



VA Benefits I & II Briefing | PARTICIPANT GUIDE

National Guard & Reserve



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Introduction

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

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

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

The Participant Guide was developed not only to assist you during these briefings, but also to serve as a reference after the briefings as you create a personal road map for success. You never know when you will need it!

Department of Veterans Affairs Organization

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

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

VA Resources

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

- **VA Benefits I & II Briefing Participant Guide – National Guard & Reserve** provides detailed information about the benefits discussed during the briefings, links to online resources, and activities conducted during the briefings. Additionally, it includes Benefits Matrices to assist you in identifying which benefits you may be eligible for, as well as a Benefits Timetable to help you determine the best time to apply for a benefit.
 - **eBenefits** is a joint DoD and VA web portal with resources and self-service capabilities for Service members, Veterans, and their families that enable them to apply for, research, access, and manage their VA and military benefits.
 - www.vets.gov/employment/ is a careers and employment site, which connects transitioning Service members, Veterans, and military spouses with job search resources and career opportunities.
- **Federal Benefits for Veterans, Dependents, and Survivors** is a comprehensive guide to VA benefits and is available online.
 - It includes an alphabetized listing by state of VA facilities — medical centers, clinics, Regional Offices, Vet Centers, and national cemeteries. Visit online: www.va.gov/opa/publications/benefits_book.asp.
- A summary of VA benefits for National Guard and Reserve members and Veterans can be found at <http://www.benefits.va.gov/BENEFITS/benefits-summary/SummaryofVANationalGuardandReserve.pdf>.
- **va.gov** offers current resources, tools, and contact information for all VA benefits.
 - The Inquiry Routing and Information System (IRIS) is VA’s secure email messaging system. IRIS is a secure way to send queries that contain your personally identifiable information (PII) via the internet: iris.custhelp.com/
 - Learn more about specific VA benefits for the National Guard and Reserve online: www.benefits.va.gov/guardreserve/active-reserve.asp
- **My HealthVet** is VA’s online personal health record designed for active duty Service members, Veterans, their dependents, and military caregivers. It helps you partner with your health care team and provides tools to make informed decisions to manage your health care. Learn more: www.myhealth.va.gov/

Veterans Service Organizations

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

What is a Veterans Service Organization?

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

VSOs can help you fill out VA forms and inform you about VA benefits, and provide a wide range of assistance for Service members, Veterans, dependents, and survivors. VSOs are “recognized” and “non-recognized”: A recognized organization can legally represent you before VA, while a non-recognized organization cannot represent you before VA but can provide you with information. If an organization’s help requires unusual expenses, such as extensive photocopying, you should inquire about its policies for reimbursement.

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

How to Find a VSO

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

The VA database includes all recognized VSOs as well as accredited national, state, and local VSO representatives, attorneys, and claims agents. (To find VSOs, leave all fields blank and click “search.”)

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

The eBenefits portal can help you find an accredited representative near you. Go to eBenefits at www.ebenefits.va.gov/ebenefits/apply and click “Manage your VA Representative.” On the next page, you can choose “Request Representative” (to find a claims agent, attorney, or VSO to assist you) or “Representative Search” (to search by state, city, ZIP code, or the name of a VSO.) Your search results will include, in alphabetical order, the VSOs in a geographic area.

Section I — VA Benefits I

Getting Started

Purpose

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

- Identify how they can help your transition from military service.
- Connect you to available resources.
- Arrange individual assistance appointments at the conclusion of the briefing.

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

Your Local VA Resources

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

My Local Regional VA Office: _____

My VA Health Facility: _____

My Vet Center: _____

My VA Benefits Advisor: _____

You may also contact VA at its toll-free number, 1-800-827-1000. Additional benefit information can be accessed through www.ebenefits.va.gov, www.vets.gov, or www.va.gov.

Briefing Structure

The VA Benefits I Briefing consists of five modules:

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

Qualifying Service in the National Guard, Reserve, and Coast Guard

Generally, all National Guard and Reserve members discharged or released under conditions that are not dishonorable are eligible for some VA benefits. The length of your service, your service commitment, and/or your duty status may determine your eligibility for specific benefits.

Active Service

Eligibility requirements for several VA benefits include a certain length of active service. Active service in the National Guard or Reserve includes:

- **Active duty (Title 10)** – full-time duty in the armed forces, such as unit deployment during war, including travel to and from duty, except active duty for training
- **Full-time National Guard duty (Title 32)** – duty performed for which you are entitled to receive payment from the federal government, such as responding to a national emergency or performing duties as an Active Guard Reserve (AGR) member

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. The District of Columbia (D.C.) National Guard may be activated by the Secretary of the Army. State Active Duty is based on state law and does not qualify as “active service” for VA benefits.

- **Coast Guard (Title 14)** – Coast Guard members may be ordered to active duty for no more than 120 days to support emergency augmentation of regular forces during, or to aid in the prevention of, an imminent, serious natural or man-made disaster, accident, catastrophe, act of terrorism, or transportation security incident.

Traditional Service

Traditional members may become eligible for some VA benefits by fulfilling a service commitment.

- Eligibility for disability compensation requires that a disability was the result of 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 have resulted from injury, heart attack, or stroke. Other benefit programs require a specified number of days of active service.

Technician Service

Military technicians are civilian employees of the Department of the Army or the Department of the Air Force who are required to maintain membership in the National Guard or Reserve in order to retain employment. Similar to traditional National Guard and Reserve members, military technicians are normally in a military status for one weekend a month and two weeks a year, and are eligible for some VA benefits. They may establish eligibility for additional benefits based on the length of their Guard, Reserve, or active service.

Evidence Requirements

DD Form 214

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

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

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

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

NOTES:

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: \$ <input type="checkbox"/> 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.) A		12. RECORD OF SERVICE			
		a. DATE ENTERED AD THIS PERIOD	YEAR(S)	MONTH(S)	DAY(S)
		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			
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)			
M					
15a. COMMISSIONED THROUGH SERVICE ACADEMY			YES	NO	
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 2107M)			YES	NO	
c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 109) (If Yes, type 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)	
		E			
SPECIAL ADDITIONAL INFORMATION (For use by authorized agencies only)					
23. TYPE OF SEPARATION		24. CHARACTER OF SERVICE (include upgrade)			
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.		SERVICE - 8	

Other Eligibility Documents for National Guard and Reserve

If you were discharged from the Selected Reserve or the National Guard, you **must** include copies of adequate documentation of at least six years of honorable service.

If you were discharged from the Army or Air National Guard, you may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or its equivalent.

The Air Force Reserve has been providing a letter on active duty service from the Air Reserve Personnel Center (ARPC) that VA Regional Offices have been accepting in lieu of a DD Form 214 since 2009.

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 are still serving 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. Again, at least six years of honorable service must be documented.

There is no single form used by the Reserve or the National Guard similar to the DD Form 214. It is your responsibility to furnish adequate documentation of at least six years of honorable service.

NOTES:

Attachment B

NATIONAL GUARD REPORT OF SEPARATION AND RECORD OF SERVICE					
The proponent agency is NGB-ARH. 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	
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) 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)		
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 (Or 1-12)					
COLLEGE YRS					
16. SERVICEMAN'S GROUP LIFE INSURANCE COVERAGE					
<input type="checkbox"/> YES <input type="checkbox"/> NO AMT					
17. PERSONNEL SECURITY INVESTIGATION					
a. TYPE			b. INVESTIGATION		
18. REMARKS					
19. MAILING ADDRESS AFTER SEPERATION (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					
24. CHARACTER OF SERVICE		25. TYPE OF CERTIFICATE USED		26. REENLISTMENT ELIGIBILITY	
27. <input type="checkbox"/> REQUEST <input type="checkbox"/> DECLINE COPIES OF MY NGB FORM 22 INITIALS _____					

NGB FORM 22, 20031101

(USE PREVIOUS EDITIONS UNTIL EXHAUSTED)

NATIONAL GUARD BUREAU
AIRMAN'S RETIREMENT CREDITS RECORD

NAME (Last, first, middle initial) **Santora, Marco Jr.** SERIAL NO. [REDACTED] GRADE (in pencil) **Pvt** STATE **New York**

(1) DRILL PERIOD OF EQUIVALENT INSTRUCTION OR APPROPRIATE DUTY		(2) MEMBER OF NATIONAL GUARD		(3) EXTENSION COURSES COMPLETED OR MISCELLANEOUS DUTIES PERFORMED				(4) TOTAL POINTS INACTIVE DUTY	(5) ACTIVE FEDERAL SERVICE (Including field training)		(6) TOTAL POINTS	(7) VERIFIED BY
INCLUSIVE DATES	POINTS	INCLUSIVE DATES	POINTS	DATE	DATE PERFORMED	TOTAL HOURS	POINTS	INCLUSIVE DATES	POINTS			
10Jan51-9Jan52	15	10Jan51-9Jan52	15					11Aug51-25Aug51	15	59	[Signature]	
10Jan52-9Jan53	15	10Jan52-9Jan53	15					27Jul52-10Aug52	15	60		
10Jan53 - 9Jan54	15	10Jan53 - 9Jan54	15					25Jul53 - 8Aug53	15	60		
NOB FORM 23 CLOSED OUT, LT FOR 199 INITIATED JAN 1984 E. ALOR 35-G1, DTR 1 JAN 84 137TH PTH INTCP SQ, LYAN												

ARMY NATIONAL GUARD
RETIREMENT CREDITS RECORD

Retirement Year: 23 JAN - 22 JAN

NAME (Last, first, middle initial) **LEE, RICHARD D.** SSN [REDACTED] GRADE (in pencil) **Pvt** STATE **MARYLAND**

(1) ASSEMBLY PERIOD OF EQUIVALENT INSTRUCTION OR APPROPRIATE DUTY		(2) MEMBER OF ARMY NATIONAL GUARD		(3) CORRESPONDENCE COURSES COMPLETED OR MISCELLANEOUS DUTIES PERFORMED				(4) TOTAL POINTS INACTIVE DUTY	(5) ACTIVE DUTY, ACTIVE DUTY TRAINING OR FULL TIME TRAINING DUTY		(6) TOTAL POINTS	(7) VERIFIED BY
INCLUSIVE DATES	POINTS	INCLUSIVE DATES	POINTS	DATE	DATE PERFORMED	TOTAL HOURS	POINTS	INCLUSIVE DATES	POINTS			
23Jan78-22Jan79	13	23Jan78-22Jan79	15					31Mar78-4Apr78	13	28	[Signature]	
23Jan79-22Jan80	20	23Jan79-22Jan80	15					4Aug79-19Aug79	16	35	[Signature]	
23Jan80-1Sep80	13	23Jan80-1Sep80	10							23	[Signature]	

NGB FORM 23 1 AUG 74 (Supersedes NGB Form 23, 1 Jun 72 which will be used)

NOTES:

Module 1: Education, Training, and Upskilling

<http://www.benefits.va.gov/gibill/>

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

- Vocational Rehabilitation & Employment: Education and Career Counseling (Chapter 36)
- Montgomery GI Bill® Selected Reserve (MGIB-SR) (Chapter 1606)
- Montgomery GI Bill® Active Duty (MGIB-AD) (Chapter 30)
- Post-9/11 GI Bill®

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

Vocational Rehabilitation and Employment

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

Education and Career Counseling (Chapter 36)

VA's Vocational Rehabilitation and Employment (VR&E) program provides education and training services, including vocational counseling and job search assistance, to National Guard and Reserve members with service-connected disabilities.

