the statements as either True or False.

Be prepared to share your responses and thoughts with the class.

| | VR&E Services Include: | True | False |
|---|---|---|---|
| 1 | A complete evaluation to determine your abilities, skills, and interests for employment | ☐ | ☐ |
| 2 | Career counseling and planning for employment services | ☐ | ☐ |
| 3 | Assistance with providing guidance on selecting housing and accessing commercial loans | ☐ | ☐ |
| 4 | Employment services such as job training, resume development, and other work-readiness support | ☐ | ☐ |
| 5 | Education and student advisory benefits only | ☐ | ☐ |
| 6 | Help finding and keeping a job, including the use of special employer incentives and job accommodations | ☐ | ☐ |
| 7 | Telecounseling for personalized, face-to-face service, regardless of where you live | ☐ | ☐ |
| 8 | Financial assistance for purchasing your first home in your local area | ☐ | ☐ |
| 9 | Post-secondary training at a college, vocational, technical, or business school | ☐ | ☐ |
| 10 | Guidance on how to pay your student loans | ☐ | ☐ |
| 11 | Supportive services including case management, counseling, and medical referrals | ☐ | ☐ |
| 12 | Independent living services if you're unable to work due to the severity of your disabilities | ☐ | ☐ |

# Career and Employment Resources

## VETERAN EMPLOYMENT SERVICES OFFICE—VA FOR VETS

### VA has tools and resources to help you find a job at VA or at any federal agency that interests you.

VA is interested in what you have to offer! VA values Veterans because you're highly skilled and dedicated employees. At VA, you will find a place where you can continue to serve as a Veteran.

The Veteran Employment Services Office (VESO) leads VA's efforts to recruit qualified Veterans to join our workforce with the VA for Vets program.

VESO can help you by:

- Providing you with employment assistance
- Offering employment and career management resources
- Identifying tools and resources to find a job at VA or another federal agency

Only Veterans discharged or released from active duty in the U.S. Armed Forces under honorable conditions are eligible for Veterans' Preference. For more information on your eligibility for Veterans' Preference, visit www.fedshirevets.gov/job-seekers/special-hiring-authorities.

### Where can I learn more?

www.vaforvets.va.gov
www.fedshirevets.gov/job-seekers/special-hiring-authorities

### VA Veteran Employment Programs

- VA for Vets
- FedsHireVets

### Your Veteran status earns you preference in hiring for federal government jobs.

To prove your eligibility, you can download a Veterans' Preference letter from VA.gov by following these steps:

**Step 1:**

Visit www.va.gov.

**Step 2:**

Go to the **Records** section on the home page.

**Step 3:**

Then select **Download VA benefit letters**.

**Step 4:**

Sign in with your **DS Logon, My HealtheVet**, or **ID.me** account. If you don't have any of these accounts, you can create one.

For more information on Veterans' Preference, visit: www.fedshirevets.gov/job-seekers/veterans-preference.

# Career and Employment Resources

## VA EMPLOYMENT OPPORTUNITIES

### VA has programs to help you find meaningful careers in health care, including specialized and technical career paths.

You can find helpful employment resources at www.va.gov/careers-employment including:

- A military skills translator
- Resume builder
- Help building your career and finding the right job or business opportunity

The **Intermediate Care Technician (ICT)** program is designed to hire former military corpsman and medics into positions at VA medical centers. This program allows you to **work in a skilled position** right away, while working toward **getting a specific degree** that can lead to an **advanced clinical** position. The ICT program has a career pathway for former medics and corpsmen who are interested in academic degrees leading to advanced professional clinical positions.

To learn more about the ICT program, visit:

www.vacareers.va.gov/careers/intermediatecare

### TAP Curriculum

The TAP Curriculum also provides career and employment workshops. You can contact your installation TAP Manager for information on:

- Career Exploration and Planning Track
- Department of Labor Employment Workshop
- Small Business Administration Boots to Business Workshop

# Career and Employment Resources

## VA EMPLOYMENT OPPORTUNITIES (continued)

**Technical Career Field (TCF)** internships function as an intensive, 2-year training program required for certain **specialized career paths**. This is the first step to secure an engaging career with VA. Program participants receive paid salary and benefits, training, a travel stipend, access to a mentor, and hands-on training. There are several different career fields available within the program. A few examples of career paths include:

- **Compliance and Business Integrity:** Offers the opportunity to learn and expand your knowledge and skills as a **health information analyst**.
- **Finance:** Provides a wide range of hands-on fiscal activities such as **accounting, budget analysis, and VA's managerial cost** accounting system.
- **Health Information Management:** Provides the opportunity to gain substantive work experience at **all levels in a clinical setting**.
- **Human Resources Management:** Develops **well-trained human resources professionals** through a comprehensive curriculum that includes both practical and instructive learning segments.
- **Biomedical Equipment Support Specialist:** Provides **clinical and administrative support** to staff, patients, and administrators for the facility-wide **life cycle** management of **medical equipment**.
- **Biomedical/Clinical Engineers:** Provides **support and advance patient care** by applying engineering and managerial skills to our **health care technology**.

## Where can I learn more?

www.vacareers.va.gov
www.vacareers.va.gov/careers/technicalfield

# Summary of Education Benefits

## COMPARISON OF PROGRAMS

VA's education programs have different requirements concerning length of military service, and the benefits are paid out differently. Table 16 illustrates some of these differences. It also gives an overview of some of the main education and training benefits that the programs offer. This provides general information about issues such as eligibility—note that some exceptions may apply.

| Criteria | Post-9/11 GI Bill | MGIB-AD (Chapter 30) | MGIB-SR (Chapter 1607) |
|---|---|---|---|
| **Minimum Length of Service** | 90 days active aggregate service (90 days on active service total) (after September 10, 2001) or 30 days continuous service if discharged for disability | 2-year continuous enlistment (minimum duty varies by service date, branch, etc.) | 6-year commitment (after June 30, 1985) |
| **Maximum Number of Months of Benefits** [1] | 36 | 36 | 36 |
| **How Payments Are Made** | **Tuition:** Paid to school<br>**Housing stipend:** Paid to student<br>**Books and supplies:** Paid to student | Paid to student | Paid to student |
| **Duration of Benefits** | Generally, benefits do not expire if your service ended after January 1, 2013 | Generally, 10 years from last day of active duty | Generally, ends the day you leave the Selected Reserve |
| **Degree Training** | ✓ | ✓ | ✓ |
| **Non-College Degree Training** | ✓ | ✓ | ✓ |
| **On-the-Job and Apprenticeship Training** | ✓ | ✓ | ✓ |
| **Flight Training** | ✓ | ✓ | ✓ |
| **Correspondence Courses** | ✓ | ✓ | ✓ |
| **Licensing and Certification Tests** | ✓ | ✓ | ✓ |
| **National Testing Programs** | ✓ | ✓ | ✓ |
| **Work-Study Program** | ✓ | ✓ | ✓ |
| **Tutorial Assistance** | ✓ | ✓ | ✓ |

**Table 16:** Comparison of Education Benefit Programs

[1] ***Maximum Number of Months of Benefits:*** *You may receive a maximum of 48 months of benefits combined if you are eligible for more than one VA education program.*

# Summary of Education Benefits

## COMPARISON OF PROGRAMS (continued)

Additional education benefits for Veterans may be offered in your state. Contact your State Veterans Affairs Office or similar agency to learn more about state-level programs.

| Criteria | Personalized Career Planning and Guidance | Veterans Educational Assistance Program (Chapter 32) | DEA (Chapter 35) | VR&E |
|---|---|---|---|---|
| **Minimum Length of Service** | N/A | 181 continuous days of active service (between December 31, 1976, and July 1, 1985)[2] | N/A | N/A |
| **Maximum Number of Months of Benefits**[1] | One or two free personalized coaching sessions | 36 | 45 | N/A |
| **How Payments Are Made** | N/A | Paid to student | Paid to student | N/A |
| **Duration of Benefits** | 18 months (6 months before separation to 1 year after separation) | 10 years from last day of active duty | **Spouse:** 10/20 years[3]<br>**Child:** Ages 18–26 | 12 years from the date you separated from active duty or got your disability rating |
| **Degree Training** | × | ✓ | ✓ | × |
| **Non-College Degree Training** | × | ✓ | ✓ | × |
| **On-the-Job and Apprenticeship Training** | × | ✓ | ✓ | × |
| **Flight Training** | × | ✓ | ✓ | × |
| **Correspondence Courses** | × | ✓ | ✓ | × |
| **Licensing and Certification Tests** | × | ✓ | ✓ | × |
| **National Testing Programs** | × | ✓ | ✓ | × |
| **Work-Study Program** | × | ✓ | ✓ | × |
| **Tutorial Assistance** | × | ✓ | ✓ | × |

**Table 16 (continued):** Comparison of Education Benefit Programs

[1] ***Maximum Number of Months of Benefits:*** *You may receive a maximum of 48 months of benefits combined if you are eligible for more than one VA education program.*

[2] ***181 continuous days of active service (between December 31, 1976, and July 1, 1985):*** *The amount of time varies according to when you enlisted and entered active duty.*

[3] ***Spouse: 10/20 years:*** *Spouses are generally eligible to receive benefits for 10 years. However, spouses of individuals rated totally and permanently disabled within 3 years of discharge and spouses of individuals who die on active duty are granted a 20-year eligibility period.*

# Activity Worksheet: Update Your Personal Checklist

It's that time again! Go back to Appendix B and update your checklist based on what you just learned regarding VA education benefits, services, and tools, as well as employment resources that are available to you and your family.

For this portion, look at Sections 6 through 8 of the checklist.

# 4

# Finding a Place to Live

MODULE 4

# Finding a Place to Live

## Introduction

Upon completion of Module 4, you will be able to:

- Identify factors that influence your decision on where to live.
- Identify VA benefits and services that can support your housing needs.
- Identify tools to locate state and local resources.

Some of you may know where you'll live after separation, some don't. Still others are considering whether to rent, build, buy, or something else.

It might seem like a simple question, but at this stage of your journey (Figure 20) it's important to ask yourself:

### Where will I live?

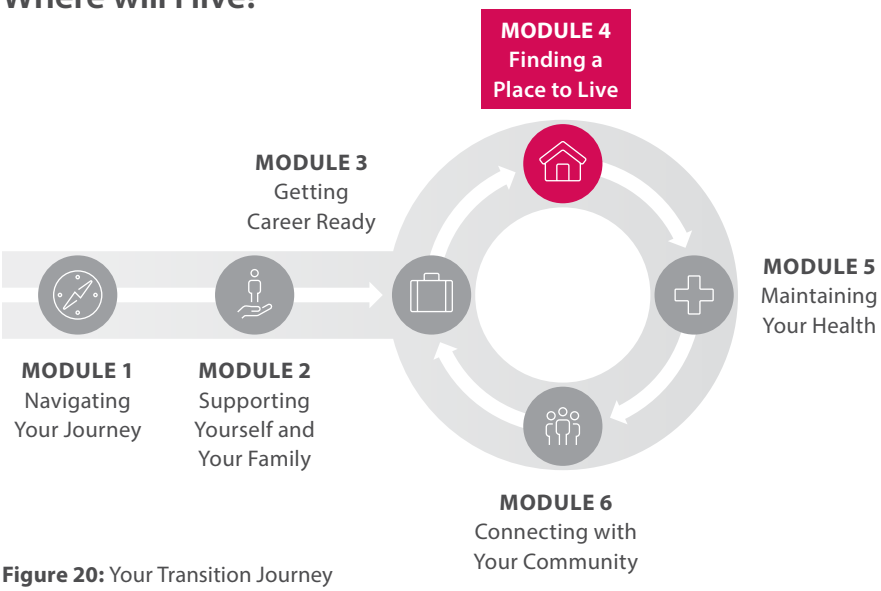



**Figure 20:** Your Transition Journey

Where you live will impact every aspect of your life—your opportunities for education and employment, your housing budget, your access to health care, and more.

### VA offers benefits and services related to housing options and can help you find resources in your local community.

### Where can I learn more?

www.va.gov/housing-assistance
www.nationalguard.mil

### IN THIS MODULE…

#### Comparing Locations:

- Personal Decision Influences
- VA Facility Locators

#### Discovering Housing Options:

- VA Home Loan Guaranty Program
- Protecting Your Investment
- Homeless Veterans Support

#### State and Local Benefits:

- Information For Your State
- Military OneSource
- National Resource Directory
- State Benefits Package
- State Veterans Affairs Offices

### KEEP IN MIND…

The National Guard website (www.nationalguard.mil) is a great resource that offers helpful information and programs, including National Guard websites for every state. You can visit the website provided and explore the website(s) for your state.

# Comparing Locations

## PERSONAL DECISION INFLUENCES

### What is the number one, most important factor to consider when you decide where to live?

We all have different priorities and different ideas about what is most important, such as:

- Cost of living
- Housing availability
- Health of the job market
- Schools and training opportunities
- Proximity to family and friends
- Where you grew up
- Climate
- And more

Your goals are based on your own personal circumstances. You should consider factors that are most important to you personally. For example, you may want to be close to your parents, or maybe you're planning to relocate near the college where you got accepted.

### One factor you may want to consider is whether there are VA facilities in your area.

Consider the following questions:

- What type of **work** do **you want to do?**
- Are there **available jobs** in that industry in the area where you want to live?
- What is the **expected income** for that type of job in the area?
- What is the average **cost of housing** in the area?
- Does it fall within your **budget** based on your estimated income?
- What type of **local resources** are available (for example, expanded commissary and exchange privileges, if you qualify)?
- What are **your personal goals** and how may they impact your decision?

# Comparing Locations

## VA FACILITY LOCATORS

VA has various facilities to assist you with identifying and accessing VA benefits and services that meet your needs. This is something you might want to consider when you decide where to live.

Table 17 includes a list of locator tools to find different types of VA facilities.

| Facility Type | Locator Tool |
|---|---|
| VA Locations | www.va.gov/find-locations |
| Hospitals and Clinics | www.va.gov/directory/guide/division.asp?dnum=1 |
| Regional Offices | www.va.gov/directory/guide/division.asp?dnum=3 |
| Regional Loan Centers | www.benefits.va.gov/homeloans/contact_rlc_info.asp |
| Transition and Care Management Teams | www.oefoif.va.gov/map.asp |
| Caregiver Support Coordinators | www.caregiver.va.gov/help_landing.asp |
| Fisher House | www.socialwork.va.gov/fisher_house_locations.asp |
| Social Work Services | www.socialwork.va.gov |
| Vet Centers | www.va.gov/find-locations/?facilitytype=vet_center |
| Veterans Service Organizations | www.benefits.va.gov/vso |
| Posttraumatic Stress Disorder Support | www.ptsd.va.gov |
| Military Sexual Trauma Coordinators | www.benefits.va.gov/benefits/mstcoordinators.asp |
| VA Cemeteries | www.va.gov/find-locations/?facilitytype=cemetery |

**Table 17:** VA Facility Locator Tools

# Activity Worksheet: Exploring the VA Facility Locator Tool

Take a few minutes to explore VA's Facility Locator Tool (Figure 21) on your own, based on services you think you may need. Your facilitator will demonstrate this tool.

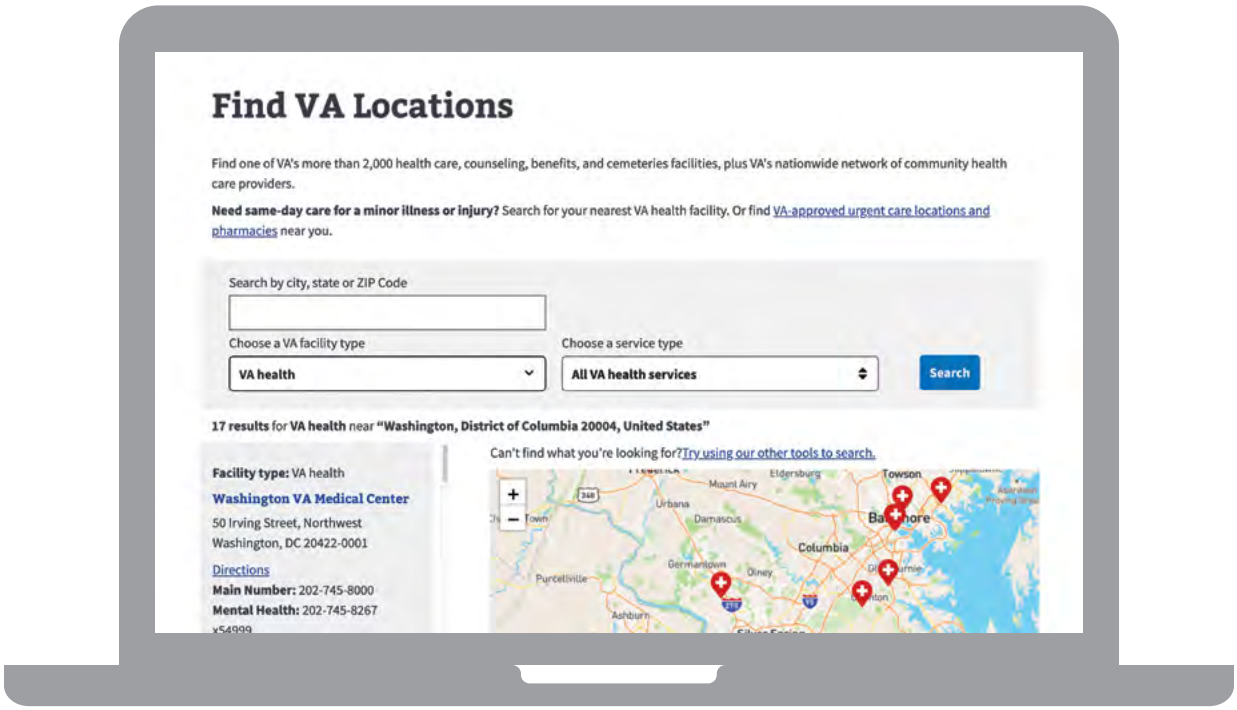



**Figure 21:** VA Facility Locator Tool

1. Access www.va.gov on your computer or mobile device.
2. Select the **Find a VA Location tab** from the top menu.
3. Enter a city, state, or ZIP code in the **Search city, state, or postal code** field.
4. Select the **Search** button.
5. Select the facility type from the **Search for** drop-down field. You can search for VA health facilities, benefits offices, cemeteries, and Vet Centers near where you might live.
6. Once you select an option from the **Search for** drop-down field, the **Service type (optional)** field populates with specific facilities that are optional to choose from.
7. Select **Search** and the map below shows location options. You'll see a list of the facilities next to the map. Scroll down to view the entire list.

Write down the information about key VA resources in your area here:

**Key VA Resource:**

**Key VA Resource:**

**Key VA Resource:**

# Discovering Housing Options

## OVERVIEW

### It's important to consider where you're going to live—whether that's moving in with your family or buying a home.

Factors you may want to consider include:

- Do you already know where you will live?
- Do you have a home you're moving back into?
- Are you planning to rent, buy, or build?

Make sure you understand early on how VA benefits and services help support you and your family. That could be another factor in your decision.

No matter your situation, **VA can help you explore housing options** and secure a place to live. You can take advantage of benefits like the VA Home Loan Guaranty program and housing grants or get help from a VHA social worker to find housing. Whatever path you take, **VA is here to support you**.

# Discovering Housing Options

## VA HOME LOAN GUARANTY PROGRAM

VA helps you (or your eligible surviving spouse) become homeowners. Under the VA Home Loan Guaranty program, you can get a home loan through a private lender—like a bank or a mortgage company—and VA guarantees a portion of the loan to protect the lender against loss if you don't make payments. You can use the VA Home Loan Guaranty Program to:

- Buy, build, repair, alter, renovate, or improve a home
- Refinance an existing home loan to reduce the interest rate
- Buy or refinance an existing loan on a manufactured (mobile) home
- Improve a home by installing energy-efficient features like solar heating and cooling systems, water heater insulation, storm windows and doors, or other approved improvements

## Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

To be eligible, you must agree to personally occupy the home and have all of the following:

- Satisfactory credit
- Sufficient income
- A valid Certificate of Eligibility (COE)

Eligibility as it relates to members of the **reserve components**:

- You served for 90 days or more on active duty during a wartime period, **OR**
- You were discharged or released from active duty for a service-connected disability, **OR**
- You have 6 years of service in the Selected Reserve or National Guard, **AND**
  - Were discharged honorably, **OR**
  - Were placed on the retired list, **OR**
  - Were transferred to the Standby Reserve for an element of the Ready Reserve other than the Selected Reserve after honorable service, **OR**
  - Continue to serve in the Selected Reserve

## Where can I learn more?

www.va.gov/housing-assistance/home-loans/how-to-apply

### How do I get a Certificate of Eligibility?

To get a COE, apply online at eBenefits.

You may need to provide **documentation to prove your eligibility**.

Documentation requirements vary for:

- Active duty
- Veterans
- Current or former members of the reserve components
- Members of the reserve components who were never activated
- Surviving spouses

### KEEP IN MIND…

In some cases, you can get your COE through your lender. Most lenders have access to the WebLGY system. This internet-based application can establish eligibility and issue an online COE in a matter of seconds.

Ask your lender about this option.

# Discovering Housing Options

## GETTING A VA-BACKED HOME LOAN

**The process to obtain a VA Home Loan Guaranty is not difficult. It includes looking at your finances, applying for your COE, choosing a lender and real estate agent, and finding and buying a home. You can learn all about it on VA.gov.**

Refer to Figure 22 to navigate to the VA-backed home loans site to review the home-buying process.

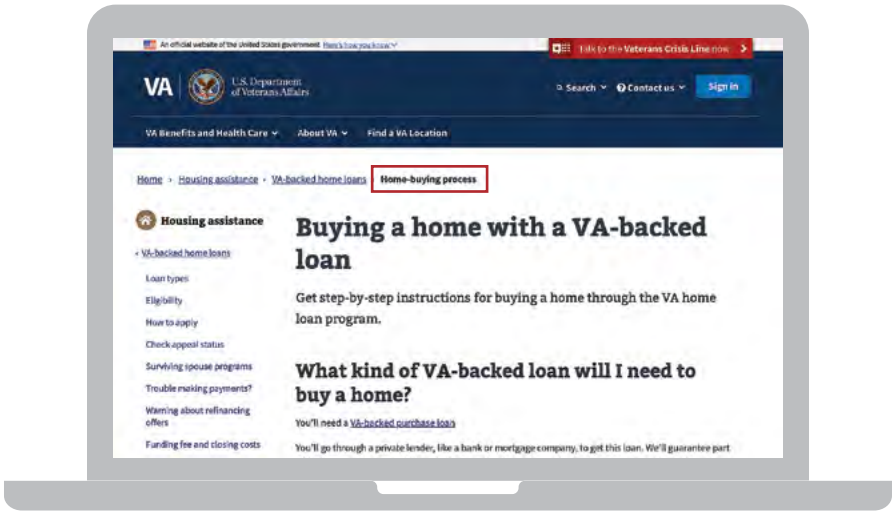



**Figure 22:** VA-Backed Home Loan Process

**TIP**

VA strongly recommends that you get a home inspection. Your realtor or lender may recommend someone, but you should find someone who is not connected to anyone in the sale. You want a fair evaluation of the home, so you can make the best decision for you and your family. Both the appraisal and inspection can be useful negotiating tools.

Stay on top of it! If there are issues—such as with the home value, the roof, or appliances—you can negotiate with the seller about lowering the price, replacing or fixing the issue, or splitting the costs of necessary repairs with you.

## Where can I learn more?

www.va.gov/housing-assistance/home-loans/home-buying-process

**TIP**

Research and contact multiple lenders. Each lender sets its own interest rates, discount points, and fees; some are negotiable. Find a lender who offers the most favorable terms for you.

Ask your family, friends, or colleagues if they have recommendations.

## DID YOU KNOW?

- At closing, you have to **pay a funding fee** unless you're eligible for VA disability compensation.
- If you filed a disability claim, remind your lender that you need to **fill out VA Form 26-8937**, Verification of VA Benefits, and submit it to VA. This will help determine if you are **exempt from the funding fee**.
- You can pay the fee in **cash** or include it **in your loan**.
- If you file a disability claim before closing on your home, you may be able to get your **funding fee refunded**.

# Discovering Housing Options

## PROTECTING YOUR INVESTMENT

### VA also provides assistance designed to help you avoid foreclosure.

Veterans who have VA home loans have the lowest foreclosure rates in the country because VA has resources to help you avoid foreclosure in times of financial hardship. You can contact VA's regional loan center technicians if you need assistance.

### Where can I learn more?

www.va.gov/housing-assistance/home-loans
www.va.gov/housing-assistance/home-loans/trouble-making-payments
www.benefits.va.gov/homeloans/contact_rlc_info.asp

**TIP**

Be sure to budget for monthly mortgage payments you can afford once all your other expenses are paid.

Remember, life changes affect the amount of money you have on hand to make your mortgage payment.

**IF YOU HAVE ANY QUESTIONS, CALL:**

HOME LOAN GUARANTY PROGRAM CALL CENTER
1-877-827-3702

# Discovering Housing Options

## PROTECTING YOUR INVESTMENT (continued)

### Be aware of predatory lending practices. Some lenders take advantage of service members and Veterans with home loans.

- You might get mailers or calls with offers to refinance mortgages; they may make some misleading claims.
- Many of these solicitations promise extremely low interest rates, thousands of dollars in cash back, skipped mortgage payments, and no out-of-pocket costs or waiting period.
- Be sure to research any offer before you accept to make sure it is legitimate and in your best financial interest.

### Where can I learn more?

www.va.gov/housing-assistance/home-loans

### KEEP IN MIND…

- Predatory lending practices can trigger chain reactions that result in **higher interest rates** to all Veterans.
- The Protecting Veterans from Predatory Lending Act of 2018 mandates new requirements for VA-backed home loans.
- This law is designed to **protect Veterans** from predatory lending practices known as "loan churning" or "serial refinancing" when obtaining a **VA-guaranteed refinance loan**.

# Activity Worksheet: Identifying Red Flags

Look at the sample advertisement in Figure 23. Is this advertisement targeting Veterans? Can you spot some red flags that might concern you? Write down any red flags you see in the space below.

**DO NOT DISCARD: ACCOUNT INFORMATION ENCLOSED**

**Veterans Mortgage Servicing Department**
**RE: Your Chase Financial Loan #1246864**
**Balance: $143,786.47**

**OFFICIAL NOTICE: U.S. VETERANS**

**Attention Homeowner,**

**Congress recently passed a Homeowners Assistance Program that now allows VA to offer incredibly low rates to Veterans! The deadline for taking advantage of this program is fast approaching, and VA doesn't want you to miss this opportunity to save thousands.**

**You're pre-qaulified for an unbeatable fixed rate of only 2.25%! The process is fast and easy, and the application fee is just $35. VA-certified loan specialists are standing by to help you today. No funding fee – guaranteed!**

***Keep your loan in good standing – don't ignore this offer. Call now!***

**1-888-555-5555**

**Figure 23:** Sample Advertisement for Veterans

Red Flag:

Red Flag:

Red Flag:

Red Flag:

Red Flag:

Red Flag:

Red Flag:

# Discovering Housing Options

## HOMELESS VETERANS SUPPORT

VA is committed to ending Veteran homelessness. The focus of the Homeless Veterans Program is to:

- Conduct coordinated outreach to proactively seek out Veterans in need of assistance
- Connect Veterans who experience or are at risk of homelessness with housing solutions, health care, community employment services, and other support
- Work to expand employment and affordable housing options for Veterans experiencing homelessness by collaborating with partners including:
  - Federal, state, and local agencies
  - Employers
  - Housing providers
  - Faith-based and community nonprofits

The **National Call Center for Homeless Veterans hotline** ensures that Veterans who are homeless or are at risk to become homeless have free, 24/7 access to trained counselors. The hotline also helps VA medical centers; federal, state, and local partners; community agencies; service providers; and others in the community find resources and support for Veterans.

## Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

Eligibility for assistance with health care, housing, mental health, and employment may vary.

**If you're not sure where you'll live after separation and are concerned or have any thoughts about the possibility of being homeless, please schedule a One-On-One Assistance session with your Benefits Advisor immediately. Also, let your TAP Manager know during your Capstone event and reach out to leadership at your command or installation.**

Be sure to share these resources with other service members or Veterans in need.

Help for Homeless Veterans
877-4AID-VET
va.gov/homeless | (877)424-3838

### For more information...

- Explore www.va.gov/homeless.
- Call or visit your local VA medical center or community resource and referral center where VA staff members are ready to help.
- Call 1-877-4AID-VET (1-877-424-3838) to access VA services.

### DID YOU KNOW?

VA has resources for incarcerated and justice-involved Veterans. If you know a Veteran who may need this kind of help and information, go to:

- www.va.gov/homeless/vjo.asp
- www.va.gov/homeless/reentry.asp

# State and Local Benefits

## FINDING LOCAL RESOURCES

### Military OneSource is a government-owned search tool that provides online information and resources vetted by DoD.

Military OneSource:

- Provides free access to resources for service members, their families, survivors, and the entire military community
- Connects you to programs, services, and products 24/7, 365 days a year, from anywhere in the world
- Allows you and your family to continue using services for 365 days after your separation

### If you are a current member of the Coast Guard, you can use the CG SUPRT system in addition to Military OneSource.

CG SUPRT offers free and confidential services specific to Coast Guard members. As a member of the Coast Guard, or as a spouse or family member, this is a good place to start your research for support services. You don't have access to Military OneSource now, but you have 365 days of access after you separate from the Coast Guard.

### The National Resource Directory (NRD) is another government-owned search tool that provides access to vetted resources.

NRD connects you to resources and services that support all service members, wounded and injured Veterans, family members, and caregivers. This includes topics like:

- Financial planning
- Education, training, and employment
- Health care
- Housing
- Day care
- And more

NRD connects you with resources and services that come from:

- Federal, state, and local government agencies
- Veterans Service Organizations and Military Service Organizations
- Nonprofit and community-based organizations
- Academic institutions and professional associations

MILITARY ONESOURCE

To learn more about Military OneSource, visit www.militaryonesource.mil or call 1-800-342-9647.

CG SUPRT

To learn more about CG SUPRT, visit www.cgsuprt.com.

NRD

To learn more about the National Resource Directory, visit nrd.gov.

# Activity Worksheet: Explore the National Resource Directory

The National Resource Directory (Figure 24) can be a valuable resource that includes **only vetted sources** on many topics. It provides access to services and resources at the national, state, and local levels to support recovery, rehabilitation, and community reintegration.

To complete the activity:

1. **Go to** nrd.gov and take some time to explore the directory on your own.
2. **Search by category** for topics like housing, employment, financial planning, day care, and more.
3. **Use this site** to get the information you need; it can save you and your family time and money.
4. **Capture** the information in the space provided below.

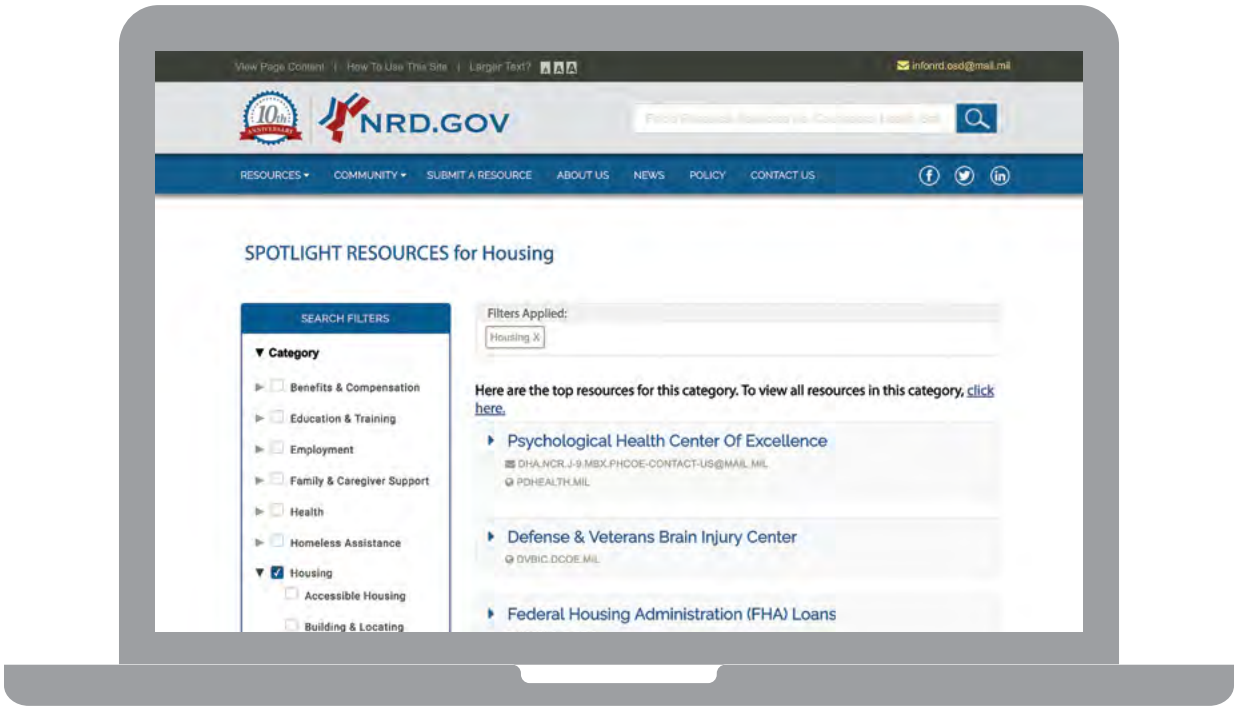



**Figure 24:** National Resource Directory Search

# State and Local Benefits

## INFORMATION FOR YOUR STATE

### State Veterans Affairs Offices serve the Veterans of each state and their dependents and survivors in all matters pertaining to Veterans benefits.