Description

VA's Education and Career Counseling (Chapter 36) program is a great opportunity for Service members and Veterans to get personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits, and achieve their education and career goals. Services include the following:

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

Eligibility

- Transitioning Service members within six months prior to discharge from active duty
- Veterans within one year following discharge from active duty
- Any Service member/Veteran currently eligible for a VA education benefit
- All current VA education beneficiaries

Apply

To apply for counseling, follow these steps:

1. Log in to your eBenefits account at www.ebenefits.va.gov.
2. Select “Apply.”
3. Select “Vocational Rehabilitation and Employment Benefits.”
4. Apply for “Educational and Career Counseling.”
5. If it is determined that you are eligible, you will be invited to attend an orientation session at the nearest VA Regional Office.

If you do not have access to eBenefits, you may:

1. Download and print VA Form 28-8832, Application for Counseling, at www.vba.va.gov/pubs/forms/28-8832.pdf.
2. Complete the form and mail it to your nearest VA Regional Office.
Attention: Vocational Rehabilitation and Employment.
3. If it is determined that you are eligible, you will be invited to attend an orientation session at the nearest VA Regional Office.

Note: You can refer to the “Locations” tab on www.va.gov for the location and address of your nearest VA Regional Office and other VA facilities.

Education and Training Benefits

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

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

There are two types of GI Bill®: the Montgomery GI Bill® and the Post-9/11 GI Bill®.

Montgomery GI Bill® – Selected Reserve (Chapter 1606)

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

Description

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

- You must possess a high school diploma or general educational development (GED) and have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985.
- If you are an officer, you must have agreed to serve six years in addition to your original obligation.
- You must have completed your initial active duty for training (IADT).
- You must have served in a drilling unit and remain in good standing.
- Your eligibility period may be extended if you are ordered to active duty.

Montgomery GI Bill® – Active Duty (Chapter 30)

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

Description

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

Montgomery GI Bill® – Active Duty (MGIB-AD) Chapter 30

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

NOTES:

Post-9/11 GI Bill® (Chapter 33)

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

Description

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

National Guard/Reserve

National Guard members and Reservists who have served a minimum of 90 days of qualifying service are eligible to receive Chapter 33 benefits.

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

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

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

Reservists mobilized under Title 10 under the sections 688, 12301(a), 12301(d), 12301(g), 12302, or 12304 qualify as active duty service for the purpose of Chapter 33.

Reservists mobilized under Title 10 under 12304(a) or 12304(b) do not qualify as active duty for service for the purpose of Chapter 33.

Post-9/11 GI Bill®

Eligibility for National Guard and Reserve Members

- You were honorably discharged from active duty for a service-connected disability after serving at least 30 continuous days after Sept. 10, 2001, OR
- You have at least 90 aggregate days of active service consisting of:
 - Active duty (Title 10) supporting named contingency operations, OR
 - Full-time National Guard duty (Title 32) for the purpose of organizing, administering, recruiting, instructing, or training, OR

- Full-time National Guard duty (Title 32 under section 502(f)) when authorized by the president or the secretary of defense for the purpose of responding to a national emergency declared by the president and supported by federal funds.
 - Benefits may be transferred to eligible dependents.
 - Veterans have 15 years to use the Post-9/11 GI Bill® from their last date of discharge from active duty.
 - For those who served fewer than 36 months, the percentage of benefit ranges from 40 percent to 90 percent:
 - 90 percent — 30 total months*
 - 80 percent — 24 total months*
 - 70 percent — 18 total months**
 - 60 percent — 12 total months**
 - 50 percent — 6 total months**
 - 40 percent — 5 total months**
- *Including entry level and skill training
- **Excluding entry level and skill training

Apply

To apply for VA education benefits, submit VA Form 22-1990, Application for VA Education Benefits, online at <https://www.vets.gov/education/>.

Irrevocable Election

If you are eligible for MGIB-SR or MGIB-AD, you must elect to give up eligibility under the program for which you are eligible to receive benefits under the Post-9/11 GI Bill.® This is an irrevocable election. Having multiple periods of service may result in a potential entitlement of an additional 12 months. However, you may not receive more than a total of 48 months of education benefits under two or more programs.

Tuition and Fees

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

Yellow Ribbon Program

www.benefits.va.gov/GIBILL/yellow_ribbon.asp

The Yellow Ribbon Program allows institutions of higher learning (degree-granting institutions) in the United States to enter voluntarily into an agreement with VA to fund tuition and fee expenses that exceed the in-state tuition rate. A participant may have tuition and fees that exceed that amount if attending a private institution or graduate school or because of an out-of-state (nonresident) status. If a participant is enrolled at a Yellow Ribbon Program participating institution and the tuition and fees exceed the highest public, in-state undergraduate tuition rate or fees, additional funds may be available for an education program without an additional charge to entitlement.

Institutions that voluntarily enter into a Yellow Ribbon Program Agreement with VA choose the amount of tuition and fees that will be contributed. VA will match that amount and issue payment directly to the institution not to exceed the tuition and fees charged by the institution. Only Veterans entitled to the 100 percent benefit rate (based on service requirements) or their designated transferees may receive this funding. Active duty Service members and their spouses are not eligible for this program. Child transferees of active duty Service members may be eligible if the Service member is qualified at the 100 percent rate.

Yellow Ribbon Program

Eligibility for National Guard and Reserve Members

- The individual must be eligible for the maximum benefit rate under the Post-9/11 GI Bill.®
- The individual must not be on active duty or a spouse using transferred entitlement.
- The individual's school must agree to participate in the Yellow Ribbon Program, not offer the program to more than the maximum allowed number of individuals, and certify enrollment to VA and submit program information.

Books and Supplies Stipend

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

Monthly Housing Allowance

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

Tutorial Assistance

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

Tutorial Assistance is available for students who are receiving VA educational assistance through the Post-9/11 GI Bill,[®] MGIB, or the Survivors' and Dependents' Educational Assistance Program at the half-time or higher rate and have a deficiency in a subject that makes tutoring necessary.

Apply

To apply, complete VA Form 22-1990t, Application for Individualized Tutorial Assistance, at www.vba.va.gov/pubs/forms/vba-22-1990t-are.pdf. The school certifying official and the tutor must sign the form.

Transfer of Entitlement

www.benefits.va.gov/gibill/post911_transfer.asp

The transferability option under the Post-9/11 GI Bill[®] allows Service members to transfer all or some unused benefits to their eligible spouses or dependent children. Benefits must be transferred while still a member of the armed forces (including Selected Reserve). The DoD or the Department of Homeland Security (depending on your branch of service) determines whether you can transfer benefits to your family. Each service has its own rules about a Service member's eligibility for this program. If you choose to transfer at least one month to your eligible dependents before leaving military service, the dependent may be eligible to receive additional months of entitlement.

Apply

The Service member must first apply for the Transfer of Entitlements (TOE) at <https://www.dmdc.osd.mil/milconnect/>. After the TOE has been approved by the service component, eligible dependents must apply for TOE benefits by completing VA Form 22-1990e, Application for Family Member to Use Transferred Benefits, at www.vba.va.gov/pubs/forms/VBA-22-1990e-ARE.pdf.

NOTES:

Resources for Choosing a School

GI Bill® Comparison Tool

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

The GI Bill® Comparison Tool helps individuals find a school and determine their GI Bill® benefits. The online tool, under “Additional Resources” on the GI Bill® website, allows access to:

- Key information about college affordability and value so beneficiaries can make the most of their benefits
- Career Scope — an aptitude and interest assessment to help Service members and Veterans focus on success when transitioning
- A decision guide to help you choose the right school by comparing VA-approved institutions and reviewing other information
- A way to apply for your GI Bill® benefits
- A job search tool

NOTES:

VetSuccess on Campus

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

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

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

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

8 Keys to Veterans' Success

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

The 8 Keys are:

1. Create a culture of trust and connectedness across the campus community to promote well-being and success for Veterans.
2. Ensure consistent and sustained support from campus leadership.
3. Implement an early alert system to ensure that all Veterans receive academic, career, and financial advice before challenges become overwhelming.
4. Coordinate and centralize campus efforts for all Veterans, together with the creation of a designated space for them.
5. Collaborate with local communities and organizations, including government agencies, to align and coordinate various services for Veterans.
6. Use a uniform set of data tools to collect and track information on Veterans, including demographics, retention, and degree completion.
7. Provide comprehensive professional development for faculty and staff on issues and challenges unique to Veterans.
8. Develop systems that ensure sustainability of effective practices for Veterans.

Postsecondary institutions voluntarily affirm their support for the 8 Keys. The Department of Education has more information about the 8 Keys and a list of participating institutions at www.ed.gov/veterans-and-military-families/8-keys-success-sites.

NOTES:

Accessing Higher Education Track

www.dmdc.osd.mil/tgps/

The Transition Goals, Plans, Success (GPS) Accessing Higher Education (AHE) track will lead you through the steps and provide a wealth of resources to help you make an informed decision. This track is optional and not a part of the Transition GPS core curriculum. The Transition GPS AHE track is your first step toward selecting the right school for you. This track focuses on such topics as how to achieve academic success, how to research and compare institutions, and how to finance higher education. The AHE track will help you become an informed education consumer and maximize the return on your GI Bill® benefits. You will learn more about grants and low-interest loans offered through federal student aid and discover thousands of scholarships and state aid programs. After completing the AHE track, Service members will be prepared to complete an application to an accredited institution, schedule a session with a counselor at an academic institution, or meet individually with education counselors, as needed.

Be sure to contact your local Transition Assistance Program office to register. We highly encourage spouse participation in this track as well.

Upskilling Opportunities

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

We Can't Wait Initiative

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

www.cool.army.mil/

www.cool.navy.mil/usmc/

www.cool.navy.mil/usn/

The We Can't Wait job-creation initiative is a fast-track certification program for Veterans, which created partnerships between the military and manufacturing groups. An aim of this initiative is to help transitioning Service members obtain jobs in manufacturing, health care, and trucking, based on their military training and experience.

In line with this initiative, the Air Force, Army, Marine Corps, and Navy have Credentialing Opportunities On-Line (COOL) programs. Using these tools, individuals can find information related to their military occupations, training, and career progression goals, and investigate equivalent civilian jobs, professional certifications, and professional organizations, along with certification funding opportunities

Registered Apprenticeship and On-the-Job Training

www.dol.gov/featured/apprenticeship

VA has partnerships and programs in place to provide opportunities for Service members and Veterans to improve their skills in many trending and rapidly growing career fields. VA provides information about Registered Apprenticeship and on-the-job training through several programs, including the Career Technical Training Track. The Department of Labor has several programs for Registered Apprenticeship and on-the-job training. For additional information, visit the link above, or go to an American Job Center in person for assistance.

DoD SkillBridge

[www.dodskillbridge.com/#Service members](http://www.dodskillbridge.com/#Service%20members)

The DoD SkillBridge initiative promotes the civilian job training authority available for transitioning Service members. Those meeting specific qualifications can participate in civilian job and employment training, including apprenticeships and internships. This training can take place starting up to six months prior to a Service member's separation. In addition, the training must offer a high probability of employment and be provided to the Service member at little or no cost. Tremendous potential exists for Service members, companies, trade unions, and others for leveraging this DoD authority.