They deliver a series of seamless services to eligible Veterans and their families and unify the Veteran community by building alliances to enhance available financial resources.

### Did you know that your state may offer specific benefits in addition to what VA offers?

For example, **Texas' Hazelwood Act**:

- Provides you and your eligible spouses and dependents with an education benefit of up to 150 hours of tuition exemption
- Covers most fees at public institutions of higher education in Texas

VA.gov provides state-specific information about state VA benefits. You can select a state or territory to visit the website for that location's VA's office.

### At eBenefits, you can request a State Benefits Information Packet for any state you are interested in.

This packet provides specific information about benefits, programs, and services in that state.

Connect with State Veterans Affairs Offices

www.va.gov/statedva.htm

eBenefits
My Gateway to Benefit Information

To request a packet for your state, select **State Benefits Information Packet** from the **Learn** tab at www.ebenefits.va.gov.

# Activity Worksheet: Request a State Benefits Information Packet

At this time, we're going to walk through the steps to request a State Benefits Information Packet.

**Step 1:** Go to www.ebenefits.va.gov on your computer or mobile device.

**Step 2:** Select the **Login** button in the upper right corner.

**Step 3:** Log in using your **DS Logon** credentials.

**Step 4:** Select **State Benefits Information Packet** from the **Learn** tab at the top of the page.

**Step 5:** Verify the pre-populated information on the screens that follow (populated with your **DS Logon** account information) and fill in the **Actual/Expected Separation Date** field (Figure 25).

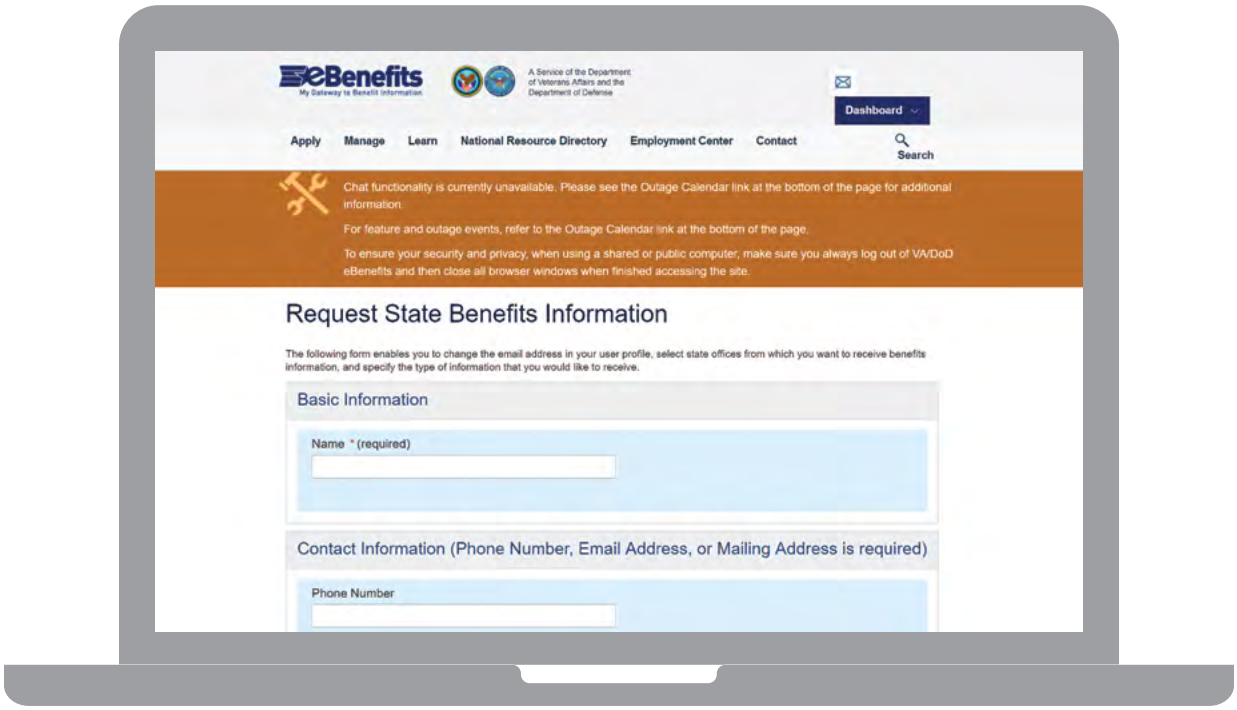



**Figure 25:** Requesting a State Benefits Information Packet

**Step 6:** Select the **Submit** button.

# Activity Worksheet: Update Your Personal Checklist

Now it's time to go back to Appendix B and update your checklist based on what you just learned about home loans, state and local benefits, buying a home, and locating VA facilities.

For this portion, look at Sections 9 through 11 of the checklist.

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# 5 Maintaining Your Health

MODULE 5

# Maintaining Your Health

## Introduction

Upon completion of Module 5, you will be able to:

- Describe the VA whole health approach to care.
- Describe VA health care services and facilities.
- Identify VA programs to support your mental health.
- Locate and use VA health care information to apply for and manage health care.

One of the most important things to consider when planning your transition is your overall health. Some of you may be in good health, and others may have varying degrees of service-connected disabilities. You need to think about how to take accountability for your health and health care going forward.

At this stage of your journey (Figure 26), the first thing to ask yourself is:

**How will I maintain my health and that of my family?**

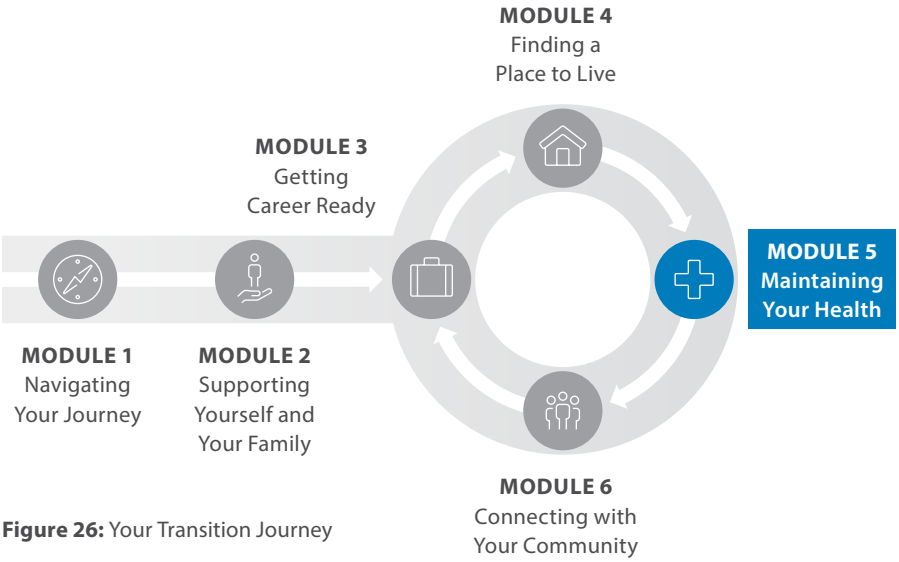



**Figure 26:** Your Transition Journey

VA can provide total health solutions to help you:

- Manage your health care needs
- Find health care options for your family
- Take care of your mental health

### IN THIS MODULE…

#### VA Whole Health:

- VA Health Care Facilities
- Care In Your Community

#### VA Health Care Services:

- Primary Care
- Women's Health Care
- Transition Care
- Dental Care

#### Family Support:

- Caregiver Support Program
- Fisher House

#### VA Mental Health Care Services

- Mental Health Care
- Vet Centers
- Maintaining Your Mental Health

#### Health Care Tools:

- My HealtheVet
- Veterans Health Information Exchange (VHIE)

#### Decision Making Tools:

- VA Health Care Portal
- Eligibility
- Outreach Programs
- VA Health Benefits Explorer

#### VA Health Care Access:

- Applying for VA Health Care
- Preparing for Your First Appointment

# VA Whole Health

## OVERVIEW

### VA takes a modern approach to health care with a focus on whole health.

Whole health (Figure 27):

- Is a comprehensive, patient-centered approach rooted in forming continuous healing partnerships to help you achieve your greatest well-being
- Includes all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore your health

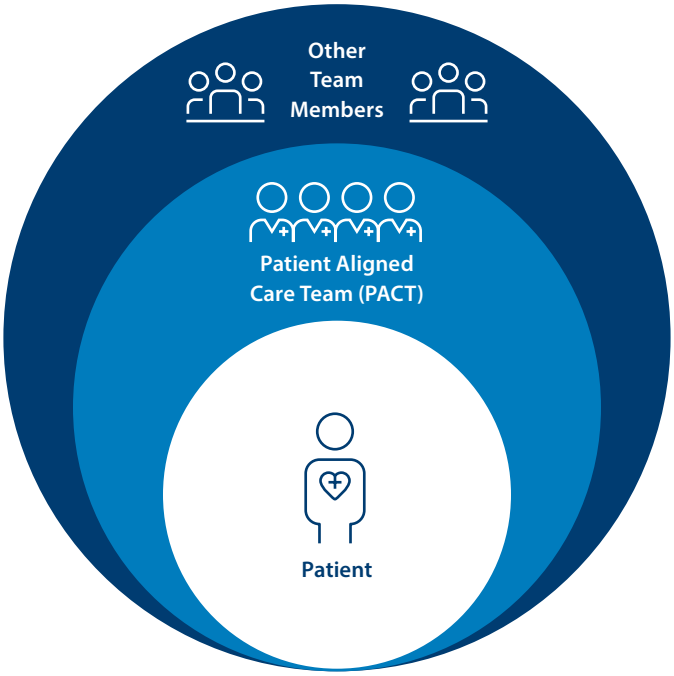



**Figure 27:** VA Whole Health Approach

### What are my health care options?

VA has something for everyone, even if you don't have a service-connected disability. VA provides a full range of health care services, including:

- Regular check-up appointments with specialists (like cardiologists, gynecologists, and mental health providers)
- Veteran health care services like home health and geriatric (elder) care
- Medical equipment, prosthetics, and prescriptions you need
- Specilaty programs tailored to women's health care, complex care coordination, dental care, transition care, and more

### Where can I learn more?

www.va.gov/health-care

Whole health addresses the health of your mind, body, and soul.

A key part of whole health is self-care.

### 8 Keys to Self-Care

1. Working Your Body
2. Your Surroundings
3. Personal Development
4. Food and Drink
5. Recharging
6. Family, Friends, and Co-Workers
7. Spirit and Soul
8. Power of the Mind

# VA Whole Health

## VA HEALTH CARE FACILITIES

### Where can I receive care?

There are many VA health care facilities located across the U.S. that offer a wide range of services. Review the types of facilities listed in Table 18.

| Facility Type | Locator Tool |
|---|---|
| VA Medical Centers | • Located throughout the nation<br>• Offer a wide range of services, such as basic or preventive care and traditional hospital-based services—like surgery; critical care; and mental, social, and emotional well-being programs<br>• Provide the opportunity to get all your care in one place |
| Community-Based Outpatient Clinics | • Bring access to care closer to home<br>• Offer the most common outpatient services, including health and wellness visits |
| Residential Care Facilities, or Domiciliary Care Facilities | • Provide residential treatment and rehabilitative services to eligible Veterans who have a wide range of concerns, illnesses, or rehabilitative care needs<br>• Offer services for those dealing with mental health disorders; substance use disorders; posttraumatic stress disorder; homelessness; and vocational, educational, or social issues |
| Community Living Centers for Short- and Long-Term Nursing Home Care | • Provide care for Veterans whose needs no longer require acute hospitalization<br>• Focus on restoring or maintaining the highest degree of functional independence possible<br>• Are available for some Veterans indefinitely; other Veterans may qualify only for a limited period |
| Vet Centers | • Provide a broad range of free, confidential counseling, outreach, and referral services to Veterans, active-duty service members, and their families<br>• Offer counseling for a successful transition from military to civilian life or after a traumatic event experienced in the military |

**Table 18:** VA Health Care Facilities

### DID YOU KNOW?

VA operates the **largest integrated health care system in the nation,** including more than 1,200 facilities!

### How do I locate a facility?

Use the **VA Locator Tool** to locate outpatient clinics, hospitals, and Vet Centers near you:

- Go to www.va.gov and select the **Find a VA Location** menu.
- Complete the fields and select **Search**.

# VA Whole Health

## VETERAN COMMUNITY CARE

### What if I'm not near a VA facility?

We may refer you to a community provider. Your eligibility for community care will be based on your specific needs and circumstances. Your VA provider will work with you to determine if you're eligible.

### Am I eligible for community care?

Under the **VA MISSION Act of 2018**, you have more ways to access health care within VA's network and through approved non-VA providers called "community care providers." Situations where non-VA care may be covered include:

1. You need a service not available at a VA medical facility.
2. You live in a state without a full-service VA medical facility.
3. You qualify under the "Grandfather" provision related to the 40-miles distance criteria under the Veterans Choice Program.
4. VA cannot furnish care within specific wait time and drive time standards.
5. It is in your best medical interest.
6. A VA service line does not meet specific quality standards.

### Where can I learn more?

www.missionact.va.gov

### For more information:

To inquire about authorized hospital care and medical services in **non-VA health care facilities**, contact your nearest VA health care facility or call 1-877-222-8387.

### What if I need care outside of the U.S.?

If you live or travel abroad, the **VA Foreign Medical Program** may pay for health care services, medications, and specific equipment associated with your service-connected conditions.

Eligibility requirements vary. To learn more and enroll, visit www.va.gov/communitycare/programs/veterans/fmp.

**IF YOU HAVE ANY QUESTIONS, CALL:**

FOREIGN MEDICAL PROGRAM
1-877-345-8179

# VA Health Care Services

## PRIMARY CARE

### What is primary care?

At VA, we take a team approach to primary care—with you at the center. Research shows this kind of approach leads to better quality care, more satisfied patients, and fewer hospital visits.

When you sign up for VA health care, we'll assign you to a health care team called a Patient Aligned Care Team (PACT). Your team will be made up of you, those who support you (like your family members and caregivers), and your health care providers.

Your team's goal is to plan for all the care you need to help you stay healthy throughout your life. Your team will:

- **Build a partnership with you.** You'll work with your team to plan and make decisions. Your team will offer wellness care, education, and lifestyle coaching to help you stay healthy.
- **Provide or arrange for preventive care,** such as immunizations to prevent illness and early screenings for diseases like cancer, when earlier treatment is most likely to be successful.
- **Help you get care in the ways that work best for you,** including visits with your primary care provider, group clinics, 24/7 telephone care, online educational information, and secure messaging with your health care team.
- **Coordinate your care.** Team members will meet often to talk with you—and each other—about your progress and goals. And they'll coordinate any care you may need from specialists outside the team.

### Your PACT team includes a:

- Primary care provider
- Clinical pharmacist
- Registered nurse care manager
- Licensed practical nurse or medical assistant and clerk
- Other providers, like specialists or social workers, when you need it

### For more information:

Visit www.va.gov/health-care/about-va-health-benefits/your-care-team for detailed information on primary care.

# VA Health Care Services

## WOMEN VETERANS HEALTH CARE

### Women are the fastest growing group among the Veteran population.

VA is dedicated to meeting the health care needs of all Veterans. If you qualify for VA health care, you can access high-quality women's health services as part of your benefits, which include:

- General services, like disease prevention and nutrition counseling
- Female-specific services, like birth control, preconception counseling, and menopausal support
- Screenings, like Pap smears and mammograms
- Mental health services for depression, posttraumatic stress disorder (PTSD), and substance use problems
- Free, confidential counseling and treatment for mental and physical health conditions related to military sexual trauma
- Specialty services, including screening and management of chronic conditions, maternity care, fertility and reproductive services, prosthetic and sensory aid services, and more
- Care from a female provider, if that's what you prefer

At each VA medical center nationwide, a Women Veterans Program Manager is available to advise and advocate for women Veterans. She can help coordinate all the services you may need.