Career Technical Training Track

Whether you want to use the skills you learned in the military or are looking to pursue a new challenge, the Career Technical Training Track (CTTT) will give you the information you need to plan for career success. CTTT is designed to prepare you to enter the workforce quickly after separation. This two-day optional workshop will help you choose a field and target a position, identify required credentials, and select and apply for a technical training program. Be sure to contact your local Transition Assistance Program office to get registered for the class. We highly encourage spouse participation in this course.

NOTES:

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

The following is a sample of a completed Plan, Action, Timeline (PAT) tool for a Service member with a priority regarding education, training, and upskilling. A blank PAT follows the sample for you to complete with your plan.

Priority (Sample): Obtain bachelor’s degree

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

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

Your Priority: _____

Associated Benefit: _____

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

Module 2: Economic Opportunity

Vocational Rehabilitation and Employment Benefits (Chapter 31)

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

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

Description

The Vocational Rehabilitation and Employment (VR&E) program provides services under Chapter 31 to eligible National Guard and Reserve members with service-connected disabilities to help them obtain, prepare for, and maintain suitable employment and achieve independence in daily living. Entitlement is generally valid for up to 48 months.

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

- Comprehensive rehabilitation evaluation to determine abilities, skills, interests, and needs
- Vocational counseling and rehabilitation planning to identify a career goal
- Employment services such as job-seeking skills, resume development, and other work-readiness assistance
- Assistance finding and keeping a job, including the use of special employer incentives
- On-the-job training, apprenticeships, and unpaid work experiences
- Financial assistance for postsecondary training at a college, vocational, technical, or business school
- Supportive rehabilitation services, including case management, counseling, and referral(s)
- Independent living services for Veterans unable to work due to the severity of their disabilities
- Monthly subsistence allowance while in a training program (this is the only service a Service member may not receive until he or she is discharged)
- Ongoing supportive services, including case management, counseling, tutoring, and other services to ensure success

Eligibility

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

Active duty Service members are eligible if they:

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

Veterans are eligible if they:

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

Vocational Rehabilitation and Employment

Eligibility for National Guard and Reserve Members

A VR&E-eligible member of the Guard or Reserve must be:

- Discharged or released from military service under other-than-dishonorable conditions.
- A Veteran with a service-connected disability rated at 20 percent or more, OR
- Hospitalized or receiving outpatient medical care, services, or treatment for a service-connected disability pending discharge from active duty, OR
- Severely ill or injured and have been referred to a military Physical Evaluation Board or are participating in the DoD/VA Integrated Disability Evaluation System process, OR
- A Veteran with a service-connected disability rated at least 10 percent, and your Vocational Rehabilitation Counselor determines you need rehabilitation because of a serious employment handicap.

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

You may also qualify for career counseling if you recently separated from the military or are using VA education benefits.

Apply

- Complete VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation (www.vba.va.gov/pubs/forms/VBA-28-1900-ARE.pdf), and participate in a Chapter 31 initial evaluation to establish this automatic entitlement.

- Obtain a copy of service treatment records.
- Submit completed forms and a copy of your records to your VA Regional Office of jurisdiction.

Other Information

Once eligibility is determined, the Service member or Veteran will meet with a Vocational Rehabilitation Counselor (VRC), who will conduct a full assessment of his or her interests, aptitudes, and abilities to determine entitlement to VR&E services. Once entitlement is determined, the Service member or Veteran and the VRC work together to develop a plan to reach rehabilitation goals through one of five tracks:

- **Re-Employment with Previous Employer:** for individuals who are separating from active duty or in the National Guard or Reserve and are returning to work for their previous employer
- **Rapid Access to Employment:** for individuals who either want to obtain employment soon after separation or already have the necessary skills to be competitive in the job market in a suitable occupation
- **Self-Employment:** for individuals who have limited access to traditional employment, need flexible work schedules, or require more accommodation in the work environment due to their disabling conditions or other life circumstances
- **Employment Through Long-Term Services:** for individuals who need specialized training and education to obtain and maintain suitable employment
- **Independent Living Services:** for Veterans who are not currently able to work and need rehabilitation services to live more independently

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

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

NOTES:

<https://www.vets.gov/employment/>

VA, the DoD, the Department of Labor, the Small Business Administration (SBA), and other government organizations have collaborated to design, develop, and incorporate the best features of online employment tools to provide career advice, assistance with building your resume, and access to employers who want to hire Veterans and military spouses. Through **vets.gov: Careers and Employment**, transitioning Service members, Veterans, and their families are supported in all stages of their job searches.

By accessing **Vets.gov: Careers and Employment**, transitioning Service members, Veterans, and military spouses can connect to tools that help them find jobs, explore other ways to start careers, learn new skills using online resources, and find employers committed to hiring Veterans.

Find a Job

Visit <https://www.vets.gov/employment/> and click “Find a Job” to access the following:

Get One-on-One Assistance

Find workforce services in your neighborhood or across the country at American Job Centers, where you can receive guidance as you look for work, participate in job search workshops, get free computer access, and more.

Search for Jobs Now

www.careeronestop.org

Put together a successful job search by visiting CareerOneStop, sponsored by the Department of Labor, which has resources on developing a resume, interviewing, networking, and finding job openings.

Explore Careers

www.mynextmove.org/vets

My Next Move is an interactive tool for job seekers and students to learn more about their career options. My Next Move has tasks, skills, salary information, and more for over 900 different careers. Users can find careers through keyword search, by browsing industries that employ different types of workers, or through the O*NET Interest Profiler (www.mynextmove.org/explore/ip), a tool that offers personalized career suggestions based on a person’s interests and level of work experience.

Find Training

www.careeronestop.org

Search training programs, colleges, and universities in your local area at CareerOneStop.

Explore other ways to start a career

Visit www.vets.gov/employment to locate the following links under “Explore other ways to start a career”:

Start or Grow Your Business

VA and the SBA, along with other government organizations, provide you and your spouse with resources that can help you make a new or existing business a success.

Explore Resources for Military Families or Spouses

Through the DoD’s Spouse Education Career Opportunities (SECO) program, spouses can use government-sponsored career and education resources, take advantage of networking opportunities, and work with employment counselors.

Learn new skills using online resources

Visit www.vets.gov/employment to locate the following links under “Learn new skills using online resources”:

Get a Free One-Year Subscription for Online Classes with Lynda from LinkedIn Premium

linkedinforgood.linkedin.com/programs/veterans

LinkedIn is offering eligible Service members and Veterans one year of free access to LinkedIn Premium Subscriptions, including the LinkedIn Learning Platform (a \$360 value). The subscription provides greater visibility in the LinkedIn network, free InMails,* and the benefit of becoming a “featured applicant” when applying for a job, which helps you stand out among other applicants for the same job. Job seekers can also take courses using LinkedIn Learning Platform.

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

Quick Resources

Skills Translator

www.careerinfonet.org/moc/

The Military to Civilian Occupation Translator converts Military Occupational Specialties (MOS) codes to civilian occupations. Upon searching, you will be presented with a list of civilian occupation titles that match your skill set.

Resume Builder

www.vets.gov/employment/job-seekers/create-resume

The Resume Builder lets users create and save different versions of their resumes — targeted to civilian and government positions — with the option to auto-fill sections from LinkedIn profiles.

Interest Profiler

www.mynextmove.org/explore/ip

You can use tools like the O*Net Interest Profiler to identify the kind of work you enjoy. After taking the short questionnaire, use the results (called an O*Net code) in targeted job search engines that may ultimately help you identify a career that fits with the kind of work you enjoy.

Working Women

www.dol.gov/wb

The Department of Labor's Women's Bureau works to safeguard the interests of working women, advocates for equality, and promotes quality work environments. Find resources and data on this site.

Transition Resources

www.careeronestop.org/Veterans/default.aspx

CareerOneStop offers a Veteran and Military Transition Center with information and resources for Veterans interested in job search tips, going back to school, benefits and assistance, locating military records, attending a TAP workshop, and much more.

VA for Vets

<https://www.vaforvets.va.gov>

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

VA for Vets facilitates the reintegration, retention, and hiring of Veteran employees at VA. VA for Vets offers career search tools for Veterans seeking employment at VA, career development services for Veterans, and reintegration support for transitioning Service members.

VA for Vets offers a thorough military skills translator and career-matching services for Veterans seeking employment.

American Job Centers

www.careeronestop.org/site/american-job-center.aspx

American Job Centers (AJCs), funded by the Department of Labor, offer free assistance to job seekers and employers for a variety of career and employment-related needs. There are more than 2,500 AJC locations across the country, many with staff members directly assigned to assist Veterans in finding employment. Although AJCs help anyone looking for a job, Veterans are given priority. This means that Veterans are offered services before non-Veterans and have priority of access to all Department of Labor-funded programs offered at AJCs.

Department of Labor Transition Assistance Program Workshops

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

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

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

Veterans' Preference for Federal Hiring

www.fedshirevets.gov/job/vetpref/

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

Preference is also offered to certain widows and widowers of Veterans who died in service, spouses of service-connected disabled Veterans, and mothers of Veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities.

There are specific criteria that must be met to be eligible for the Veterans' preference:

- A Veteran must have been discharged or released from active duty in the U.S. armed forces under honorable conditions (honorable or general discharge).
- Retired members of the armed forces are not included unless they are disabled Veterans or retired below the grade of O-4.
- A five-point preference is available for nondisabled Veterans who meet specific service criteria; a 10-point preference is available for service-connected disabled Veterans or those who received a Purple Heart.

Veterans' preference letters can be obtained from eBenefits.

Eligibility

National Guard and Reserve members who have only attended weekend drills and annual two-week training programs will not qualify for Veterans' preference points. However, there are many ways they may qualify for Veterans' preference.

Veterans' Preference

Eligibility for National Guard and Reserve Members

- Individuals who were activated and served continuously for two years, or the entire time for which they were activated, can qualify for preferences if they meet all the requirements.
- Individuals who received a Purple Heart or have a disability connected to military service are exempt from the active duty requirement, as are those who received a hardship discharge.
- Individuals who were activated for at least six consecutive months as part of Operation Iraqi Freedom, which began on Sept. 11, 2001, can qualify for preferences.

Small Business Administration Introduction to Entrepreneurship Workshop

The Small Business Administration Introduction to Entrepreneurship Workshop will explore your interest in business ownership and introduce you to the agencies and organizations that can assist you on the path to business ownership. Learn more at boots2business.org/.

NOTES:

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

The following is a sample of a completed PAT for a Service member with a priority related to economic opportunity. A blank PAT follows the sample for you to complete with your plan.

Priority (Sample): Employment assistance

Associated Benefit (Sample): VR&E Benefits (Chapter 31)

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

Your Priority: _____

Associated Benefit: _____

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

Module 3: Estate Planning

VA Life Insurance

www.benefits.va.gov/insurance/

www.benefits.va.gov/insurance/overviewinsurance.html

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

Servicemembers' Group Life Insurance

Description

Servicemembers' Group Life Insurance (SGLI) provides low-cost term life insurance coverage for eligible Service members. Eligible Service members are automatically issued the maximum amount.

Service members can make changes to their SGLI coverage, including declining coverage, selecting a lesser amount than the maximum, and designating beneficiaries. If insured by SGLI, Service members will have free coverage for 120 days after separation.

You are automatically insured under full-time SGLI as either a:

- Member of the Ready Reserve or National Guard who is scheduled to perform at least 12 periods of inactive training per year, OR
- Service member who volunteers for a mobilization category in the Individual Ready Reserve (IRR).

Part-time coverage is also available to National Guard and Reserve members who do not meet the inactive training requirement described above but do perform duty at specific times.

Eligibility

Service members are eligible for SGLI coverage if they are:

- Serving on active duty
- Full-time Ready Reservists
- Full-time members of the National Guard
- Commissioned members of the National Oceanic and Atmospheric Administration or the Public Health Service
- Cadets and midshipmen of the four service academies
- Members of the Reserve Officer Training Corps (part-time coverage)
- Part-time members of the Reserve or National Guard (part-time coverage)

Servicemembers' Group Life Insurance (SGLI)

Eligibility for National Guard and Reserve Members

- Reservists or National Guard members may elect in writing to be covered for a lesser amount or choose no coverage.
- Reservists or National Guard members who have been assigned to a unit in which they are 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.
- Part-time coverage is provided for Reservists or National Guard members who do not qualify for the full-time coverage described above.
- Part-time coverage generally applies to Reservists and National Guard members who drill only a few days a year. These individuals 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.
- Reservists or National Guard members who volunteer for a mobilization category in the Individual Ready Reserve (IRR).

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

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

Apply

Learn more about this program at www.benefits.va.gov/insurance/sgli.asp.

To apply, complete Form SGLV-8286, the Servicemembers' Group Life Insurance and Election Certificate, (<http://www.benefits.va.gov/INSURANCE/forms/8286.htm>). You can also use this form to make changes to your SGLI coverage.

SGLI Disability Extension

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

A Service member can request coverage to be extended for up to two years after separation at no cost. To be eligible, the Service member must be totally disabled at the time of separation from service. Coverage is automatically converted to VGLI at the end of the disability extension period upon payment of premiums. To apply, complete Form SGLV-8715, SGLI Disability Extension Application, (www.benefits.va.gov/INSURANCE/forms/SGLV_8715_ed2016-09.pdf).

Veterans' Group Life Insurance

<http://www.benefits.va.gov/insurance/vgli.asp>

Description

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

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

Additionally, if you are totally disabled at the time of discharge, you can retain your SGLI coverage for up to two years from the date of discharge, at no cost. At the end of that two-year period, you will automatically be issued VGLI upon receipt of the initial VGLI premium. Service members with full-time SGLI coverage are eligible for VGLI upon separation from service. SGLI will continue for an additional 120 days at no charge upon separation from service.

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

Veterans' Group Life Insurance (VGLI) Eligibility for National Guard and Reserve Members

- Member of the National Guard or Reserve with part-time SGLI coverage who during a period of active duty or a period of inactive duty for less than 31 days incurred a disability, or aggravated a pre-existing disability, that renders him/her uninsurable at standard premium rates
- Service member separating, retiring, or being released from assignment from the Ready Reserve, or a National Guard member who was covered by SGLI, OR
- Member of the National Guard or Reserve covered by part-time SGLI who incurred or aggravated a disability while performing inactive duty or traveling to/from duty, OR
- Member of the Individual Ready Reserve or Inactive National Guard

Apply

To convert SGLI to VGLI, Veterans should:

- Apply for VGLI online at www.ebenefits.va.gov/ebenefits/about/feature?feature=vgli-policy-management, or fill out and submit Form SGLV-8714, Application for Veterans' Group Life Insurance (www.benefits.va.gov/INSURANCE/forms/SGLV_8714_ed2014-07.pdf).
- Download, complete, and sign Form SGLV-8714. Mail it to the address shown in the upper right corner of the first page.

NOTES:

Servicemembers' Group Life Insurance Traumatic Injury Protection

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

Description

Servicemembers' Group Life Insurance 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 assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries; it also provides insurance coverage for injuries incurred on or off duty. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered. The branch of service determines eligibility.

Eligibility

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

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

- You are insured by SGLI when you experience a traumatic injury.
- You incurred a scheduled loss as a direct result of a traumatic injury.
- You suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services.
- You suffered a scheduled loss within two years (730 days) of the traumatic injury.
- You survived for a period of not less than seven full days from the date of the traumatic injury.

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)

Eligibility for National Guard and Reserve Members

- Reservists or National Guard members must have sustained a qualifying loss as a direct result of injuries incurred on or after Oct. 7, 2001, through Nov. 30, 2005, regardless of SGLI coverage.
- A qualifying loss as a direct result of injuries incurred after Dec. 1, 2005, and covered by SGLI are automatically also covered by TSGLI.
- TSGLI cannot be declined unless the Service member also declines basic SGLI.

Apply

- Complete Form SGLV-8600, Application for TSGLI Benefits (<http://www.benefits.va.gov/INSURANCE/forms/TSGLIForm.htm>). You complete Part A. Part B must be completed by a medical professional.
- Submit the application (and any additional medical documentation) to the relevant address on the first page of the application.

NOTES:

Veterans' Mortgage Life Insurance

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

Description

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

Eligibility

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

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

Veterans must apply for VMLI before their 70th birthday.

Apply

To apply for VMLI, complete the following steps:

- Complete and print (or download and fill out) VA Form 29-8636, Veterans' Mortgage Life Insurance Statement (www.benefits.va.gov/INSURANCE/forms/29-8636_08-2011.pdf).
- Collect information about your current mortgage.
- If you are applying for an SAH grant, the agent will assist you in completing the application for VMLI. If you have previously received an SAH grant, you will receive a letter from VA with application instructions.
- Mail the form, along with proof of current mortgage, to the address on the first page of the application.

NOTES:

Service-Disabled Veterans' Life Insurance

www.benefits.va.gov/insurance/s-dvi.asp

Description

Service-Disabled Veterans' Life Insurance (S-DVI) is a life insurance benefit for Veterans who have service-connected disabilities (even zero percent) and 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.

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

Eligibility

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

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

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

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

Apply

To apply, complete and submit:

- VA Form 29-4364, Application for Service-Disabled Veterans Insurance (www.benefits.va.gov/INSURANCE/forms/29-4364.htm)
- VA Form 29-0188, Application for Supplemental Service-Disabled Veterans Insurance (SRH) (www.benefits.va.gov/INSURANCE/forms/29-0188.pdf)
- VA Form 29-357, Claim for Disability Insurance – Government Life Insurance, to apply for a total disability waiver of S-DVI premiums (www.benefits.va.gov/INSURANCE/forms/29-357.pdf)

Family Servicemembers' Group Life Insurance

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

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 provides coverage for spouses in increments of \$10,000 up to a maximum of \$100,000, not to exceed the amount of SGLI the insured member has in force. Age-based premiums are charged for spousal coverage. Dependent children are covered for \$10,000 automatically at no cost.

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

There is no VA equivalent to this program, but spouses may convert their coverage to a policy offered by participating insurers within 120 days from the Service member's date of separation. There are also certain time requirements for converting an FSGLI policy in the event of divorce, death, or termination of coverage.

Participating companies can be found at va.gov under the Life Insurance link: www.benefits.va.gov/insurance/fsgli.asp

Family Servicemembers' Group Life Insurance (FSGLI)

Eligibility for National Guard and Reserve Members

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

NOTES:

Memorial Benefits

Burial Benefits

www.cem.va.gov/cem/burial_benefits/index.asp

Description

VA offers burial and memorial services to honor our Nation's deceased Veterans. For example:

- VA can furnish an inscribed headstone or marker at any cemetery, or a medallion in lieu of a headstone, or a marker to affix to one that is privately purchased.
- VA can provide a burial and/or plot allowance to partially reimburse the burial and funeral costs of a Veteran.
- VA can provide a Presidential Memorial Certificate for the next of kin and loved ones of a deceased Veteran.
- VA can provide an American flag to drape over the casket of a Veteran.
- A Veteran and his or her dependents can be buried in a VA national cemetery.

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

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

Burial and Memorial Services

Eligibility for National Guard and Reserve Members

- Eligibility for burial benefits requires that you served on active duty, or that your death was due to an injury or disease that developed or was aggravated during active duty, active duty for training, or inactive duty for training.

Apply

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

NOTES:

Burial Information

Plot Allowance

www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf

VA will pay a plot allowance when a Veteran is buried in a cemetery not under U.S. government jurisdiction if:

- The Veteran was discharged from active duty because of a disability incurred or aggravated in the line of duty, OR
- The Veteran was receiving compensation or pension or would have been if the Veteran was not receiving military retired pay, OR
- The Veteran died in a VA facility.

The plot allowance may be paid to the state for the cost of a plot or interment in a state-owned cemetery reserved solely for Veteran burials, if the Veteran is buried without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed. To apply, complete VA Form 21P-530, Application for Burial Benefits (www.vba.va.gov/pubs/forms/VBA-21P-530-ARE.pdf).

Presidential Memorial Certificate

www.cem.va.gov/pmc.asp

Presidential Memorial Certificates are issued upon request to recognize the U.S. military service of honorably discharged deceased Veterans. Next of kin, relatives, and other loved ones may apply for a certificate. To apply, complete VA Form 40-0247 (www.va.gov/vaforms/va/pdf/VA40-0247.pdf).

State Veteran Cemeteries

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

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

Survivor and Dependents Education Benefits

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

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

Marine Gunnery Sergeant John David Fry Scholarship

www.benefits.va.gov/GIBILL/Fry_scholarship.asp

Description

The Marine Gunnery Sergeant John David Fry Scholarship, also known as 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 Sept. 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100 percent level.

Eligibility

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

Marine Gunnery Sergeant John David Fry Scholarship

Eligibility for National Guard and Reserve Members

- For children and surviving spouses of Service members who died in the line of duty on or after Sept. 11, 2001, to use Post-9/11 GI Bill® benefits

NOTES:

Dependents' Educational Assistance (Chapter 35)

www.benefits.va.gov/GIBILL/DEA.asp

Description

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

Eligibility

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

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability.
- A Veteran who died from any cause while a permanent and total service-connected disability existed.
- A 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 service-connected permanent and total disability and is likely to be discharged for that disability.

Dependents' Educational Assistance

Eligibility for National Guard and Reserve Members

- Must be called to active duty for at least 90 consecutive days on or after Sept. 11, 2001, or must accumulate a total of three or more years of service.

Apply

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

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

If you have started your educational program, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification (www.vba.va.gov/pubs/forms/vba-22-1999c-are.pdf), and send it with VA Form 22-5490 to VA.

Survivor Benefits

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

Dependency and Indemnity Compensation

Description

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

Eligibility – Surviving Spouse

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

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

Eligibility – Surviving Child

To qualify for DIC, a surviving child must be:

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

Apply

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

Survivors Pension

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

Description

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

Eligibility

You may be eligible if:

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

Apply

Download and complete VA Form 21-534EZ, Application for DIC, Death Pension, and/or Accrued Benefits (www.vba.va.gov/pubs/forms/vba-21-534EZ-are.pdf), and mail or return it to your local Regional Office.

Module 3 — Activity: Draft PAT Related to Estate Planning

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

Priority (Sample): Life insurance

Associated Benefit (Sample): VGLI

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

Your Priority: _____

Associated Benefit: _____

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

Module 4: VA Housing Benefits

VA Home Loan Guaranty

www.benefits.va.gov/homeloans/

Home Loan Guaranty

VA's Home Loan Guaranty Program connects eligible Service members, Veterans, National Guard and Reservist members, and eligible unmarried surviving spouses with home loans that have favorable terms. Private lenders provide the loan, but VA guarantees a portion of it, allowing lenders to provide benefits such as no down payment or mortgage insurance premiums.