In addition to the services listed above, your Women Veterans Program Manager can help if you are:

- Homeless
- A victim of domestic violence
- In search of education, training, or employment assistance

### Where can I learn more?

www.va.gov/health-care/health-needs-conditions/womens-health-needs

1.855.VA.WOMEN
WOMEN VETERANS
CALL CENTER

You can also contact the **Women Veterans Call Center** at 1-855-829-6636. Our trained, all-female staff will help answer your questions.

### What if I'm pregnant?

If you or your spouse are pregnant at the time of transition, you may be eligible to **extend your in-service health care benefits through 6 weeks post-delivery**.

### For more information:

Contact your branch of service.

# VA Health Care Services

## TRANSITION CARE

### What is Transition and Care Management (TCM)?

The TCM team at your home VA medical center can connect you with the appropriate VA health care and resources you need to help ease your transition from active duty to Veteran status.

Every VA medical center has a TCM team ready to welcome Post-9/11 Veterans into the VA health care system. The TCM program provides the following services.

- **Case management:** TCM case managers speak with you about your individual needs and discuss whether you could benefit from case management.
- **Links to community resources:** TCM teams connect you with local community services and resources that may give you additional assistance.
- **VA care and benefits assistance:** TCM case managers work with you to ensure you maximize your VA health care benefits and services.
- **System navigation:** TCM teams are ready to welcome and guide you into the VA health care system.
- **Access to VA health care:** TCM teams help you fully register for VA health care and schedule your initial appointments.
- **Veteran advocacy:** TCM teams support you to promote your whole health and successful return home.

### You may have access to cost-free care.

Many Veterans have access to VA health care services **at no cost**. For example, if you have qualifying service in a theater of combat, you may be eligible for **5 years of cost-free medical care** for any condition related to your service in theater.

### Where can I learn more?

www.oefoif.va.gov/caremanagement.asp
www.oefoif.va.gov/map.asp

### What if I was exposed to hazardous materials during my service?

During your military service, you may have been **exposed to chemical, physical, or environmental hazards**. This could include burn pits, radiation, and asbestos exposure. **VA provides the latest information on military exposures and your health**, including resources for medical follow-up and benefits.

### For more information:

www.va.gov/health-care/health-needs-conditions/chemical-hazardous-materials-exposure

# VA Health Care Services

## TRANSITION CARE (continued)

### What is the VA Health Care Liaison Program?

VA Liaisons for Health Care **are located on military installations** and can:

- Educate you about VA health care and services
- Help you identify the VA health care facility closest to your home or most appropriate for your individual needs
- Communicate your needs to that VA facility
- Connect you to the VA facility's TCM team

The goal is that you leave the facility registered for VA health care and with a scheduled VA appointment.

### Where can I learn more?

www.oefoif.va.gov/valiaisons.asp

### Installations or locations with on-site VA Liaisons for Health Care:

- Ft. Belvoir, VA
- Ft. Benning, GA
- Ft. Bliss, TX
- Ft. Bragg, NC
- Ft. Campbell, KY
- Ft. Carson, CO
- Ft. Drum, NY
- Ft. Eustis, VA
- Ft. Gordon, GA
- Ft. Hood, TX
- Ft. Knox, KY
- Ft. Lewis, WA
- Ft. Polk, LA
- Ft. Riley, KS
- Ft. Sam Houston, TX
- Ft. Stewart, GA
- Naval Hospital Camp Lejeune, NC
- Naval Hospital Camp Pendleton, CA
- Naval Medical Center San Diego, CA
- Tripler Army Medical Center, HI
- Walter Reed National Military Medical Center, MD

# VA Health Care Services

## VA DENTAL CARE

### Does VA provide dental care as part of my VA health coverage?

VA provides dental care to Veterans who meet certain eligibility requirements. Covered services range from simple to complex care, including cleaning and X-rays, fillings, crowns, bridges, and more.

Eligibility isn't the same as other VA medical benefits. It's categorized into different classes. It depends on a number of factors, like your:

- Military service history
- Current health
- Living situation

Based on these factors, VA places you into a benefits class—and you get the specific benefits assigned to that class. For example:

- If you have a service-connected dental disability, you may qualify for any needed dental care.
- If you have other service-connected disabilities, you may be eligible for a range of care, depending on your condition.
- Other situations, such as homelessness or inpatient status, may qualify you for certain one-time or specific treatments.

### Where can I learn more?

www.va.gov/health-care/about-va-health-benefits/dental-care

### Where do I go for VA dental care?

We provide dental care to qualified Veterans at more than 200 dental clinics across the country, including Alaska and Puerto Rico.

To find a **VA dental clinic near you,** use the VA Facility Locator Tool at www.va.gov/find-locations.

### KEEP IN MIND…

You can get a dental exam if you did not receive one before separating.

### REMEMBER…

Keep your DD Form 214 in a safe and accessible location.

# VA Health Care Services

## VA DENTAL CARE (continued)

### Does VA offer dental insurance?

The VA Dental Insurance Program (VADIP) offers all eligible Veterans and family members the opportunity to buy dental insurance through Delta Dental and MetLife at a reduced cost. Participation is voluntary and does not affect your eligibility for VA dental services and treatment.

Covered services include diagnostic, preventive, surgical, emergency, and endodontic/restorative treatment. You pay a fixed monthly premium for coverage and any copayments required, depending on the type of plan you select.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | ✓ |

VADIP coverage is available to:

- Veterans enrolled in VA health care
- Family members of Veterans covered under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

### Where can I learn more?

www.va.gov/healthbenefits/vadip

### How do I apply?

**ONLINE**

1. Visit the VADIP website at www.va.gov/healthbenefits/vadip.
2. Select the **Delta Dental** or **MetLife** plan to learn more and apply.

# Family Support

## CAREGIVER SUPPORT PROGRAM

VA provides benefits and services that can support family members or caregivers in certain situations.

### The Caregiver Support Program assists primary caregivers of eligible service members and Veterans.

The **Caregiver Support Program** offers:

- A monthly stipend (under the Program of Comprehensive Assistance for Family Caregivers)
- Training for caregivers
- Mental health services
- Travel and lodging reimbursement
- Access to health insurance, if not already covered under a health care plan
- Access to education and information resources
- Access to DoD commissary and other recreational facilities and activities as of January 1, 2020. Eligible primary caregivers who are enrolled in the Program of Comprehensive Assistance for Family Caregivers will receive a letter indicating their eligibility.

VA also provides financial support for service members and Veterans recovering from severe injuries through the TSGLI program. Some service members and Veterans are eligible for both TSGLI and the Caregiver Support Program.

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| | | | ✓ | ✓ |

### Where can I learn more?

www.va.gov/health-care/family-caregiver-benefits

VA Caregiver Support

VA's caregiver stipend differs from DoD's stipend.

- There are different eligibility requirements.
- The payment amounts may be different.
- VA's stipend is not intended to replace career earnings.
- VA's stipend doesn't create an employment relationship between VA and the caregiver.

### DID YOU KNOW?

**Eligible surviving spouses or children** of Veterans who died or became permanently and totally disabled in service may be eligible for health coverage under **CHAMPVA**.

**IF YOU HAVE ANY QUESTIONS, CALL:**

CAREGIVER SUPPORT LINE
**1-855-260-3274**

# Family Support

## FISHER HOUSE PROGRAM

### A Fisher Home is "a home away from home" where your families can stay while you receive medical treatment at a VA medical center.

The Fisher House Program provides a network of comfortable homes for families and caregivers of Veterans and active-duty service members as they receive treatment at major military and VA medical facilities.

The houses provide free lodging and are located within walking distance of VA medical centers.

## Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | | | ✓ | ✓ |

Eligibility may vary by location.

## Where can I learn more?

www.socialwork.va.gov/fisher.asp

FISHER HOUSE HELPING MILITARY FAMILIES

### For more information:

- Fisher House accommodations are provided **at no cost** to guests and located **within walking distance** of the treatment facility.
- Fisher Houses have up to 21 suites with **private bedrooms and baths**.
- A **VA social worker and other VA staff** can connect you with Fisher House services.

### To locate a Fisher House:

www.socialwork.va.gov/fisher_house_locations.asp

# VA Mental Health Care Services

## OVERVIEW

### Your social, emotional, and mental wellness is a significant part of your whole health.

VA takes this issue to heart. We can connect you with multiple benefits, services, and tools to help support your social, emotional, and mental health and well-being.

### Why is your mental well-being so important?

It impacts **how you think, feel, and act**. It helps determine how you handle stress, relate to others, and make choices. People struggling with mental health issues often have a more difficult time managing their overall health and common every day stressors.

Transitioning out of the military may lead to increases in relationship issues, lack of employment or underemployment, and a sense of being without purpose or being a burden. Those who served may be more likely to have experienced trauma or have chronic pain.

All of these concerns add to the complex nature of Veteran health care and increase the risk of suicide for Veterans.

### You can be proud of taking steps to make yourself as healthy as you can be—for both yourself and those around you.

For more information:

www.va.gov/health-care/health-needs-conditions/mental-health

This website:

- Helps you **get started** with any **social, emotional, and mental health needs** that you may have—whether you're just starting your research or you're ready to schedule your first appointment
- Offers many **informational resources** and presents all your options for obtaining services

# VA Mental Health Care Services

## OVERVIEW (continued)

### What mental health services does VA provide?

**VA providers**—including social workers and professionals in other disciplines—help you find resources during times of need and apply interventions to help you with your mental health.

For example, they:

- Perform mental health assessments and counseling to help you get through an immediate crisis
- Provide high-risk screening and help you make plans for your discharge from a VA hospital once you complete treatment
- Help you find housing and employment, provide resources to support you if you are coping with illness or injury, or give you resources to obtain food
- Provide long-term case management and will advocate for you in situations that might be too complex or uncomfortable for you to face by yourself
- Share information about health care conditions or details about services and programs that you might not know about
- Teach you strategies to deal with stress and loss in a healthy manner
- Provide several forms of therapy—individual, in a group setting, or even with your family

**Mental health services are available to everyone. VA offers 1 year of post-transition mental health care, even if you are not eligible for VA health care.**

### Where can I learn more?

www.va.gov/health-care/health-needs-conditions/mental-health

# VA Mental Health Care Services

## VET CENTERS

### Vet Centers are another resource VA offers to support the emotional, social, and mental health needs of you and your family.

VA Vet Centers are community-based centers located off-base across the country that:

- Provide a broad range of free counseling, outreach, and referral services to Veterans, active-duty service members, and their families
- Offer individual, group, marriage, and family counseling in a safe and confidential environment
- Release no information to any person or agency without your written consent, except in serious circumstances where there is an intent to harm yourself or another
- Assist with access to care by helping you and your family overcome any barrier that you might experience including employment, housing, education, health care, and anything else that may aid in readjustment

## DID YOU KNOW?

- All Vet Center services are available **without time limitation** and **at no cost.**
- All Vet Centers offer non-traditional times to include **evening and weekends** to accommodate busy schedules.
- Some communities have **Mobile Vet Centers** that travel to places where there is no permanent local Vet Center.
- **More than 70%** of Vet Center **staff are Veterans**, the majority of whom served in combat theaters.

# VA Mental Health Care Services

## VET CENTERS (continued)

It doesn't matter where you are in your journey. Whether you are an active-duty service member, a member of the reserve components, or a Veteran—you are eligible for Vet Center services if you meet the eligibility criteria.

## Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

You're eligible if you have:

- Served on active military duty in any combat theater or area of hostility, **OR**
- Experienced a military sexual trauma, **OR**
- Provided direct emergent medical care or mortuary services while serving on active military duty to casualties of war, **OR**
- Served as a member of an unmanned aerial vehicle crew that provided direct support to operations in a combat zone or area of hostility, **OR**
- Served in the Vietnam Era and accessed care at a Vet Center before January 1, 2004

Vet Centers also provide services to family members of eligible individuals when it will aid in their readjustment.

Families of deployed service members are also eligible to receive services to help them cope with the deployment of their loved one. Additionally, bereavement counseling for families who experience the death of an active-duty service member is available. In reality, no one will be turned away at a Vet Center.

### KEEP IN MIND...

To use Vet Center services:

- You do **not** need to be registered with VA health care.
- You can access Vet Center services **regardless of your character of discharge**.
- You do **not** need a disability rating or service connection for injuries from either VA or DoD.

### For more information:

- Visit: www.vetcenter.va.gov.
- Call 1-877-927-8387 (WAR-VETS) 24 hours a day, toll free, to talk about your military experiences, your transition home, or to get connected to a Vet Center.
- The Vet Center Call Center is staffed with combat Veterans of all eras and family members of combat Veterans.
- Use the VA Facility Locator Tool at www.va.gov/find-locations to find the nearest Vet Center.

# VA Mental Health Care Services

## MAINTAINING YOUR MENTAL HEALTH

### As with your physical health, self-care plays a big role in maintaining your mental health. It is important to be able to recognize when you need help.

Recognizing the early signs of a social, emotional, or mental health condition allows you to take steps to prevent symptoms from developing into larger concerns. In addition to commonly recognized symptoms, like feeling very sad or nervous, other indicators and signs may include:

- Changes in sleep, appetite, weight, or sex life
- Headaches or other physical pain
- Muscle tension and weakness
- Decreased energy, motivation, or interest
- Problems with attention, concentration, or memory
- Irritability, anger, or having a short temper
- Feelings of guilt, worthlessness, helplessness, or hopelessness
- Unhealthy behaviors (misusing drugs, alcohol, food, or sex; gambling or spending too much money to cope with stress or emotions; etc.)
- Problems functioning at home, work, or school

### What are some things I can do on my own?

- **Be aware of your emotions and reactions.** Notice what in your life makes you sad, frustrated, or angry. Try to address or change those things.
- **Express your feelings in appropriate ways.** Let people close to you know when something is bothering you. Keeping feelings of sadness or anger inside adds to stress. It can cause problems in your relationships and at work or school.
- **Think before you act.** Emotions can be powerful. Give yourself time to think and be calm before you say or do something you might regret.
- **Manage stress.** Try to change situations causing you stress. Learn relaxation methods to cope with stress. These could include deep breathing, meditation, and exercise.
- **Strive for balance.** Find a healthy balance between work and play, activity and rest. Make time for things you enjoy.
- **Take care of your physical health.** Your physical health can affect your mental health. Exercise regularly, eat healthy meals, and get enough sleep. Don't abuse drugs or alcohol.
- **Connect with others.** We are social creatures. We need positive connections with other people. Make a lunch date, join a group, and say hi to strangers.
- **Find purpose and meaning.** Figure out what is important to you in life and focus on that. This could be your work, your family, volunteering, caregiving, or something else. Spend your time doing what feels meaningful to you.
- **Stay positive.** Focus on the good things in your life. Forgive yourself for making mistakes and forgive others. Spend time with healthy, positive people.

# VA Mental Health Care Services

## MAINTAINING YOUR MENTAL HEALTH (continued)

### VA has resources to help you cope with health issues you may experience after a traumatic event, including posttraumatic stress disorder (PTSD).

**PTSD** is a mental health condition that some people develop after experiencing a life-threatening or traumatic event. A traumatic event is something that you see or hear about or that happens to you that is overwhelming and hard to cope with or move past. Some examples may include:

- Combat exposure
- Sexual or physical abuse/assault
- Terrorist attack
- Motor vehicle accident
- Natural disaster such as a fire, tornado, hurricane, flood, or earthquake

Whether you just returned from deployment or have been home for 40 years, it's never too late to get help for PTSD. Getting counseling or treatment can help you manage your symptoms and keep them from getting worse.

Our National Center for PTSD is the world leader in PTSD research, education, and treatment.

### VA is committed to a harassment-free health care environment for everyone and will not tolerate harassment of any kind.

You earned the right to receive VA health care and VA staff are committed to creating a safe, respectful, and welcoming environment for all Veterans. Our health care system will not tolerate harassment. All Veterans should expect to receive health care in environments that attend to their dignity, safety, and privacy.

Whether unwanted behavior involves a person's sexual orientation, gender identity or expression, race, or ethnicity, it is unacceptable. Harassment is disruptive and impacts access to care.

Be part of the solution and treat others with dignity and respect! If you are a victim of harassment, report it to the **Patient Advocate** or **VA Police**.

### Where can I learn more?

www.va.gov/health-care/health-needs-conditions/mental-health/ptsd
www.va.gov/health/patientadvocate

### DID YOU KNOW?

Most people…

- Have some stress-related reactions after a traumatic event, but not everyone develops PTSD
- Start to feel better after a few weeks or months, but sometimes PTSD symptoms don't surface until many months or years later

### Can I get disability compensation or other benefits for PTSD?

Find out if you can get PTSD disability benefits at www.va.gov/disability/eligibility/ptsd/#can-i-get-disability-benefits-.