Eligibility

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

Home Loan Guaranty – Eligibility for National Guard and Reserve Members

- The individual served for 90 days or more on active duty during a wartime period, OR
- The individual was discharged or released from active duty for a service-connected disability, OR
- The individual has six years of service in the Selected Reserve or National Guard, AND
 - Was discharged honorably, OR
 - Was placed on the retired list, OR
 - Was transferred to the Standby Reserve for an element of the Ready Reserve other than the Selected Reserve after honorable service, OR
 - Continued to serve in the Selected Reserve.

Apply

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

NOTES:

Housing Grants for Disabled Veterans

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

Specially Adapted Housing

www.ebenefits.va.gov/ebenefits/manage/housing

Description

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

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

Specially Adapted Housing (SAH) Grant

Eligibility for National Guard and Reserve Members

- There are no service time requirements.
- The grant is based on a compensation rating (see below).

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

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

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

To apply:

- Complete VA Form 26-4555, Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant (www.ebenefits.va.gov/ebenefits/about/feature?feature=sah-grant or www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf).
- Submit the form through the nearest VA Regional Loan Center; for the nearest VA Regional Office, call VA toll free at 1-800-827-1000.

Special Housing Adaptation

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

Description

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

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

Special Housing Adaptation (SHA) Grant

Eligibility for National Guard and Reserve Members

- There are no service time requirements.
- The grant is based on a compensation rating (see below).

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

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

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

Apply

- To apply for a grant, fill out and submit VA Form 26-4555, Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant (www.ebenefits.va.gov/ebenefits/about/feature?feature=sah-grant or www.vba.va.gov/pubs/forms/VBA-26-4555-ARE.pdf) and mail it to the nearest VA Regional Office.

Temporary Residence Adaptation

Description

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

Temporary Residence Adaption (TRA)

Eligibility for National Guard and Reserve Members

- There are no service time requirements.
- The grant is based on a compensation rating (see below).

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

Apply

For more information, contact your local VA Regional Office.

NOTES:

Home Improvements and Structural Alterations Program

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

Description

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

- Allowing entrance to, or exit from, the Veteran's residence
- Enabling use of essential lavatory and sanitary facilities
- Allowing accessibility to kitchen or bathroom sinks or counters
- Improving entrance paths or driveways in the immediate area of the home to facilitate access to the home by the Veteran
- Improving plumbing or electrical systems made necessary due to installation of dialysis equipment in the home

Eligibility

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

Apply

When applying for this benefit, a completed HISA application package must include:

- A prescription from a VA or fee-based physician.
- The diagnosis with medical justification.
- The beneficiary's name, address, Social Security number (SSN), and phone number(s).
- A completed VA Form 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations (www.va.gov/vaforms/medical/pdf/10-0103-fill.pdf), and submit to the Prosthetic and Sensory Aid Service at your local VA Medical Center.
- Written permission from the owner (if a leased or rented property).
 - Quotes from at least three licensed contractors (if required by state law), to include: contractor's name, address, telephone, and federal tax ID number or SSN
 - The Veteran's name, address, and telephone number
 - Plans and drawings
 - An itemized list of estimated materials, cost, and labor cost
 - All permits required (It is the contractor's responsibility to obtain these.)
- A picture of the worksite prior to construction.

Module 4 — Activity: Draft PAT Related to Housing Benefits

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

Priority (Sample): Housing

Associated Benefit (Sample): Home Improvements and Structural Alterations

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

Your Priority: _____

Associated Benefit: _____

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

Module 5: VA Health Care

VA Health Care System

www.va.gov/health

VA Health Care Facilities

There are several types of VA health care facilities:

- **VA Medical Centers** are located throughout the nation and provide a wide range of services, such as basic or preventive care, along with traditional hospital-based services, such as surgery, critical care, and mental health services.
- **Community-Based Outpatient Clinics** provide the most common outpatient services, including health and wellness visits, and bring access to care closer to home.
- **Residential Care Facilities (Domiciliary Care)** provide residential rehabilitative and clinical care to eligible Veterans who have a wide range of medical concerns, illnesses, or rehabilitative care needs. These concerns include mental health disorders, substance use disorders, post-traumatic stress disorder, two or more medical conditions, homelessness, and vocational, educational, or social issues.
- **Community Living Centers** (short- and long-term nursing home care) are available for Veterans whose medical and mental health conditions are stable.
 - Although some Veterans can receive indefinite community living center services, others may qualify for a limited period of time.
 - Among those who automatically qualify for indefinite community living care are Veterans whose service-connected conditions are clinically determined to require nursing home care and Veterans who have a service-connected rating of 70 percent or more and are unemployable.
 - A copay may be charged for Community Living Center (CLC) care based on your VA service-connected disability status and financial information. Contact your VA social worker/case manager to complete VA Form 10-10EC, Application for Extended Care Benefits (www.va.gov/vaforms/medical/pdf/vha-10-10EC-fill.pdf), to determine the amount of your copay.

NOTES:

VA Health Benefits

Description

Comprehensive VA health care benefits include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore a Veteran's health. VA operates the largest integrated health care system in the nation, comprising more than 1,700 facilities — hospitals, community-based outpatient clinics, domiciliary care, rehabilitation centers, readjustment and counseling centers, and other facilities. A grant of service-connection for any injury or illness, even those rated at zero percent, entitle you to no-cost VA medical treatment, including required medication and supplies for those granted conditions.

Medical benefits include (but are not limited to):

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

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

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

Eligibility

VA health care benefits include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore your health. Medical, dental, pharmaceutical, and prosthetic services are offered. For establishing eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.

Eligibility is determined through the VA patient enrollment system and there are many factors used, such as combat Veteran and service-disconnected disabilities.

VA Health Care

Eligibility for National Guard and Reserve Members

- Individual must have been called to active duty (other than for training only) by a federal order and completed the full period for which he or she were called, or ordered to active duty or served on active duty in a theater of combat operations after Nov. 11, 1998, and was discharged under other than dishonorable conditions.
- Minimum duty requirements: Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 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.
- For establishing eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.

Apply

VA encourages all Veterans to apply for VA health care. Additionally, VA urges the following categories to enroll to receive VA health care (they may be responsible for copays for conditions other than their service-connected disabilities):

- Veterans with a combined service-connected disability of 50 percent or more (they will have no copays for medical treatment and prescriptions)
- Veterans seeking care for a disability the military determined was incurred or aggravated in the line of duty, but which VA has not yet rated, within 12 months of discharge
- Veterans seeking care for a service-connected disability only
- Veterans seeking registry “health risk” examinations for combat environmental exposures in theater (e.g., ionizing radiation, Agent Orange, Gulf War/OIF, and depleted uranium)

To enroll in VA health care, complete VA Form 10-10EZ, Application for Health Benefits (www.va.gov/vaforms/medical/pdf/1010EZ-fillable.pdf). Your DD Form 214 or a copy of orders may be required to establish eligibility. VA encourages all Veterans to apply for VA health care.

Additional ways to apply for VA health care:

- **Telephone** by calling 1-877-222-VETS (8387), Monday – Friday 8 a.m. to 8 p.m. ET.
- **Online** by completing VA Form 10-10EZ, Application for Health Benefits (link on previous page).
- **In person** at your local VA health care facility. Bring a completed VA Form 10-10EZ, Application for Health Benefits (link on previous page).
- **Mail** by downloading VA Form 10-10EZ (link on previous page) or picking up a form at your local VA. Complete and mail to:

Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329-1647

Returning Service Members (OEF/OIF/OND/OFS)

www.va.gov/healthbenefits/apply/returning_servicemembers.asp

If you served on active duty in a theater of combat operations after Nov. 11, 1998, you are eligible for an extended period of free VA health care benefits, with enrollment allowed up to five years from the date of discharge or release.

The following campaigns may qualify for care management for Returning Combat Veterans:

- Operation Enduring Freedom (OEF)
- Operation Iraqi Freedom (OIF)
- Operation New Dawn (OND)
- Operation Freedom’s Sentinel (OFS)

Separating Service members who served in OEF, OIF, OND, and/or OFS are eligible for five years of free post-separation health care benefits for any medical conditions related to an in-theater combat deployment. They are encouraged to enroll at a VA Medical Center as soon as possible.

Each VA Medical Center has an OEF/OIF/OND/OFS care management team in place to coordinate patient care activities and ensure that Service members and Veterans receive patient-centered integrated care and benefits. Clinical case managers screen returning combat Veterans for the need for case management services to identify Veterans who may be at risk, so that VA can intervene early and provide assistance.

Severely ill or injured Service members and Veterans are provided with a case manager, and all other OEF/OIF/OND/OFS Service members and Veterans are assigned a case manager as indicated by a positive screening assessment or upon request. Case managers are experts at identifying and accessing resources within the VA health care system, as well as in the local community, to help Veterans recover from their injuries and readjust to civilian life.

Qualifying for VA Health Care

Under the “Combat Veteran” authority, Combat Veterans who were discharged or released from active service on or after Jan. 28, 2003, are eligible for enrollment in Priority Group 6 unless eligible for enrollment in a higher priority group. This authority provides a five-year enrollment period, which begins on the discharge or separation date. These Combat Veterans are eligible for health care services and community living care for conditions possibly related to their military service and are not required to disclose their income information unless they would like to be considered for a higher priority status, beneficiary travel benefits, or exemption of copays for care unrelated to their military service.

Veterans who enroll with VA under this authority will continue to be enrolled even after their enhanced eligibility period ends. At the end of their enhanced eligibility period, Veterans enrolled in Priority Group 6 may be shifted to a lower priority group depending on their income level. For additional information, call 1-877-222-VETS (8387).

NOTES:

Veterans Access, Choice, and Accountability Act of 2014

www.va.gov/opa/choiceact/

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

- A Veteran is informed by the local VA medical facility that he or she will need to wait more than 30 days from his/her preferred date or the date medically determined by his/her physician.
- The Veteran’s current residence is more than 40 miles from the closest VA health care facility.
- Treatment requires travel by plane or boat to the VA medical facility closest to the Veteran’s home.
- The Veteran has an unusual or excessive burden in traveling to a VA medical facility based on the presence of a body of water (including moving water and still water) or a geologic formation that cannot be crossed by a road.

To set up an appointment with a non-VA provider, call VA at 1-866-606-8198; VA will work with Veterans who are approved for care in their community.

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

Certain Veterans may be afforded enhanced eligibility status when applying and enrolling in the VA health care system, including:

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

Specialty Care Services

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

Women Veterans Health Care

www.womenshealth.va.gov

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

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

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

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

NOTES:

Complex Care Coordination

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

VA's Family Caregivers Support Program

www.caregiver.va.gov/

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

Foreign Medical Program

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

VA may authorize reimbursement to Veterans who are living or traveling outside the United States and need medical services for service-connected disabilities or for any disability associated with and found to be aggravating a service-connected disability. This program may also reimburse for the treatment of foreign medical services needed as part of an approved VA vocational rehabilitation program. For more information, contact the Foreign Medical Program office.

VA Homeless Veteran Service

www.va.gov/homeless

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

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

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

Veterans who might not otherwise qualify for VA health care benefits may be eligible for homeless services.