### DID YOU KNOW?

- 66% of women in the military report they experienced sexual assault or sexual harassment.
- 42% of women and 17% of men report witnessing a fellow service member be sexually harassed or assaulted.

# VA Mental Health Care Services

## MAINTAINING YOUR MENTAL HEALTH (continued)

### Military Sexual Trauma

**Military sexual trauma (MST)** refers to sexual assault or repeated, threatening sexual harassment that happened while you were in the military. MST includes:

- Any sexual activity you were unwillingly involved in and where you may have been pressured into sexual activities. For example:
  - Threats of negative consequences for refusing to be sexually cooperative
  - Implied faster promotions or better treatment in exchange for sex
- Unwanted sexual touching or grabbing; threatening, offensive remarks about your body or sexual activities; and threatening or unwelcome sexual advances
- Occurrences when you may have been unable to consent to sexual activities (for example, when you were intoxicated)
- Any time when you may have been physically forced into sexual activities

### Am I eligible for treatment related to MST?

Eligibility for MST-related health care is independent of other VA benefits.

- You do not need to have a VA disability rating to receive these services.
- You may be able to receive services even if you are not eligible for other forms of VA health care.
- There are no length-of-service or income requirements to receive MST-related care.
- Veterans do not need to have reported the incident(s) when they happened or have other documentation that they occurred.

### How can I collect evidence related to MST?

VA can help you collect evidence to support your disability compensation claims. Many VA regional offices have MST specialists who can help with MST-related claims. All VA regional offices also have Women Veterans Coordinators who can assist male and female Veterans filing MST claims.

VBA knows that often it can be difficult for Veterans to locate evidence, particularly if they file a claim many years after their MST experience. Because of this, VA encourages service members to hold onto any materials that might later serve as evidence, such as copies of reports to authorities, copies of treatment records, or anything documenting your difficulties while you were on active duty. For example, if you told a friend or family member about your experiences of MST, consider asking him or her to write a brief note stating this, or at least keep a list of people you told. Even if you do not want to file a claim now, this evidence will be useful if you do later.

### DID YOU KNOW?

- **Both women and men** can experience MST during their service.
- **All Veterans** seen at VA facilities are asked about experiences of sexual trauma.
- MST can affect a person's physical and mental health—even many years later.
- VA provides **free, confidential counseling** and treatment to **female and male Veterans** for both mental and physical health problems linked to MST.
- Veterans **may apply for disability compensation** from physical or psychological disabilities related to sexual or other trauma, such as PTSD.

### For more information:

- Talk to the **MST coordinator** at your nearest VA regional office.
- Visit www.va.gov/health-care/health-needs-conditions/military-sexual-trauma.
- Call 1-800-827-1000.

# VA Mental Health Care Services

## MAINTAINING YOUR MENTAL HEALTH (continued)

### There may be times when you want to talk to someone right now. We offer support anytime, day or night.

**The Military Crisis Line** or **Veterans Crisis Line** (Figure 28) connects you and your families to **qualified, caring, and supportive VA representatives** who have **special training and experience** to help Veterans of all ages and circumstances.

The crisis line provides information on suicide awareness and prevention and can refer you to the **Suicide Prevention Coordinator** closest to where you live. The crisis line can connect you with many national resources, regardless of your enrollment status in VA health care.

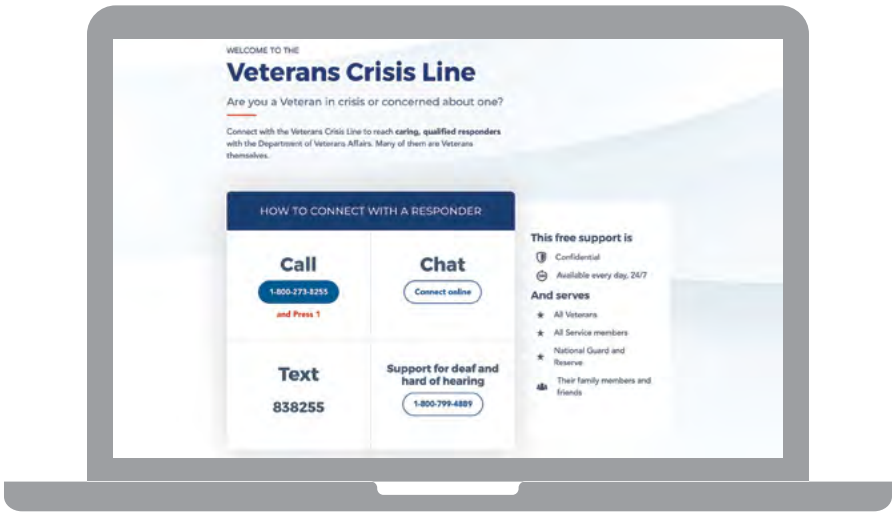



**Figure 28:** Veterans Crisis Line

### You can contact crisis line counselors 24 hours a day, 7 days a week, 365 days a year.

To connect with the crisis line:

- Call 1-800-273-8255 and press 1.
- Text 838255.
- Chat online at www.veteranscrisisline.net.

## DID YOU KNOW?

Every day, more than 400 VA Suicide Prevention Coordinators and their teams, located at every VA medical center, connect Veterans to care.

### If you are in crisis, you can also:

- Call 911.
- Go directly to the nearest emergency room.
- Go directly to the nearest VA medical center.

# VA Mental Health Care Services

## ADDITIONAL MENTAL HEALTH RESOURCES

### Are there other programs and services that I should consider?

VA provides or partners with other agencies to provide a wide range of programs and services to support your mental, social, and emotional health (Table 19).

| Program/Service | Description |
|---|---|
| **Make the Connection**<br>makethecconnection.net | Hundreds of Veterans share their stories of strength and resilience about mental health—including the challenges they faced, the support they received, and the ways their lives improved because they sought help. Veterans provide information, resources, and solutions to handle a variety of issues that may impact your life, such as:<br>• Preparing for deployment<br>• Transitioning from the military<br>• Maintaining healthy relationships<br>• Managing PTSD |
| **AboutFace**<br>ptsd.va.gov/apps/aboutface | This web-based public awareness campaign aims to help recognize PTSD and motivate those affected to seek evidence-based care. It features personal stories of Veterans and is designed to improve mental health treatment engagement among people experiencing PTSD. |
| **VA Substance Abuse Programs**<br>myhealth.va.gov/mhv-portal-web/substance-abuse-screening | These VA programs help those struggling with addiction. The My HealtheVet portal has an anonymous, confidential screening tool that returns immediate results to help you determine if you need support. It also allows you to contact:<br>• Your existing VA health care provider<br>• The Transition and Care Management program manager at your local VA medical center<br>• Your local Vet Center<br>• VA's general information hotline |

**Table 19:** Additonal Mental Health Resources

### DID YOU KNOW?

More than 40 VA mobile apps are available at the VA mobile app store.

Visit the VA app store at mobile.va.gov/appstore and check out apps like:

- **Mindfulness Coach:** mobile.va.gov/app/mindfulness-coach

- **PTSD Coach:** mobile.va.gov/app/ptsd-coach

# VA Mental Health Care Services

## ADDITIONAL MENTAL HEALTH RESOURCES (continued)

| Program/Service | Description |
|---|---|
| **Intimate Partner Violence (IPV)**<br>www.socialwork.va.gov/ipv<br>www.thehotline.org | IPV describes physical, sexual, or psychological harm by a current or former partner or spouse. This type of violence can occur among heterosexual or same-sex couples and does not require sexual intimacy. If you have experienced IPV or have other safety concerns, you can talk to:<br>• The IPV coordinator at your VA medical center<br>• A VA social worker<br>• Any of your existing VA health care providers<br>• The National Domestic Violence Hotline at 1-800-799-7233 (SAFE) |
| **BeThere Program**<br>www.veteranscrisisline.net/support/be-there | This program gives you an opportunity to speak to a fellow Veteran who understands your experiences. The BeThere Peer Assistance Program, in partnership with Military OneSource, offers support to service members (including members of the reserve components), their families, and transitioning Veterans up to 365 days after separation or retirement. Through this program, you can also talk privately with peer coaches who may be Veterans, service members, or military spouses. |
| **Objective Zero**<br>www.objectivezero.org | This foundation uses technology to enhance social connections and improve access to mental health resources through videoconferencing, voice calls, and text messaging. |
| **RallyPoint**<br>www.rallypoint.com | RallyPoint is a social networking platform for service members, Veterans, families, caregivers, and more where you can discuss career opportunities and resources, participate in community conversations, and increase social connections. |
| **CaringBridge**<br>www.caringbridge.org | This website helps family and friends communicate with loved ones during their health journey by offering online support at no cost. |
| **Chaplain Services** | These services provide:<br>• Faith-based counseling for mental health, grief and loss, and conflict resolution<br>• Assistance for those in crisis and those who have been affected by a suicide<br>• Training for clergy in suicide prevention |
| **Center for Faith-Based and Neighborhood Partnerships** | These organizations provide opportunities for faith-based worship by:<br>• Developing relationships with faith-based, nonprofit, and community and neighborhood organizations<br>• Working with these organizations as partners to serve Veterans, their families, caregivers, survivors, and other loved ones |

**Table 19 (continued):** Additonal Mental Health Resources

# Health Care Tools

## MY HEALTHEVET

### What tools can I use to help me manage my health care?

**My HealtheVet** (Figure 29) is VA's award-winning health website that offers Veterans, active-duty service members, dependents, and caregivers access to VA health care information and services.

It is a free, proactive, and interactive tool that empowers you to become an informed partner in your health care by:

- Managing your prescriptions and doctor appointments
- Communicating with your VA health care team
- Accessing your electronic health records

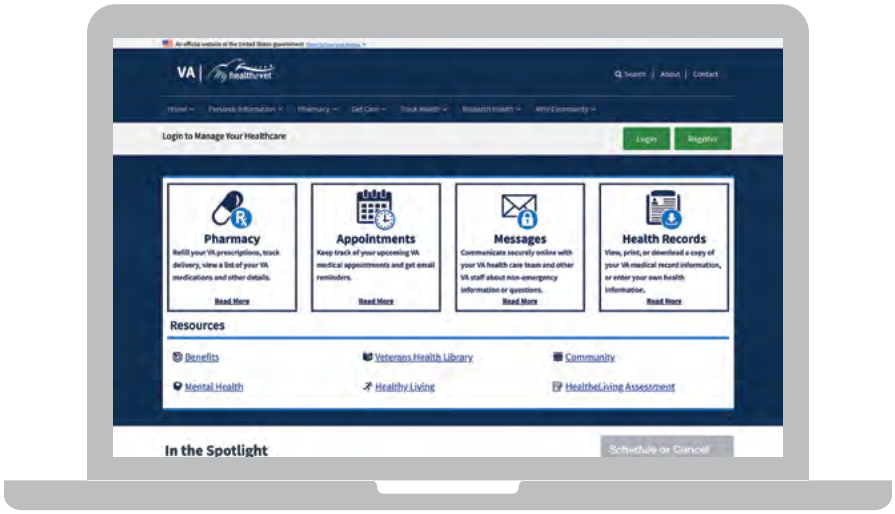
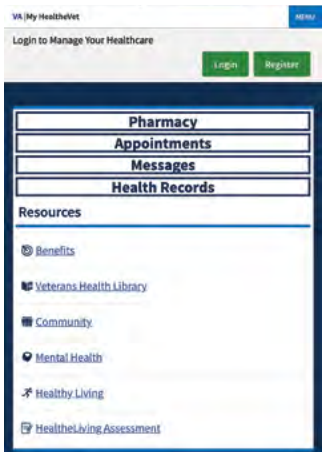



**Figure 29:** My HealtheVet




### Level of Access

Features vary depending on which type of account you have:

- As a **service member**, you can register for a **Basic** account at any time.
- As a **Veteran**, you may create an **Advanced** account that allows you to view additional information.
- As a **Veteran**, you may also choose to upgrade to a **Premium** account **at no cost**, but you must meet the requirements and complete the necessary documents.

In addition to My HealtheVet, VA has a mobile app to help you manage your health care. You can find it in the app store for whichever device you use.

### For more information:

www.myhealth.va.gov

# Health Care Tools

## MY HEALTHEVET (continued)

### My HealtheVet offers three account types: Basic, Advanced, and Premium.

A **Basic account** is for anyone who registers for a My HealtheVet account. It limits your access to features that require personal data, such as journals and other tools to track your health measures.

An **Advanced account** is for those who register as Veterans or VA patients. It allows you to view some information in your VA and DoD records, refill and track your prescriptions, and view your allergies and their adverse reactions.

A **Premium account** is also for Veterans or VA patients. It gives you the highest level of access to My HealtheVet features, like admissions and discharge summaries, past and future appointments, lab results and medication history, secure messaging with your health care team, and more.

### How do I register for a My HealtheVet account?

To register for an account:

**Step 1:** Go to www.myhealth.va.gov.

**Step 2:** Select the **Register** button.

**Step 3:** Complete the required fields.

**Step 4:** Select the **Create Your Account** button.

### Where can I learn more?

www.myhealth.va.gov/mhv-portal-web/my-healthevet-offers-three-account-types

### DID YOU KNOW?

Once you upgrade to an Advanced account:

- Your **profile links to VA and DoD records** and the **Authorize VA to Release Electronic Copies of Your VA Record page** appears in your account.
- You have the option to upgrade to a **Premium** account.

A Premium account gives you access to the same features as a Basic or Advanced account, plus:

- Admissions and discharge summaries
- Past and future appointments
- Lab results and medication history
- Secure messaging with your health care team
- DoD military service information

# Health Care Tools

## MY HEALTHEVET (continued)

### How do I upgrade to a Premium My HealtheVet account?

Review Table 20 for the various ways you can upgrade to a Premium account.

| | |
|---|---|
| ONLINE | 1. From the My HealtheVet login page, sign in to your advanced My HealtheVet account using a **Sign-in Partner** (DS Logon Premium account and ID.me).<br>2. Select the **Upgrade Now** button.<br>3. Check the **certification** box to verify you are the owner of the My HealtheVet account.<br>4. Select **Continue**.<br>5. Check the **Accept My HealtheVet Terms & Conditions** box.<br>6. Select **Continue**.<br>7. Your My HealtheVet advanced account will upgrade to a **Premium account**. |
| IN PERSON | You can upgrade your My HealtheVet Advanced account in person (face-to-face and videoconference) at a local VA facility. |

**Table 20:** How to Upgrade to a Premium My HealtheVet Account

### Where can I learn more?

www.myhealth.va.gov/mhv-portal-web/web/myhealthevet/upgrading-your-my-healthevet-account-through-in-person-or-online-authentication

### KEEP IN MIND…

You **must first have a Basic account** before you are eligible for a Premium account.

**TIP**

If you deliver the form in person, make sure you bring a government-issued photo ID (such as a Veteran Identification Card or valid driver's license) to prove your identity.

# Health Care Tools

## VETERANS HEALTH INFORMATION EXCHANGE

### Veteran Health Information Sharing Options

With increased access to community providers through the VA MISSION Act of 2018, one of the requirements for continued quality care is to automatically provide health information to community providers involved in a Veteran's care. This prevents needed paper releases and hand carrying medical records to your different providers.

VA believes that community providers can make more informed treatment decisions, which drive better health outcomes, when they have a complete view of your medical history. VA will share records using the Veterans Health Information Exchange (VHIE) tool. You will be notified when this automatic information sharing starts.

### Want to opt out of sharing your electronic health information?

You can opt out as follows:

- Via Mail:
  - Download and print the VA Form 10-10164, Opt-Out of Sharing Protected Health Information Through Health Information Exchanges.
  - Mail it to your local VA medical center (VAMC), attention Release of Information Office.
- In Person:
  - Visit the Release of Information (ROI) Office at your local VAMC.
  - Ask for and complete VA Form 10-10164.
  - Give the form to a member of the ROI Office staff.

### Want to share your electronic health information after you opted out?

If you opt out, then change your mind, you can opt back in as follows:

- Via Mail:
  - Download and print the VA Form 10-10163, Request for and Permission to Participate in Sharing Protected Health Information through Health Information Exchanges.
  - Mail it to your local VAMC, attention Release of Information Office.
- In Person:
  - Visit the ROI Office at your local VAMC.
  - Ask for and complete VA Form 10-10163.
  - Give the form to a member of the ROI Office staff.

### Where can I learn more?

www.va.gov/vhie

VETERANS HEALTH INFORMATION EXCHANGE

### VA Exchange Partners

To access a **listing** of VA Exchange Partners by locations and for information on how to participate, visit: www.va.gov/vhie/vhie_participating_partners.asp

### What you need to know about VA Health Information Sharing

The **video** "What you need to know about VA Health Information Sharing" explains the benefits of VA health information sharing for care coordination and continuity of care and Veterans' sharing preferences.

To watch the video, visit: www.youtube.com/watch?v=m38wZTCmWks

# Making Informed Decisions

## VA HEALTH CARE PORTAL

VA's main source of information about health benefits is the Health Care Portal (Figure 30). From this site, you can:

- Get information on VA health benefits and services available to you
- Locate medical facilities
- Apply for VA health care
- Manage your health care
- Learn about VA telehealth services
- Learn how to contact VA with questions related to VA health care and benefits

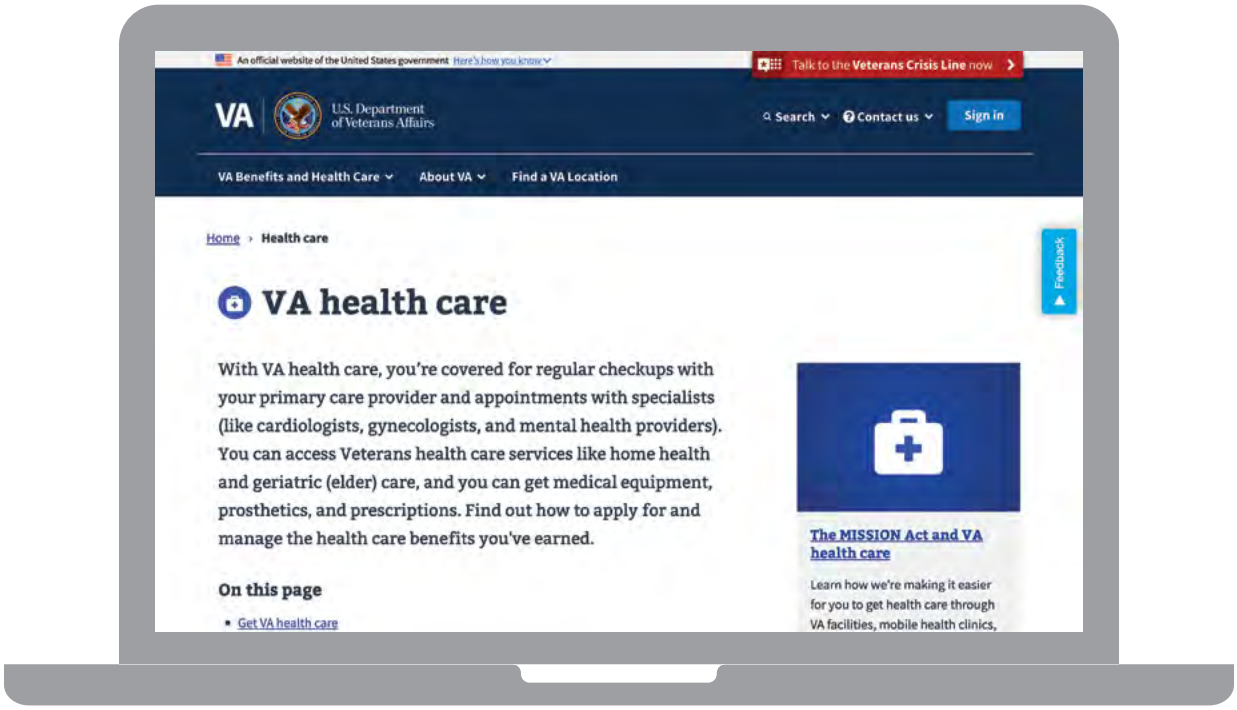



**Figure 30:** VA Health Care Portal

## Where can I learn more?

www.va.gov/health-care

# Making Informed Decisions

## ELIGIBILITY FOR VA HEALTH CARE

### VA health care eligibility is based on priority groups determined by several factors.

When you apply for VA health care, you'll be assigned to one of eight priority groups, which determine:

- How soon VA can sign you up for health care benefits
- Whether you have to make copays to receive care

Your priority group is based on:

- Your military service history
- Your disability rating
- Your income level
- Whether or not you qualify for Medicaid
- Other benefits you may be receiving, like pension benefits

Table 21 describes the VA health care priority groups.

| Priority Group | Who is Included |
|---|---|
| **Priority Group 1** | • Veterans with VA-rated service-connected disabilities that are 50% or more disabling<br>• Veterans who VA determines to be unemployable due to service-connected conditions |
| **Priority Group 2** | • Veterans with VA-rated service-connected disabilities that are 30% or 40% disabling |
| **Priority Group 3** | • Veterans who are former prisoners of war<br>• Veterans awarded a Purple Heart medal<br>• Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty<br>• Veterans with VA-rated service-connected disabilities that are 10% or 20% disabling<br>• Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"<br>• Veterans awarded the Medal of Honor |
| **Priority Group 4** | • Veterans who receive Aid and Attendance or Housebound allowance from VA<br>• Veterans who VA determines to be catastrophically disabled |

**Table 21:** VA Health Care Eligibility Priority Groups

### Regardless of your priority group or eligibility:

If VA grants you service connection for any injury or illness, even those rated at 0%, you are eligible for **free VA medical treatment**, including required medication and supplies for those granted conditions.

### KEEP IN MIND…

Some Veterans are eligible for both TRICARE and VA benefits; this is called **dual eligibility**.

# Making Informed Decisions

## ELIGIBILITY FOR VA HEALTH CARE (continued)

| Priority Group | Who is Included |
|---|---|
| Priority Group 5 | • Nonservice-connected Veterans and non-compensable service-connected Veterans rated 0% disabled with annual income below both VA income limits and geographically-adjusted income limits (based on your resident ZIP code)<br>• Veterans receiving VA pension benefits<br>• Veterans eligible for Medicaid programs |
| Priority Group 6 | • Compensable 0% service-connected Veterans<br>• Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki<br>• Project 112/SHAD (Shipboard Hazard and Defense) participants<br>• Veterans who served in the Republic of Vietnam between January 9, 1962, and May 7, 1975<br>• Veterans of the Persian Gulf War who served between August 2, 1990, and November 11, 1998<br>• Veterans who served on active duty at Camp Lejeune, North Carolina for at least 30 days between August 1, 1953, and December 31, 1987<br>• Currently enrolled Veterans and new enrollees who served in a theater of combat operations after November 11, 1998, and those who were discharged from active duty on or after January 28, 2003, are eligible for the enhanced benefits for 5 years post discharge |
| Priority Group 7 | • Veterans with gross household income below the geographically-adjusted income limits for their resident location and who agree to pay copays |
| Priority Group 8 | • Veterans with gross household income above VA and geographically-adjusted income limits for their resident location and who agree to pay copays |

**Table 21 (continued):** VA Health Care Eligibility Priority Groups

Eligibility as it relates to members of the **reserve components**:

- You must have been called to active duty (other than for training only) by a federal order and completed the full period for which you were called or ordered to active duty or served on active duty in a theater of combat operations after November 11, 1998, and discharged under other than dishonorable conditions.
- 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 in order 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.

### Why should I apply for VA health care?

- You may have a job lined up that provides health insurance for you, but what if the job falls through?
- Unlike private coverage or other insurance options, there are no monthly premiums with VA health care. You may have to pay a copay, but that's it.
- VA health care can help you meet all your medical needs—you don't have to have a service-connected condition.
- If you qualify, your VHIC may get you access to the commissary, exchange, and other morale, welfare, and recreation facilities in your community.

### You need to know your other options to make an informed decision.

For example, you may be eligible for DoD's TRICARE coverage. If enrolling in TRICARE, you may need to enroll by a certain deadline to maintain continuous coverage after separation or retirement.

### REMEMBER…

For establishing eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.

# Making Informed Decisions

## OUTREACH PROGRAMS

### If you aren't ready to make a decision today, there are various resources available to support you.

You are not on your own. There are resources to help you learn about VA health care benefits and how to register.

Concierge for Care (C4C) can help you build a relationship with VA early on. This will make your transition from active duty health care to Veteran health care easier than ever before.

C4C or other similar VA outreach programs may contact you regarding registration for health care (Figure 31). They can:

- Answer any questions you have
- Help you apply for VA health care
- Make your first VA health care appointment

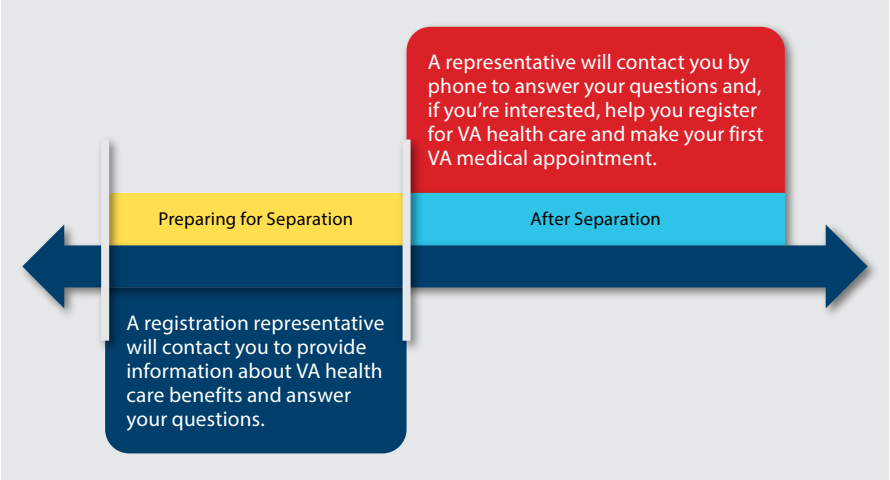



**Figure 31:** VA Health Care Registration Outreach

## REMEMBER…

The goal is for you to have the information you need to **make informed decisions** about your post-separation health care options.

**C4C** only works if VA has your correct contact information.

Because your military telephone number and email address don't follow you after separation, it is important that you **give VA your personal telephone number and email address**.

You can update your contact information on VA.gov.

VA will not share your information with other businesses and makes every effort to ensure we contact you only regarding your important VA benefits and services.

**IF YOU HAVE ANY QUESTIONS, CALL:**

HEALTH CARE BENEFIT
**1-877-222-VETS (8387)**

# Making Informed Decisions

## OUTREACH PROGRAMS (CONTINUED)

### Year one as a civilian presents a lot of change, but the stress of change is not a weight you have to carry alone.

**Through a new program called VA Solid Start, initiated by an Executive Order signed by the president, VA is calling every newly separated service member three times during the first year of separation.**

Our goal is to provide consistent, caring contact between service members and VA to guide you through understanding and using the benefits and resources available to you—valuable building blocks for your civilian life. In some cases, such as mental health support, you are eligible regardless of your discharge status, service history, or eligibility for VA health care.

Whatever challenge you face, qualified VA representatives will be reaching out to help you make the most of your transition. Yes, VA is calling—take the call!

### Where can I learn more?

www.benefits.va.gov/benefits/solid-start.asp

VA SOLID START

As part of your welcome, VA wants to inform you about **what to expect during this critical time** and help you build a solid start to your civilian life.

VA will attempt to contact you three times around **90**, **180**, and **365** days post-separation. **Make sure your contact information is up to date at VA.gov and eBenefits**.

In addition to three phone calls, you'll receive **reminder emails** about upcoming calls, including **links to resources**.

Save 1-800-827-0611 as the **contact for VA Solid Start** on your phone now, and when you see VA calling—**take the call**!

# Making Informed Decisions

## VA HEALTH BENEFITS EXPLORER

The VA Health Benefits Explorer is a great tool that can:

- Give you an idea of what you may be eligible for based on your service
- Help you make the decision to choose VA

While it's not an official eligibility determination, it only takes a few minutes to complete, and it's a great way to get started. Follow the steps below:

**Step 1:** Navigate to www.va.gov/healthbenefits/apps/explorer.

**Step 2:** Answer a short questionnaire.

**Step 3:** Review your results.

**Step 4:** Apply for VA health care at www.va.gov to receive your official determination of your enrollment benefits.

Refer to Figure 32.

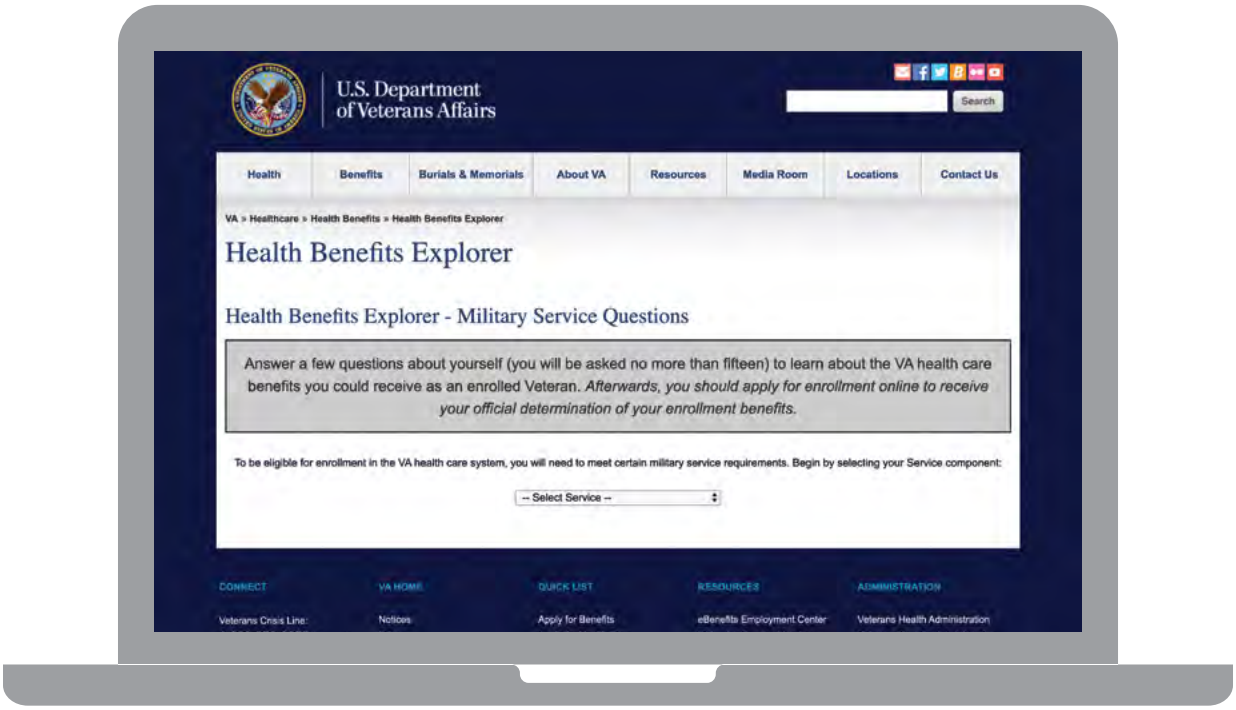



**Figure 32:** VA Health Benefits Explorer

## Where can I learn more?

www.va.gov/healthbenefits/apps/explorer

# Accessing VA Health Care

## APPLYING FOR VA HEALTH CARE

### Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | |

To be eligible for VA health care, you must meet all of the following requirements:

- Enlisted after September 7, 1980, or entered active duty after October 16, 1981
- Must have served 24 continuous months or the full period for which you were called to active duty (not applicable to all Veterans)

Current and former members of the reserve components who were called to active duty may be eligible for VA health benefits as well. VA determines your eligibility once you apply for health care.

Enhanced eligibility may be offered to the following Veterans:

- Former prisoners of war
- Purple Heart or Medal of Honor recipients
- VA-awarded service-connected disability of 10% or more
- VA pension recipients
- Discharged from the military because of a disability (not pre-existing), early out, or hardship
- Served in a theater of operations for 5 years post discharge
- Served in the Republic of Vietnam from January 9, 1962, to May 7, 1975
- Served on U.S. Navy and Coast Guard ships associated with military service in Vietnam
- Served in the Persian Gulf from August 2, 1990, to November 11, 1998
- Stationed or resided at Camp Lejeune, North Carolina for 30 days or more between August 1, 1953, and December 31, 1987
- Found by VA to be catastrophically disabled
- Previous years' household income is below VA's national income or geographical-adjusted thresholds

When you apply for VA health care online, keep a few things in mind:

- You must be within 1 year before your separation date.
- Before starting the health care application, sign in to VA.gov using your DS Logon, My HealtheVet, or ID.me account login information.
  - You can choose to start your application without signing in, but the system does not save your progress unless you are signed in.
  - You can sign in later by selecting **Sign in** at the top of any page.
- If you need to finish the application later, sign in to VA.gov and complete steps 1–4 on the next page to go to the application already in progress.
- You have 60 days from the date you start or update the application to submit it. After 60 days, your information won't be saved, and you will need to start over.