NOTES:

Vet Centers

www.va.gov/directory/guide/vetcenter.asp

Description

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

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

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

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

Eligibility

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

Contact

To locate the nearest Vet Center, visit www.va.gov/directory/guide/vetcenter.asp. This information is also available through the VA Facility Locator at the bottom of www.ebenefits.va.gov.

Vet Center staff is available toll-free, 24 hours a day, at 1-877-WAR-VETS or 1-877-927-8387.

NOTES:

Counseling and Treatment for Coping with Traumatic Events

Military Sexual Trauma

www.mentalhealth.va.gov/msthome.asp

Description

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

Both women and men can experience MST during their service. All Veterans seen at Veterans Health Administration facilities are asked about experiences of sexual trauma, because we know that any type of trauma can affect a person’s physical and mental health — even many years later. We also know that people can recover from trauma. VA has free services to help Veterans do this. You do not need to have a VA disability rating (be “service-connected”) to receive these services, and you may be able to receive services even if you are not eligible for other VA health care services. You do not need to have reported the incident(s) when they happened or have other documentation that they occurred.

Free MST-related care is available for both male and female Veterans at every VA health care facility and Vet Center. In addition, Veterans may apply for disability compensation from physical or psychological disabilities related to sexual or other trauma.

Eligibility

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

For more information, contact the MST Coordinator at your nearest VA Medical Center or use the link provided above.

Post-Traumatic Stress Disorder

www.ptsd.va.gov/index.asp

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

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

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

NOTES:

Veterans Crisis Line

www.veteranscrisisline.net/

The Veterans Crisis Line connects Veterans and their families and friends who are in crisis with qualified, caring VA responders through a confidential toll-free hotline, text service, or online chat. It is available 24 hours a day, 7 days a week. Call 1-800-273-8255 (press 1 for Veteran), send a text message to 838255, or begin an online chat at www.veteranscrisisline.net/ChatTermsOfService.aspx?account=Veterans Chat.

NOTES:

Dental Care

www.va.gov/dental

Description

Dental benefits are provided by VA according to law. In some instances, VA is authorized to provide extensive dental care; in other cases, treatment may be limited.

Eligibility

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

If you:	You are eligible for:
Apply for dental care within 180 days of discharge or release from a period of active duty (under conditions other than dishonorable) for 90 days or more during the Persian Gulf War era.	One-time dental care if Block 17 on your DD Form 214 does not indicate a complete dental examination and all appropriate dental treatment had been rendered prior to discharge.
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition.	Dental care to treat the oral conditions determined by a VA dental professional to have a direct and material detrimental effect to your service-connected medical condition.
Have a service-connected compensable dental disability or condition.	Any needed dental care.
Have service-connected disabilities rated 100 percent disabling, or are unemployable and paid at the 100 percent rate due to service-connected conditions.	Any needed dental care. Please note: Veterans paid at the 100 percent rate based on a temporary rating, such as extended hospitalization for a service-connected disability, convalescence, or pre-stabilization, are not eligible.

If you:	You are eligible for:
<p>Have a service-connected noncompensable dental condition or disability resulting from combat wounds or service trauma.</p>	<p>Any dental care necessary to provide and maintain a functioning dentition. A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision Letter (VA Form 10-7131) identifies the tooth/teeth that are trauma-rated.</p>
<p>Are actively engaged in a 38 U.S. Code Chapter 31 vocational rehabilitation program.</p>	<p>Dental care to the extent necessary as determined by a VA dental professional to:</p> <ul style="list-style-type: none"> • Make possible your entrance into a rehabilitation program. • Achieve the goals of your vocational rehabilitation program. • Prevent interruption of your rehabilitation program. • Hasten the return to a rehabilitation program if you are in interrupted or leave status. • Hasten the return to a rehabilitation program if you are placed in discontinued status because of illness, injury, or a dental condition. • Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living.
<p>Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment.</p>	<p>Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment.</p>
<p>Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039.</p>	<p>A one-time course of dental care that is determined medically necessary to relieve pain, assist you to gain employment, or treat moderate, severe, or complicated and severe gingival and periodontal conditions.</p>

Apply

If eligible, you can apply online by completing VA Form 10-10EZ, Application for Health Care (www.va.gov/vaforms/medical/pdf/1010EZ-fillable.pdf), or take the completed application to the nearest VA Medical Center. A copy of your DD Form 214 may also be needed by the dental office.

NOTES:

VA Dental Insurance Program

www.va.gov/healthbenefits/vadip/

VA has implemented a comprehensive national VA Dental Insurance Program (VADIP) to give enrolled Veterans and Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) beneficiaries the opportunity to purchase dental insurance through Delta Dental and MetLife at a reduced cost. Participation is voluntary. Purchasing a dental plan does not affect a Veteran's eligibility for VA dental services and treatment.

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

NOTES:

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

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

Priority (Sample): Apply for Foreign Medical Program

Associated Benefit (Sample): Health Care

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

Your Priority: _____

Associated Benefit: _____

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

Section 2 — VA Benefits II

Getting Started

Purpose

This briefing is designed to make sure National Guard and Reserve Component service members understand:

- The transition tools eBenefits has to offer
- The VA health care portal and how to enroll in VA health care
- How to develop a plan for a successful transition using VA benefits

Structure

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

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

Resources

The following resources will be used:

- Participant Guide
- eBenefits: www.ebenefits.va.gov
- VA Health Care Portal: www.va.gov/healthbenefits/
- Federal Benefits Handbook for Veterans, Dependents, and Survivors (www.va.gov/opa/publications/benefits_book.asp)
- Summary of VA Benefits for National Guard and Reserve Members and Veterans

eBenefits

www.ebenefits.va.gov/ebenefits/homepage

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

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

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

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

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

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

Enrolling in VA Health Care

To enroll in VA health benefits, use VA Form 10-10EZ, Application for Health Benefits (www.va.gov/vaforms/medical/pdf/1010EZ-fillable.pdf). You'll see a sample of the form on the following pages.


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

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

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

Veterans can enroll by mail, in person at a local VA health care facility, online at www.vets.gov/healthcare/apply/, or by calling 1-877-222-VETS (8387) for assistance.

NOTES:

 Department of Veterans Affairs		APPLICATION FOR HEALTH BENEFITS	
SECTION I - GENERAL INFORMATION			
Federal law provides criminal penalties, including a fine and/or imprisonment for up to 5 years, for concealing a material fact or making a materially false statement. (See 18 U.S.C. 1001)			
1. VETERAN'S NAME <i>(Last, First, Middle Name)</i>		2. MOTHER'S MAIDEN NAME	3. GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
4. ARE YOU SPANISH, HISPANIC, OR LATINO? <input type="checkbox"/> YES <input type="checkbox"/> NO	5. WHAT IS YOUR RACE? <i>(You may check more than one. Information is required for statistical purposes only.)</i> <input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER		
6. SOCIAL SECURITY NUMBER	7. DATE OF BIRTH <i>(mm/dd/yyyy)</i>	7A. PLACE OF BIRTH <i>(City and State)</i>	
8. PERMANENT ADDRESS <i>(Street)</i>		8A. CITY	8B. STATE
		8C. ZIP CODE	
8D. COUNTY	8E. HOME TELEPHONE NUMBER <i>(Include area code)</i>	8F. MOBILE TELEPHONE NUMBER <i>(Include area code)</i>	
8G. E-MAIL ADDRESS		9. CURRENT MARTIAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> NEVER MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> WIDOWED <input type="checkbox"/> DIVORCED	
10. I AM ENROLLING TO OBTAIN MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT <input type="checkbox"/> YES <input type="checkbox"/> NO		11. WHICH VA MEDICAL CENTER OR OUTPATIENT CLINIC DO YOU PREFER? <i>(for listing of facilities visit www.va.gov/directory)</i>	12. WOULD YOU LIKE FOR VA TO CONTACT YOU TO SCHEDULE YOUR FIRST APPOINTMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO
SECTION II - MILITARY SERVICE INFORMATION			
1. LAST BRANCH OF SERVICE	1A. LAST ENTRY DATE	1B. LAST DISCHARGE DATE	1C. DISCHARGE TYPE
2. MILITARY HISTORY <i>(Check yes or no)</i>		YES	NO
A. ARE YOU A PURPLE HEART AWARD RECIPIENT?		<input type="checkbox"/>	<input type="checkbox"/>
B. ARE YOU A FORMER PRISONER OF WAR?		<input type="checkbox"/>	<input type="checkbox"/>
C. DID YOU SERVE IN A COMBAT THEATER OF OPERATIONS AFTER 11/11/1988?		<input type="checkbox"/>	<input type="checkbox"/>
D. WERE YOU DISCHARGED OR RETIRED FROM MILITARY FOR A DISABILITY INCURRED IN THE LINE OF DUTY?		<input type="checkbox"/>	<input type="checkbox"/>
E. DID YOU SERVE IN SW ASIA DURING THE GULF WAR BETWEEN AUGUST 2, 1990 AND NOVEMBER 11, 1998?		<input type="checkbox"/>	<input type="checkbox"/>
F. DID YOU SERVE IN VIETNAM BETWEEN JANUARY 9, 1962 AND MAY 7, 1975?		<input type="checkbox"/>	<input type="checkbox"/>
G. WERE YOU EXPOSED TO RADIATION WHILE IN THE MILITARY?		<input type="checkbox"/>	<input type="checkbox"/>
H. DID YOU RECEIVE NOSE AND THROAT RADIUM TREATMENTS WHILE IN THE MILITARY?		<input type="checkbox"/>	<input type="checkbox"/>
I. DID YOU SERVE ON ACTIVE DUTY AT LEAST 30 DAYS AT CAMP LEJEUNE FROM AUGUST 1, 1953 THROUGH DECEMBER 31, 1987?		<input type="checkbox"/>	<input type="checkbox"/>
SECTION III - INSURANCE INFORMATION <i>(Use a separate sheet for additional information)</i>			
1. ENTER YOUR HEALTH INSURANCE COMPANY NAME, ADDRESS AND TELEPHONE NUMBER <i>(include coverage through spouse or other person)</i>			
2. NAME OF POLICY HOLDER	3. POLICY NUMBER	4. GROUP CODE	5. ARE YOU ELIGIBLE FOR MEDICAID? <input type="checkbox"/> YES <input type="checkbox"/> NO
		6. ARE YOU ENROLLED IN MEDICARE HOSPITAL INSURANCE PART A? <input type="checkbox"/> YES <input type="checkbox"/> NO	
		6A. EFFECTIVE DATE <i>(mm/dd/yyyy)</i>	