### How do I apply?

**ONLINE**

Apply at www.va.gov.

**IN PERSON**

Complete VA Form 10-10EZ, Application for Health Benefits, and drop it off at your local VA medical center.

**BY MAIL**

Mail the completed VA Form 10-10EZ, Application for Health Benefits, to:

Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329-1647

**BY PHONE**

Call 1-877-222-VETS.

# Accessing VA Health Care

## APPLYING FOR VA HEALTH CARE (continued)

To apply online, complete the six sections of the application. Each section may contain several screens. Some information is required, and some is optional.

### The more information you can give VA, the better VA can accommodate your needs.

Note that there is a progress bar at the top of the page. This bar shows how far along you are in the application.

**Step 1:** Navigate to www.va.gov.

**Step 2:** Select **Apply now for VA health care** from the **Health Care** section in the center of the page.

**Step 3:** This will bring you to the **Apply for health care benefits** page.

**Step 4:** Select the **Sign in to Start Your Application** button or select **Start your application without signing in** below it. You can also sign in later by selecting **Sign in** at the top of any page and use either your DS Logon, My HealtheVet, or ID.me account login information.

**Step 5:** Complete the screens as follows.

- Section 1: Veteran Information (five parts)
- Section 2: Military Service Information (two parts)
- Section 3: VA Benefits Information (one part)
- Section 4: Household Information (four parts)
- Section 5: Insurance Information (four parts)
- Section 6: Review Application
  - Review each section by selecting the plus (+) sign to view the details. Make changes to information by selecting the **Edit** button.

**Step 6:** Check the box that acknowledges you have read and accept the privacy policy.

**Step 7:** Select the **Submit Application** button to send your application for approval.

## Preparing for Your First Appointment

**Consider taking the MyStory: Personal Health Inventory.** This self-assessment tool takes about 30 minutes to complete and helps you explore areas of your life as it relates to your health. It asks things like:

- Are you getting enough sleep at night to refresh your body and mind?
- Are you eating foods and beverages that nourish and fuel you?
- Are you surrounding yourself with people you love and care about?

Use the results to start a conversation with your provider at your first appointment.

You can access the Personal Health Inventory at www.va.gov/wholehealth/phi.asp.

# Activity Worksheet: Update Your Personal Checklist

Go back to Appendix B and update your checklist based on what you just learned regarding accessing and applying for VA health care.

For this portion, look at Section 12 of the checklist.

# 6

# Connecting with Your Community

MODULE 6

# Connecting with Your Community

## Introduction

Upon completion of Module 6, you will be able to:

- Recall key community resources that support your access to VA benefits.
- Identify ways to connect and engage with your community.

In this course, you've learned about the many benefits, tools, and resources available as you transition to civilian life. But you may be wondering, what ongoing support is available after you transition?

At this final step in your journey (Figure 33), you might be asking:

### How will I connect with my community?

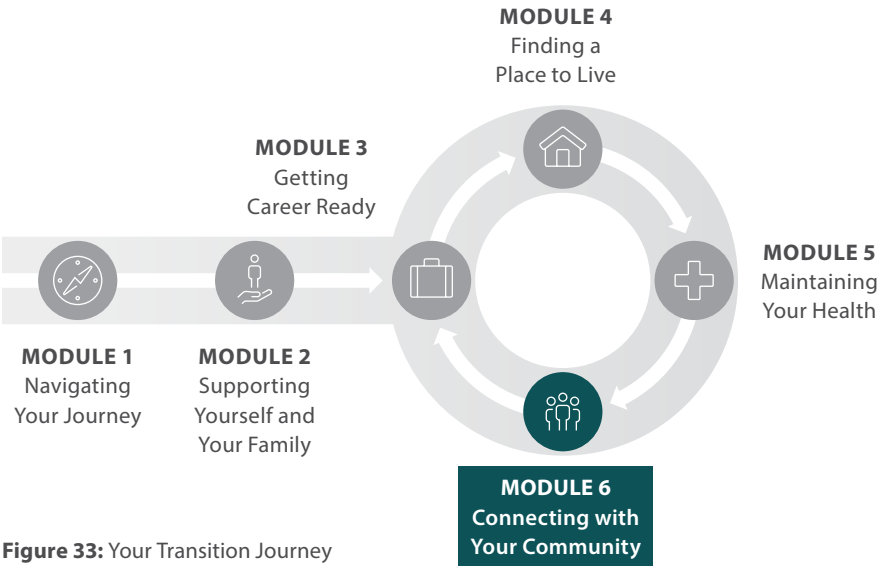



**Figure 33:** Your Transition Journey

VA can help you identify and connect with resources that:

- Address your social, emotional, and mental health
- Establish social and community connections
- Help you and your family apply for benefits

### IN THIS MODULE…

#### Community Support for Veterans:

- Veterans Service Organizations
- Veteran Peer Groups
- Community Veterans Engagement Boards

#### VA Resources:

- Personal Resources For Ongoing Support
- Online Resources

### REMEMBER…

Complete the Transition Assistance Curriculum Participant Assessment at www.dodsurveys.mil/tgpsp when instructed by your facilitator.

# Integrating into Your Community

## ESTABLISHING YOUR PERSONAL NETWORK

**It is important to build a network in your community—including a social network, a professional network, and a network of Veteran peers.**

You can begin to **establish your community connections** by building your local and professional network.

- A network of social connections and friends will help support your mental health.
- A large professional network makes you more visible to employers and can help grow your career. In-person and online connections through tools like LinkedIn are important. If you are looking for work, you'll want to expand your network to provide you with exposure to available jobs.
- A network of fellow Veterans can help you stay connected to the military community and provide opportunities to continue serving out of uniform.

### Key areas of engagement in the community include:

- Housing
- Education and training
- Employment
- Health
- Recreation
- Social
- Financial
- Benefits
- Mentoring

### DID YOU KNOW?

Volunteering offers a great way to stay engaged in your community and maintain positive mental health.

VA Voluntary Services provide opportunities to volunteer throughout the country, mainly in medical facilities.

To learn more, visit: www.volunteer.va.gov.

# Community Support for Veterans

## VETERANS SERVICE ORGANIZATIONS

### Veterans Service Organizations (VSOs) are organizations that serve the needs of Veterans, their families, and survivors.

VSOs (Figure 34), together with state, county, and local Veterans Service Representatives, help Veterans, their families, and survivors understand and navigate benefits programs. VSOs can also help you file claims for health care eligibility, VA Home Loan Guaranty, and other Veterans benefits, including those offered by the state. Chartered VSOs offer these services for free.

- **AMVETS** makes a long-term economic impact by providing assistance, jobs, and services to Veterans and their communities. To learn more, visit amvets.org.
- **Veterans of Foreign Wars of the United States** fosters camaraderie among Veterans of overseas conflicts; serves Veterans, the military, and communities; and advocates for all Veterans. To learn more, visit www.vfw.org.
- **The American Legion** mentors youth and sponsors wholesome programs in communities, advocates for patriotism and honor, promotes strong national security, and provides continued devotion to service members and Veterans. To learn more, visit www.legion.org.
- **Vietnam Veterans of America** promotes and supports all issues important to Vietnam Veterans, creating a new identity for this generation of Veterans and changing public perception of Vietnam Veterans. To learn more, visit vva.org.
- **Disabled American Veterans** ensures that Veterans and their families can access all available benefits, fights for the interests of America's injured heroes, and educates the public about the sacrifices and needs of Veterans transitioning back to civilian life. To learn more, visit www.dav.org.
- **Paralyzed Veterans of America** serves paralyzed Veterans by advocating for quality health care, research and education, benefits available, and civil rights and oppportunities. To learn more, visit www.pva.org.

**Figure 34:** Veterans Service Organizations

**TIP**

If you want to appoint a recognized VSO as your representative, the VSO organization or VA can provide you with VA Form 21-22, Appointment of Veterans Service Organization as Claimant's Representative, which acts as a limited power of attorney (POA).

This limited POA allows the VSO to represent you only for VA-related claim issues.

Find the form at www.vba.va.gov/pubs/forms/vba-21-22-are.pdf.

# Activity Worksheet: Find Your Local VSO

There are a variety of ways to find a VSO or a representative near you who can help prepare and submit your VA claims. Take some time now to search for VSOs in your local area.

To complete this activity, search the VA.gov site to find a VSO near you.

**Step 1:** Visit www.va.gov.

**Step 2:** Scroll to the bottom of the page in the blue section under **More VA resources** and select the **Veterans Service Organizations** link.

**Step 3:** Select the **Office of General Counsel (OGC) Search for Accredited Attorneys**, **Claims Agents**, **or Veterans Service Organizations (VSO) Representatives** link.

**Step 4:** In the **Search Accredited Attorneys**, **Claims Agents**, **or Veterans Service Organizations (VSO) Representatives** section select the **VSO Representative** radio button.

**Step 5:** Search by name, city, state, or zip code.

**Step 6:** Review your search results which appear in alphabetical order for the geographic area you entered.

Write down the information for any VSOs you find here:

VSO Name: Contact Information:

VSO Name: Contact Information:

VSO Name: Contact Information:

VSO Name: Contact Information:

VSO Name: Contact Information:

# Community Support for Veterans

## VETERAN PEER GROUPS

### Veteran Peer Groups offer support from people who share your experiences and navigated the transition journey before you.

These grassroots support groups focus on more than just benefits—including community reintegration, service, and legislative advocacy.

### No one knows what you have been through like someone who has been through it themselves.

There are **peer support services** at VHA facilities. Here are just a few examples of the hundreds, or even thousands, of support groups available (Figure 35):

- **Student Veterans of America** provides Veterans with the resources, support, and advocacy needed to succeed in higher education and following graduation. To learn more, visit studentveterans.org.
- **Team Red White and Blue** enriches the lives of America's Veterans by connecting them to their community through physical and social activity. To learn more, visit www.teamrwb.org.
- **Team Rubicon** unites the skills and experiences of Veterans with first responders to rapidly deploy emergency response teams. To learn more, visit teamrubiconusa.org.
- **The Mission Continues** empowers Veterans who are adjusting to life at home to find purpose through community impact. To learn more, visit missioncontinues.org.

**Figure 35:** Veteran Peer Groups

## DID YOU KNOW?

The **United Services Organization (USO)** supports service members by keeping them connected to family, home, and country throughout their service.

The USO Pathfinder Program extends these services to you and your family as you transition from the military and settle in to your new community.

To learn more, visit: www.uso.org/programs/uso-pathfinder.

# Community Support for Veterans

## COMMUNITY VETERANS ENGAGEMENT BOARDS

### VA is committed to creating Veteran-friendly communities across the country.

Community Veterans Engagement Boards (CVEB) (Figure 36) give Veterans, service members, military families, Veteran advocates, community service providers, and stakeholders **a collective voice** to identify their **goals**. They enable communities to work to resolve gaps in service at the local level and improve service delivery for Veterans, military families, caregivers, and survivors.

VA leaders actively engage in community-based efforts that maximize the collective impact of local services; stakeholders; and federal, state, and municipal agencies working together to improve Veteran outcomes where they live, work, and raise their families.

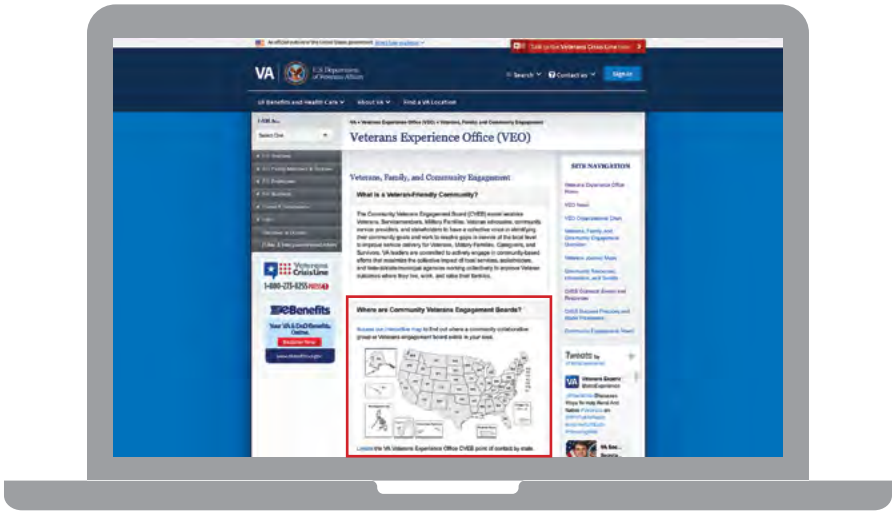



**Figure 36:** Community Veterans Engagement Boards Map

### Where can I learn more?

www.va.gov/ve/engagement

### Where can I find a Community Veterans Engagement Board?

To find out where a CVEB exists in your area, visit: www.va.gov/ve/engagement/communityboards.asp.

# VA Resources

## PERSONAL RESOURCES FOR ONGOING SUPPORT

### You're not on your own. You've also got face-to-face support all around you.

You can reach out to your VA Benefits and Services facilitator, your local Benefits Advisor, and other VA resources, including:

- VA regional offices
- VA medical center care teams, coordinators, and liaisons
- Vet Centers
- 24/7 crisis support:
  - Call 1-800-273-8255 and press 1.
  - Chat online at www.veteranscrisisline.net.
  - Text 838255.

Depending on where you live, your state may offer additional benefits, services, and tools to help you during transition and beyond.

# VA Resources

## ONLINE RESOURCES

Remember all the great online resources listed in Table 22 that are available to help you throughout all the phases of your transition.

| Resources | Main Features |
|---|---|
| **VA.gov**<br>www.va.gov | • Get information about VA and VA health care system<br>• Learn about your eligibility for VA benefits, what they offer, and how to apply<br>• Use the VA Facility Locator Tool to find intake sites, medical centers, VA cemeteries, VSOs, and more<br>• Access the GI Bill Comparison Tool to locate and compare different schools<br>• Connect with organizations that offer support for social and mental health, PTSD, and more |
| **eBenefits**<br>www.ebenefits.va.gov | • Learn about and apply for state and local benefits<br>• Check your application status<br>• Search for specific information on topics like disability benefits, education, housing, tax regulations, and more<br>• Register by creating a Basic account with VA<br>• Request a State Benefits Information Packet<br>• Find a VSO |
| **My HealtheVet**<br>www.myhealth.va.gov | • Manage your health care needs<br>• Refill and track prescriptions<br>• Manage medication allergy information<br>• Manage and track medical appointments<br>• Send secure messages to your health care providers<br>• Communicate with your health care team<br>• Access electronic health records to download or print what you need |
| **Military OneSource**<br>www.militaryonesource.mil | • Get free access to the entire military community<br>• Connect to programs, services, and products 24/7, 365 days a year, from anywhere in the world<br>• Continue to use services up to 365 days after your separation |
| **Coast Guard Support System**<br>www.cgsuprt.com | • Get free and confidential services specific to Coast Guard members and families<br>• Start your research for support services here if you are a Coast Guard member |
| **National Resource Directory (NRD)**<br>nrd.gov | • Search for vetted resources on topics such as financial planning, education and training, employment, health care, housing, day care, and more<br>• Connect to resources and services that support all service members, wounded and injured Veterans, families, and caregivers<br>• Connect to a variety of resources:<br>  ○ Federal, state, and local government agencies<br>  ○ Veterans Service Organizations and Military Service Organizations<br>  ○ Nonprofit and community-based organizations<br>• Locate academic institutions and professional associations |

**Table 22:** Online Resources

# VA Resources

## ONLINE RESOURCES (continued)

| Resources | Main Features |
|---|---|
| **National Guard**<br>www.benefits.va.gov/guardreserve | • Learn about National Guard background and history<br>• Get current National Guard news and information<br>• Discover National Guard programs and features<br>• Learn about National Guard leadership<br>• Access helpful National Guard resources |
| **Veterans Justice Programs**<br>www.va.gov/homeless/vjo.asp<br>www.va.gov/homeless/reentry.asp | • Get access to VA outreach programs and services at the earliest possible point<br>• Re-engage with the community<br>• Help a Veteran who may need this kind of support |

**Table 22 (continued):** Online Resources

# VA Resources

## UPDATE YOUR PERSONAL INFORMATION IN VA.GOV

It is important to keep your personal information updated on VA.gov.

**Step 1:** Visit www.va.gov.

**Step 2:** Under the **Records** category, select the **Change your address** link. (Figure 37).

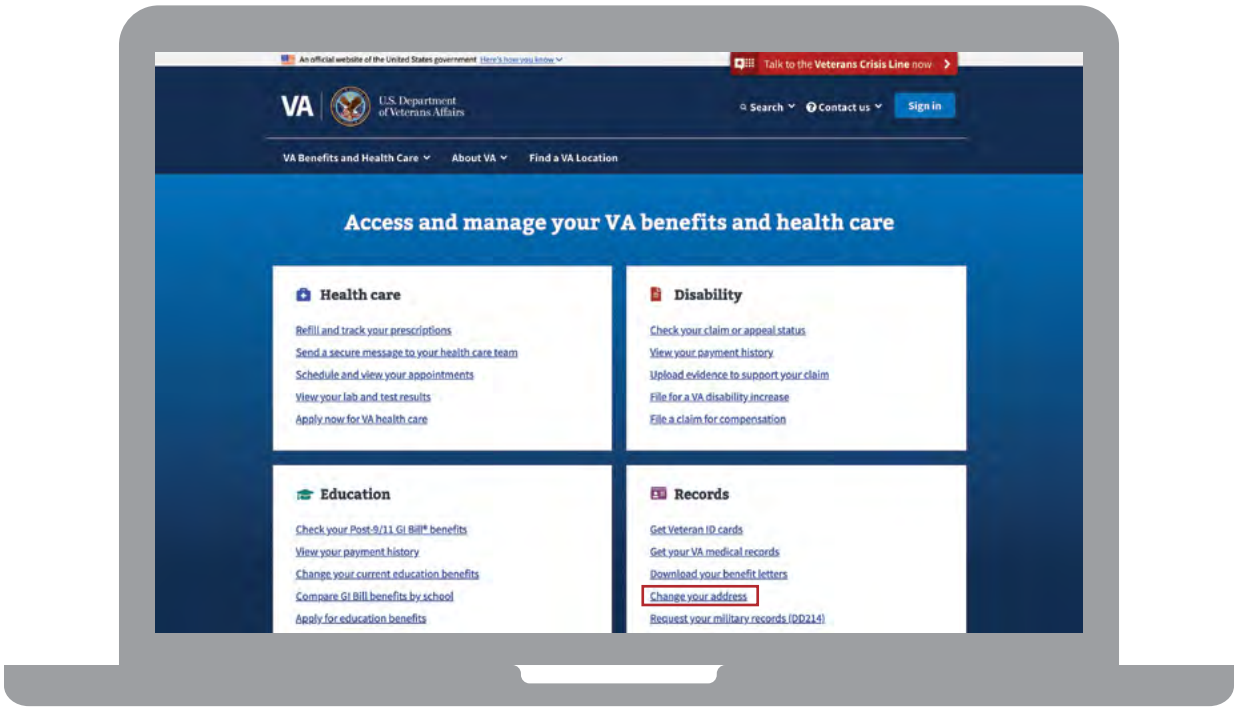



**Figure 37:** VA.gov Home Page

**Step 3:** Follow the instructions on the page to change your address and other contact information in **your** VA.gov **profile**.

# VA Resources

## IMMIGRATION AND NATURALIZATION INFORMATION

Service members or Veterans of the U.S. Armed Forces interested in becoming U.S. citizens may be able to apply for naturalization under the Immigration and Nationality Act (INA). If you are currently on active duty or within 6 months of separation, you may not have to live or be physically present in the U.S. before you apply for naturalization. You also may not have to pay any fees.

Spouses and children of U.S. service members may be able to get expedited or overseas naturalization. Non-U.S. citizen family members may also be able to use other immigration services on a case-by-case basis, including parole-in-place or deferred action. Family members of deceased service members may also be eligible for immigration benefits.

## Am I eligible?

| Active Duty | National Guard | Reserve | Veteran | Family Member |
|---|---|---|---|---|
| ✓ | ✓ | ✓ | ✓ | ✓ |

**You may qualify if:**

- You served honorably in the U.S. Armed Forces during an authorized period of conflict, **OR** you have served honorably, in active duty or Reserve service, for a year or more during peacetime,
- After enlistment you were lawfully admitted as a permanent resident of the U.S., **OR**
- At the time of enlistment, reenlistment, or induction, you were physically present in the U.S. or a qualifying area.

Members of the National Guard may qualify if they have honorable service in either the U.S. Armed Forces or in the Selected Reserve of the Ready Reserve during an authorized period of hostility, or in a National Guard unit federally recognized as a reserve component of the U.S. Armed Forces.

**In addition, you must also take the *Oath of Allegiance* and show:**

- Good moral character
- Ability to read, write, and speak basic English
- Knowledge of U.S. government and history ("civics")
- Belief in the principles of the U.S. Constitution
- A favorable disposition toward the good order and happiness of the U.S.

## Where can I learn more?

www.uscis.gov/military

### IF YOU QUALIFY…

Many military installations have a U.S. Citizenship and Immigration Services (USCIS) liaison. They can help with the application process and certify your Request for Certification of Military or Naval Service. Ask your chain of command or legal services office about your USCIS liaison.

You or your liaison will mail your completed application and all required materials to:

USCIS
P.O. Box 4446
Chicago, IL 60680-4446

### Locations of Naturalization Services

For a list of locations where naturalization services are available, visit: www.uscis.gov/about-us/find-a-uscis-office.

### For more information:

- Visit the Military Help Line at www.uscis.gov/military/military-help-line.
- Call 877-CIS-4MIL (877-247-4645, TTY 800-877-8339).
- Email militaryinfo@uscis.dhs.gov.

# Activity Worksheet: Update Your Personal Checklist

Refer one last time to Appendix B to update your checklist based on these final actions you may want to take to discover or set up your network of support.

For this last portion, look at Section 13 of the checklist.

PRINT

# Appendix A: Your Key Resources

Write the contact information below for your Benefits Advisors and local resources, along with any additional information and resources you need.

My VA Benefits Advisor:

My VA Regional Office:

My VA Health Facility:

My Vet Center:

My Veterans Service Organization:

Other Key Resource:

Other Key Resource:

Other Key Resource:

Other Key Resource:

Other Key Resource:

# Appendix B: Your Personal Checklist

By completing the checklist below, you can begin taking advantage of VA benefits, services, and tools that can help you build the kind of life you want. During the course, you will have several opportunities to update this checklist.

- Review each section as instructed by your facilitator.
- Customize your checklist by:
  - Crossing out the things that don't apply to you.
  - Using the blank spaces to add more items to your list.
- Check the boxes when you complete each item.

Be sure to note the **deadlines and important time frames** to complete each action on time.

| 1 | General Items | Timeline/Deadline |
|---|---|---|
| Navigating Your Journey | ☐ Check my separation documents for accuracy | As soon as I receive them |
| | ☐ Store printed separation documents in a safe place and tell my next of kin or others who need to know where they are located | As soon as I receive them |
| | ☐ Establish personal goals and priorities | Now |
| | ☐ Set up a One-On-One Assistance session with my Benefits Advisor | Before I leave this course |
| | ☐ Create a DS Logon and/or register for an eBenefits account | As soon as possible, if I haven't already |
| | ☐ Register/create an account on VA.gov | As soon as possible, if I haven't already |
| | ☐ Complete the Transition Assistance Curriculum Participant Assessment for the VA Benefits and Services course | As soon as possible, if I haven't already |
| | ☐ | |

| 2 | Disability Compensation and Related Benefits | Timeline/Deadline |
|---|---|---|
| Supporting Yourself and Your Family | ☐ Gather copies of my service treatment records to support my pre-discharge disability compensation claim (if applicable) | Prior to submitting my disability claim |
| | ☐ Appoint a Veterans Service Officer from an accredited Veterans Service Organization (VSO) to prepare and submit my claim on my behalf (if applicable) | Before separation |
| | ☐ Submit a pre-discharge disability claim under the Benefits Delivery at Discharge program (if applicable) | 180 to 90 days prior to my separation (the closer to 180 days, the better) |
| | ☐ Complete my Separation Health Assessment required for disability claims (if applicable) | Less than 180 days prior to my separation |
| | ☐ Apply for related benefits, such as clothing or automobile allowances, if eligible | As needed |

| 2 | **Disability Compensation and Related Benefits** (continued) | **Timeline/Deadline** |
|---|---|---|
| | ☐ Apply for Combat Related Special Compensation and Concurrent Retirement and Disability Pay, if applicable | Upon receipt of VA disability rating, if also receiving retired pay |
| | ☐ Apply for VA Pension (if applicable) | As soon as I am age 65 or older, or have limited or no income |
| | ☐ | |
| | ☐ | |

| 3 | **Life Insurance** | **Timeline/Deadline** |
|---|---|---|
| | ☐ Determine my insurance coverage needs and eligibility for myself and/or spouse and dependents | As soon as possible |
| | ☐ Apply to convert my Servicemembers' Group Life Insurance (SGLI) coverage to Veterans' Group Life Insurance | 1 year and 120 days from separation (no health review if apply in first 240 days) |
| | ☐ Apply to extend my SGLI coverage with the SGLI Disability Extension | Within 2 years of my separation date |
| | ☐ Apply for SGLI Traumatic Injury Protection (if applicable) | As soon as possible, if I did not apply while in service (if eligible) |
| | ☐ Apply for Service-Disabled Veterans Life Insurance (if applicable) | **Basic:** Within 2 years of VA notifying me of a new service-connected disability<br>**Supplemental:** Within 1 year of VA approval of premium waiver or prior to age 65, whichever occurs first |
| | ☐ Apply to convert Family Servicemembers' Group Life Insurance to a policy with a participating commercial insurer (if applicable) | No later than 120 days after my separation |
| | ☐ Tell my family about all my insurance and how to file a claim | As soon as possible |
| | ☐ | |
| | ☐ | |

| 4 | **Burial and Memorial Benefits** | **Timeline/Deadline** |
|---|---|---|
| | ☐ Discuss my needs and wishes with my loved ones | As soon as possible |
| | ☐ Register for the VA burial Pre-Need Program | As soon as possible |
| | ☐ Tell my family how to apply for burial benefits upon my death | As soon as possible |

| 4 | **Burial and Memorial Benefits** (continued) | **Timeline/Deadline** |
|---|---|---|
| | ☐ Tell my family how to apply for a Presidential Memorial Certificate upon my death | As soon as possible |
| | ☐ | |
| | ☐ | |

| 5 | **Monetary and Education Benefits for Survivors** | **Timeline/Deadline** |
|---|---|---|
| | ☐ Apply for Survivors' and Dependents' Educational Assistance (DEA) for my spouse or dependents, if applicable (only if I am permanently and totally disabled as a result of a service-related condition) | As soon as possible |
| | ☐ Tell my family about monetary benefits they may be eligible for upon my death: Dependency and Indemnity Compensation and the Survivors Pension | As soon as possible |
| | ☐ Tell my family about education benefits they may be eligible for upon my death: DEA and the Fry Scholarship | As soon as possible |
| | ☐ Transfer benefits to dependents prior to departing the military | As soon as possible, if I haven't already |
| | ☐ | |
| | ☐ | |

| 6 | **Education Benefits** | **Timeline/Deadline** |
|---|---|---|
| Getting Career Ready | ☐ Apply for one of the following GI Bill benefits:<br>☐ Post-9/11 GI Bill<br>☐ Montgomery GI Bill Active Duty<br>☐ Montgomery GI Bill Selected Reserve | As soon as I determine if I will use the benefit |
| | ☐ Use the GI Bill Comparison Tool to compare schools and do other useful research | After/if I determine going to school is the next step |
| | ☐ Find out more about Veterans Success on Campus or Veterans Integration to Academic Leadership programs at participating schools I might be interested in attending | As soon as I identify schools that might be right for me |
| | ☐ | |
| | ☐ | |

| 7 | Career Counseling Opportunities | Timeline/Deadline |
|---|---|---|
| | ☐ Apply for Personalized Career Planning and Guidance benefit | As soon as I determine I need it |
| | ☐ Apply for Veteran Readiness and Employment (VR&E) (if applicable) | When I am ready for job training and employment, if eligible |
| | ☐ Attend orientation session for Personalized Career Planning and Guidance or VR&E if approved | As scheduled by VA |
| | ☐ | |
| | ☐ | |

| 8 | Employment Resources | Timeline/Deadline |
|---|---|---|
| | ☐ Connect with a Veteran Employment Services Office representative | When I need more information or am ready to apply for a federal/VA job |
| | ☐ Obtain a Veterans' Preference letter from VA.gov | As soon as I determine I want to apply for federal government jobs |
| | ☐ Explore VA resources and tools to find careers at VA or other federal agencies at www.va.gov/jobs | When I am ready to explore the workforce |
| | ☐ Explore potential careers using resources at www.dol.gov/vets | When I am ready to explore the workforce |
| | ☐ | |
| | ☐ | |

| 9 | Housing Benefits | Timeline/Deadline |
|---|---|---|
| Finding a Place to Live | ☐ Ensure I have satisfactory credit and sufficient income | Depending on my needs |
| | ☐ Get my Certificate of Eligibility (COE) for a VA Home Loan Guaranty from eBenefits or my lender | Depending on my needs |
| | ☐ Complete the loan application with my lender and ensure they have my COE | Depending on my needs |
| | ☐ Apply for the Specially Adapted Housing (SAH) grant (if applicable) | As soon as I determine that I'd like to apply for one, if eligible |
| | ☐ Apply for the Special Housing Adaptation (SHA) grant (if applicable) | As soon as I determine that I'd like to apply for one, if eligible |
| | ☐ Apply for Veterans' Mortgage Life Insurance if I get a SAH grant or SHA grant (if applicable) | As soon as I have a title and a mortgage on the home, and prior to age 70, if eligible |

| 10 | Homeless Veterans Support | Timeline/Deadline |
|---|---|---|
| | ☐ Schedule a One-On-One Assistance session with my Benefits Advisor if I'm concerned about possibly being homeless after separation | As soon as possible |
| | ☐ Call 1-877-4AID-VET (1-877-424-3838) or visit my local VA medical center or community resource and referral center for assistance | As soon as possible |
| | ☐ Explore www.va.gov/homeless to learn about VA programs for Veterans who are homeless and share that information with others | As soon as possible |
| | ☐ Apply for VA Pension (if applicable) | As soon as I am age 65 or older, or have limited or no income |
| | ☐ | |
| | ☐ | |

| 11 | State and Local Benefits | Timeline/Deadline |
|---|---|---|
| | ☐ Explore Military OneSource for resources in my community | Up to 1 year after my separation |
| | ☐ Explore the National Resource Directory for resources in my community | Anytime before or after my separation |
| | ☐ Request a State Benefits Information Packet for any state I am interested in | As soon as possible |
| | ☐ | |
| | ☐ | |

| 12 | Maintaining Your Health | Timeline/Deadline |
|---|---|---|
| Maintaining Your Health | ☐ Complete my Personal Health Inventory | Before my first post-separation health care appointment |
| | ☐ Complete and submit my online application for VA health care, ensuring that my contact information is accurate | As soon as possible (cannot register more than 1 year prior to separation) |
| | ☐ Apply for VA dental insurance | No time limit associated with this benefit |
| | ☐ Enroll in the Foreign Medical Program (if applicable) | No time limit associated with this benefit |
| | ☐ Take advantage of VA mental health services | Within 1 year of separation (for free mental health care)<br>**Note:** You can still file a disability claim related to mental health issues even after 1 year has passed. |

| 12 | **Maintaining Your Health** (continued) | **Timeline/Deadline** |
|---|---|---|
| | ☐ Reach out in times of crisis by using the Veterans Crisis Line—call, chat online, or text | Any time—24 hours a day, 7 days a week, 365 days a year |
| | ☐ Apply for disability compensation for posttraumatic stress disorder (if eligible) or military sexual trauma | No time limit associated with these benefits |
| | ☐ Register for a My HealtheVet account | **Basic account:** As soon as possible<br>**Premium account:** After my separation |
| | ☐ Opt out of Veterans Health Information Exchange (if applicable) or opt back in (if applicable) | Depending on preferences |
| | ☐ | |
| | ☐ | |

| 13 | **Community Connections** | **Timeline/Deadline** |
|---|---|---|
| Connecting with Your Community | ☐ Ensure I have a DS Logon and access to eBenefits | As soon as possible |
| | ☐ Update my contact information on VA.gov | As soon as possible |
| | ☐ Set up a One-On-One Assistance session with my Benefits Advisor | As soon as possible |
| | ☐ Locate a VSO on VA.gov | Depending on needs |
| | ☐ Connect with a VSO in person at a VA medical center, VA regional office, or military installation | Depending on needs |
| | ☐ Connect with a Veteran Peer Group of my choice; there are many to choose from | Depending on needs |
| | ☐ Use online resources such as VA.gov, eBenefits, My HealtheVet, Military OneSource, and the National Resource Directory to search for information on benefits and community connections | Depending on needs |
| | ☐ | |
| | ☐ | |

*Photos Courtesy of the Department of Defense*

VA | U.S. Department of Veterans Affairs