APPLICATION FOR HEALTH BENEFITS, Continued		VETERAN'S NAME <i>(Last, First, Middle)</i>	SOCIAL SECURITY NUMBER
SECTION IV - DEPENDENT INFORMATION <i>(Use a separate sheet for additional dependents)</i>			
1. SPOUSE'S NAME <i>(Last, First, Middle Name)</i>		2. CHILD'S NAME <i>(Last, First, Middle Name)</i>	
1A. SPOUSE'S SOCIAL SECURITY NUMBER	2A. CHILD'S DATE OF BIRTH <i>(mm/dd/yyyy)</i>	2B. CHILD'S SOCIAL SECURITY NUMBER	
1B. SPOUSE'S DATE OF BIRTH <i>(mm/dd/yyyy)</i>	2C. DATE CHILD BECAME YOUR DEPENDENT <i>(mm/dd/yyyy)</i>		
1C. DATE OF MARRIAGE <i>(mm/dd/yyyy)</i>	2D. CHILD'S RELATIONSHIP TO YOU <i>(Check one)</i> <input type="checkbox"/> SON <input type="checkbox"/> DAUGHTER <input type="checkbox"/> STEPSON <input type="checkbox"/> STEPDAUGHTER		
1D. SPOUSE'S ADDRESS AND TELEPHONE NUMBER <i>(Street, City, State, ZIP - if different from Veteran's)</i>	2E. WAS CHILD PERMANENTLY AND TOTALLY DISABLED BEFORE THE AGE OF 18? <input type="checkbox"/> YES <input type="checkbox"/> NO		
	2F. IF CHILD IS BETWEEN 18 AND 23 YEARS OF AGE, DID CHILD ATTEND SCHOOL LAST CALENDAR YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO		
3. IF YOUR SPOUSE OR DEPENDENT CHILD DID NOT LIVE WITH YOU LAST YEAR, DID YOU PROVIDE SUPPORT? <input type="checkbox"/> YES <input type="checkbox"/> NO	2G. EXPENSES PAID BY YOUR DEPENDENT CHILD FOR COLLEGE, VOCATIONAL REHABILITATION OR TRAINING <i>(e.g., tuition, books, materials)</i>		
SECTION V - PREVIOUS CALENDAR YEAR GROSS ANNUAL INCOME OF VETERAN, SPOUSE AND DEPENDENT CHILDREN <i>(Use a separate sheet for additional dependents)</i>			
	VETERAN	SPOUSE	CHILD 1
1. GROSS ANNUAL INCOME FROM EMPLOYMENT <i>(wages, bonuses, tips, etc.) EXCLUDING INCOME FROM YOUR FARM, RANCH, PROPERTY OR BUSINESS</i>	\$ _____	\$ _____	\$ _____
2. NET INCOME FROM YOUR FARM, RANCH, PROPERTY OR BUSINESS	\$ _____	\$ _____	\$ _____
3. LIST OTHER INCOME AMOUNTS <i>(e.g., Social Security, compensation, pension interest, dividends) EXCLUDING WELFARE.</i>	\$ _____	\$ _____	\$ _____
SECTION VI - PREVIOUS CALENDAR YEAR DEDUCTIBLE EXPENSES			
1. TOTAL NON-REIMBURSED MEDICAL EXPENSES PAID BY YOU OR YOUR SPOUSE <i>(e.g., payments for doctors, dentists, medications, Medicare, health insurance, hospital and nursing home) VA will calculate a deductible and the net medical expenses you may claim.</i>	\$ _____		
2. AMOUNT YOU PAID LAST CALENDAR YEAR FOR FUNERAL AND BURIAL EXPENSES (INCLUDING PREPAID BURIAL EXPENSES) FOR YOUR DECEASED SPOUSE OR DEPENDENT CHILD <i>(Also enter spouse or child's information in Section VI.)</i>	\$ _____		
3. AMOUNT YOU PAID LAST CALENDAR YEAR FOR YOUR COLLEGE OR VOCATIONAL EDUCATIONAL EXPENSES <i>(e.g., tuition, books, fees, materials) DO NOT LIST YOUR DEPENDENTS' EDUCATIONAL EXPENSES.</i>	\$ _____		
SECTION VII - CONSENT TO COPAYS AND TO RECEIVE COMMUNICATIONS			
By submitting this application you are agreeing to pay the applicable VA copays for treatment or services of your NSC conditions as required by law. You also agree to receive communications from VA to your supplied email or mobile number.			
ASSIGNMENT OF BENEFITS			
<p>I understand that pursuant to 38 U.S.C. Section 1729 and 42 U.S.C. 2651, the Department of Veterans Affairs (VA) is authorized to recover or collect from my health plan (HP) or any other legally responsible third party for the reasonable charges of nonservice-connected VA medical care or services furnished or provided to me. I hereby authorize payment directly to VA from any HP under which I am covered (including coverage provided under my spouse's HP) that is responsible for payment of the charges for my medical care, including benefits otherwise payable to me or my spouse. Furthermore, I hereby assign to the VA any claim I may have against any person or entity who is or may be legally responsible for the payment of the cost of medical services provided to me by the VA. I understand that this assignment shall not limit or prejudice my right to recover for my own benefit any amount in excess of the cost of medical services provided to me by the VA or any other amount to which I may be entitled. I hereby appoint the Attorney General of the United States and the Secretary of Veterans' Affairs and their designees as my Attorneys-in-fact to take all necessary and appropriate actions in order to recover and receive all or part of the amount herein assigned. I hereby authorize the VA to disclose, to my attorney and to any third party or administrative agency who may be responsible for payment of the cost of medical services provided to me, information from my medical records as necessary to verify my claim. Further, I hereby authorize any such third party or administrative agency to disclose to the VA any information regarding my claim.</p>			
ALL APPLICANTS MUST SIGN AND DATE THIS FORM. REFER TO INSTRUCTIONS WHICH DEFINE WHO CAN SIGN ON BEHALF OF THE VETERAN.			
SIGNATURE OF APPLICANT _____		DATE _____	

Module 6: Compensation

www.benefits.va.gov/compensation/

Overview of Service-Connected Disability

Description

Disability compensation is a tax-free monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active duty military service. These disabilities are considered service-connected. Disability compensation varies with the degree of disability and is paid monthly. Service-connected disabilities are rated from zero percent to 100 percent, in 10 percent increments, and monetary payments begin at 10 percent. Veterans with a combined evaluation of 30 percent or more are eligible for an additional allowance for their dependents. Veterans may be eligible for additional compensation if they have:

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

VA does not compensate for acute conditions or conditions that come and go and leave no residual effects — a cold, for example, or a mild injury that heals completely.

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

- **Direct:** A disability resulting from an in-service injury, illness, disease, or incident, and there is no evidence of a pre-service incurrence (for example, traumatic brain injury, post-traumatic stress disorder).
- **Aggravated:** A pre-existing condition that became worse in service.
- **Presumptive:** A condition presumed to be service-connected if the disability manifested to a compensable degree within time limits set by law; this includes registration with VA Registries such as:
 - The VA Airborne Hazards and Open Burn Pit Registry (www.publichealth.va.gov/exposures/burnpits/registry.asp)
- **Secondary:** A new condition caused by a previously established service-connected condition.

Eligibility

Some ways National Guard and Reserve members can establish service connection are with a Line of Duty Investigation (LOD), Post-Mobilization Health Assessments, and the Separation Health Physical Exam (SHPE) as source documents. In addition, reports from civilian doctors made during a period of active duty can also be used for service connection.

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

Disability Compensation

Eligibility for National Guard and Reserve Members

- Discharged under other than dishonorable conditions, AND
- Disabled by an injury or disease that was incurred in or aggravated during active duty, during active duty for training, or during inactive duty training.
- There are no service time requirements.

NOTES:

Pre-Discharge Program

Description

The Pre-Discharge programs allow Service members with no more than 180 days remaining on active duty to submit a claim for disability compensation. VA encourages all Service members to use the Pre-Discharge program because it makes the claim process easier and faster and, if you file your claim soon enough, provides you an opportunity to have your VA examinations conducted while still on active duty.

If you plan to file a claim in a Pre-Discharge program, start gathering copies of your service treatment records (STRs) now, while you are still on active duty. Service treatment records may include paper and electronic records, mental health records, private medical records, and military hospital records. Keep a copy for yourself and make a copy for VA.

If you are a demobilizing National Guard or Reserve member, you are exempt from the requirement to provide a copy of your STRs for your current period of service at the time you file your Pre-Discharge claim.

There are two Pre-Discharge programs: Benefits Delivery at Discharge, or BDD, and Quick Start. Demobilizing Guard or Reserve members will have their claims processed through the Quick Start program.

Eligibility

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

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

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

Separation Health Assessment

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

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

The DoD's Separation History and Physical Examination (SHPE) will be conducted for separating Service members who do not elect to file a VA claim or for those who do not have at least 90 days remaining on active duty at the time the claim is filed.

Apply for Disability Compensation

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

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

To apply, complete VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits (www.vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf). To assist with the process, Service members and Veterans can work with a VA representative at a VA Regional Office or an accredited VSO.

VA also encourages individuals applying for disability compensation to obtain assistance from VA representatives, accredited VSO representatives, or claims agents. VA Form 21-22, Declaration of Appointment (www.vba.va.gov/pubs/forms/vba-21-22-are.pdf), designates a VSO as your representative expressly for VA purposes only. VA Form 21-22a, Appointment of Individual as Claimant's Representative (www.vba.va.gov/pubs/forms/vba-21-22a-are.pdf), is used for accredited agents, attorneys, and nonlicensed individuals; neither form is a power of attorney for any other purposes.

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

In Person

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

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

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

Online

When you apply online through eBenefits, certain information will pre-populate in the form and help you complete your claim for disability compensation.

Mail

You may also mail your claim by sending it to your nearest VA Regional Office.

VA Claims Process

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

Step 1: Claim Received

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

Step 2: Under Review

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

Step 3: Gathering of Evidence

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

Step 4: Review of Evidence

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

Step 5: Preparation for Decision

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

Step 6: Pending Decision Approval

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

Step 7: Preparation for Notification

The entire claim decision packet is prepared for mailing.

Step 8: Complete

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

Questions concerning disability ratings or payments due from VA should be directed to VA at 800-827-1000.

Fully Developed Claim

www.benefits.va.gov/fdc

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

Ancillary Benefits

Clothing Allowance

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

Description

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

Eligibility

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

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

Additional clothing allowances may be provided if more than one prosthetic or orthopedic appliance, or medication described above, is used and affects more than one type of clothing garment.

Apply

Submit VA Form 10-8678, Application for Annual Clothing Allowance (www.va.gov/vaforms/medical/pdf/10-8678-fill.pdf), to the prosthetic representative at your local VA Medical Center.

A claim for disability must have been submitted prior to applying for the clothing allowance.

Automobile Allowance and Adaptive Equipment Grant

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

Description

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

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

You must have prior VA approval before purchasing an automobile or adaptive equipment. There are no service time requirements.

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

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

Eligibility – Adaptive Equipment Program

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

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

Apply

- Complete VA Form 21-4502, Application for Automobile or Other Conveyance and Adaptive Equipment (www.vba.va.gov/pubs/forms/VBA-21-4502-ARE.pdf), and mail it to your Regional Office, OR
- Work with an accredited representative or agent, OR
- Go to a VA Regional Office and have a VA employee assist you.

If you are entitled to adaptive equipment only, complete VA Form 10-1394, Application for Adaptive Equipment-Motor Vehicle (www.va.gov/vaforms/medical/pdf/10-1394-fill.pdf), and submit it to your local VA Medical Center.

NOTES:

VA Pension

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

Description

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

Pension

Eligibility for National Guard and Reserve Members

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

*Under current law, VA recognizes the following wartime periods to determine eligibility for VA pension benefits:

- Mexican Border Period (May 9, 1916 – April 5, 1917, for Veterans who served in Mexico, on its borders, or adjacent waters)
- World War I (April 6, 1917 – Nov. 11, 1918)
- World War II (Dec. 7, 1941 – Dec. 31, 1946)
- Korean conflict (June 27, 1950 – Jan. 31, 1955)

- Vietnam era (Feb. 28, 1961 – May 7, 1975, for Veterans who served in the Republic of Vietnam during that period; otherwise Aug. 5, 1964 – May 7, 1975)
- Gulf War (Aug. 2, 1990 – through a future date to be set by law or presidential proclamation)

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

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

Apply

To apply for a VA pension, download and complete VA Form 21-527EZ, Application for Pension (www.vba.va.gov/pubs/forms/VBA-21-527ez-ARE.pdf). Mail your application to your local VA Regional Office.

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

NOTES:

DoD Benefits

There are two programs created by Congress to allow eligible military retirees to receive monthly entitlements in addition to retired pay: Combated-Related Special Compensation (CRSC) and Concurrent Retirement Disability Pay (CRDP).

In general, the law prohibits concurrent receipt of VA disability compensation and military retired pay, unless the amount of retired pay equal to the amount of disability compensation paid is waived. Most retirees choose this waiver to receive their VA disability compensation because it is tax-free income, while their military pension is taxed by the federal government and by most states. You will never receive less than your full retired pay amount.

Note: These are DoD benefits, so you will need to contact your branch of service for more information.

Combat-Related Special Compensation

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

Description

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

Eligibility

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

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

Upon receipt of an application for CRSC, the respective branch of service will determine whether a disability is combat-related. Disabilities that may be considered combat-related include injuries and diseases that were the direct result of one of the following:

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

Payment Amount

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

Exceptions under CRSC

The following exceptions apply:

- If you have a compensable VA service-connected disability rating of 10 percent or greater, then you may be eligible for CRSC.
- An application for CRSC benefits must be submitted to your military service department, which will make

an eligibility determination. If it is determined you have a service-connected disability or disabilities that are considered to be combat-related, then you may be eligible for CRSC benefits.

- CRSC will replace an equivalent portion of any VA disability offset, and CRSC will then be paid in addition to your non-offset VA compensation rate.

NOTES:

Concurrent Retirement and Disability Pay

Description

Concurrent Retirement and Disability Pay (CRDP) is a benefit administered by the DoD. CRDP restores retired pay to retirees with a 50 to 100 percent VA-rated disability. Enrollment is automatic if you are eligible.

Eligibility

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

- Be retired based on length of service, or a Reserve retiree with 20 qualifying years of service and have reached retirement age
- Be entitled to receive retired pay (must be offset by VA payments)
- Payment is coordinated between VA and DoD
 - If a Veteran receives retired pay based on disability, CRDP is subject to an offset in the amount by which disability retired pay exceeds retired pay based on length of service.

Apply

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

Exceptions under CRDP

- If you have a combined disability rating of 50 percent or greater, and are in receipt of or otherwise entitled to receive military retired pay based on your length of service, you should be eligible to receive CRDP benefits.
- If you're entitled to receive CRDP, you will receive full military retirement pay and full VA disability compensation.
- If you're entitled to receive any retroactive benefits, based on a previously wavered amount, VA will work directly with the Defense Finance and Accounting Service (DFAS) to release the proper amount of those offset funds.

Elections When Veteran Is Determined to Be Entitled to CRSC and CRDP

A Veteran cannot receive both CRSC and CRDP at the same time. Therefore, if a Veteran is eligible for both benefits, the Veteran must make an election as to which benefit he or she would like to receive. This is a personal election that must be made by the Veteran and can be based on personal circumstances.

Note: Elections are made through the Veteran's Retired Pay Center. Please discuss election options with DFAS to help you determine which benefit would be the most advantageous.

For more information from DFAS, call toll-free at 800-321-1080. Customer service representatives are available Monday through Friday from 8 a.m. to 4:30 p.m. ET.

Separation Pay

- In general, the law requires a Veteran to repay an early separation package if the Veteran wishes to access disability compensation benefits from VA. This repayment is usually done through a withholding of all or a portion of any VA disability compensation benefits granted for a Veteran's service-connected disabilities.
- Veterans may be involuntarily separated from the military, or they can elect to be voluntarily separated. This is a DoD decision, and VA's recoupment rates are based on information provided by a Veteran's specific service department.

Drill Pay Offset

10 U.S.C. 12316 and 38 U.S.C. 5304(c) prohibit the concurrent receipt of drill pay and VA disability compensation or pension. More information about the prohibition against concurrent receipt of active service pay and VA compensation or pension is located in 38 CFR 3.654 and 38 CFR 3.700(a)(1).

Veterans who perform active or inactive duty training must choose the benefit they prefer and waive the other.

Most Veterans choose to receive drill pay instead of disability compensation or pension because drill pay is typically the greater benefit. These Veterans must waive their VA benefits for the same number of days they received drill pay.

At the end of each fiscal year, the Defense Manpower Data Center (DMDC) identifies Veterans who received both drill pay and VA disability compensation or pension during that fiscal year.

Each of these Veterans will receive a VA Form 21-8951-2, Notice of Waiver of VA Compensation or Pension to Receive Military Pay and Allowances (www.vba.va.gov/pubs/forms/VBA-21-8951-2-ARE.pdf), which must be filled out by the Veteran, signed, and returned within 60 days. On this form, the Veteran declares which benefit is preferred and waives the other.

Note: If you already have a disability rating, once you demobilize, call VA at 1-800-827-1000 or your local VA RO to reactivate disability compensation.

NOTES:

Disability Severance Pay

Service members who receive severance pay may also be eligible for monthly VA disability compensation if their disabilities are deemed service-connected.

- VA is required by law to withhold disability compensation pay if you received separation pay when you separated from the military, then are later awarded disability compensation.
- Generally, severance pay must be repaid before members can begin receiving VA disability compensation. The law requires that VA recoup military separation benefits paid by the DoD in cases where a Veteran is subsequently awarded VA disability compensation.
 - This includes medical separation pay (Chapter 61 separations) and voluntary or involuntary separation pay.
 - VA will recoup only the after-tax amount from your disability payments. You have already paid taxes on the amount of severance pay received, so VA will not withhold beyond the amount of money you actually received.
- If VA has awarded service connection for both severance and non-severance disabilities, VA may **not** withhold any amount to which the Veteran is entitled based on the non-severance pay disability or disabilities. Therefore, VA will pay the total combined disability rate for all non-severance conditions, or VA will withhold an amount, not to exceed the original compensable total combined disability rate, for all severance conditions — whichever is the most advantageous to the Veteran.

Enhanced Disability Severance Pay

There is an exception that should be noted: Severance pay for disabilities incurred while serving in a combat zone does not have to be repaid. VA will not deduct compensation pay if the military disability severance pay was received for disabilities incurred in the line of duty in a combat zone or incurred during the performance of duty in combat-related operations as designated by the DoD.

Note: This must be a line of duty designation by DoD to be waivable.

This exception applies to members who were separated from the armed forces under Chapter 61 of Title 10, U.S. Code, on or after Jan. 28, 2008.

Important to remember: DoD — *not* VA — decides whether a disability was incurred in the line of duty in a combat zone or during combat-related operations.

Due to the complexities and specifics of these types of recoupment determinations, we recommend discussing them with your service department, prior to your discharge date, to see if your specific separation or severance pay may be exempt from full recoupment, or if recoupment by VA will be required.

Servicemembers Civil Relief Act

www.justice.gov/crt-military/scra

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

Contact your nearest Armed Forces Legal Assistance Program office to see if the SCRA applies. Dependents of Service members can also contact or visit local military legal assistance offices where they reside. Please consult the military legal assistance office locator for each branch of the armed forces at legalassistance.law.af.mil/content/locator.php.

State, Local, and Commercial Benefits

www.va.gov/statedva.htm

State and local benefits can be reviewed at the link on eBenefits and on the va.gov website. Under the "Learn" tab on eBenefits, you have the option to request a State Benefits Information Packet from State Veterans Affairs Offices. It is also important to note that state and local benefits for Veterans can vary by disability rating, such as employment assistance and preference in hiring, and discounts for fishing licenses in state and national parks.

Some commercial benefits may be available. It is always good to mention you are a Veteran because many stores, airlines, and restaurants may offer discounts.

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

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

Priority (Sample): File a claim under BDD

Associated Benefit (Sample): Disability Compensation

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

Your Priority: _____

Associated Benefit: _____

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

Appendix

Plan, Action, Timeline Tool

Use this blank PAT tool to compile all of your benefit plans into an organized document or to determine whether you are eligible for additional benefits.

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

Benefits Matrices

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

VA Education Benefits Matrix

Benefit	Who Can Access/Apply				
	Active Duty	National Guard	Reserve	Veteran	Family Member
Education and career counseling	•	•	•	•	•**
Montgomery GI Bill® Selected Reserve (MGIB-SR)		•	•	•	
Montgomery GI Bill® Active Duty (MGIB-AD)	•	•	•	•	
Post-9/11 GI Bill®	•	•	•	•	•**
Transfer of Entitlement (Post-9/11)	•	•	•		
Survivors’ and Dependents’ Educational Assistance (DEA) program					•*

* Benefit is available to eligible survivors.

** Family members may be eligible if Service member transfers benefits.

VA Benefits Matrix

Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Automobile and adaptive equipment allowance	•	•	•	•	•	
Burial benefits		•	•	•	•	•*
Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)	•					•*
Clothing allowance	•				•	
Dental care					•	
Dependency and Indemnity Compensation (DIC)	•					•*
Disability compensation	•	•	•	•	•	
Employment resources		•	•	•	•	•*
Health care	•		•	•	•	

Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Home loan guaranty		•	•	•	•	•*
Insurance: Family Servicemembers' Group Life Insurance (FSGLI)		•	•	•		•
Insurance: Service-Disabled Veterans' Life Insurance (S-DVI)	•				•	
Insurance: Servicemembers' Group Life Insurance (SGLI)		•	•	•		
Insurance: Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)		•	•	•		
Insurance: Veterans' Group Life Insurance (VGLI)					•	
Insurance: Veterans' Mortgage Life Insurance (VMLI)	•	•	•	•	•	

Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Pension					•	
Specially Adapted Housing grant/ Temporary Residence Adaptation grant	•	•	•	•	•	
Vet Centers (readjustment counseling)					•	•
Vocational Rehabilitation and Employment (VR&E)	•	•	•	•	•	

* Benefit is available to eligible survivors.

Benefits Documentation Matrix


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

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

Required Information	Benefit					
	Health Care	Disability Compensation	Home Loan Guaranty	Vocational Rehabilitation and Employment	Education	Education and Career Counseling
Copy of DD Form 214 (for all periods of active duty service), if available	•	•	•	•	•	
Name, address, and telephone number of Reserve/National Guard unit, if applicable		•			•	
Bank routing and account number		•		•	•	
Voided check		•		•	•	
Employment information (between high school and military service)					•	
Address and telephone number of next of kin	•					

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

Veterans Benefit Timetable

 Department of Veterans Affairs			
VETERANS BENEFITS TIMETABLE Information for Veterans Recently Separated from Active Military Service			
BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
Disability Compensation: VA pays monthly compensation to veterans for disabilities incurred or aggravated during military service. This benefit is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.		None	Any VA office or call 1-800-827-1000 or file at www.va.gov
Veterans Pension: Pension is a needs-based benefit paid to wartime veterans, who meet certain age or non-service connected disability requirements.		None	
Medical: VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.		None	
Combat Veterans: VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater.	If discharged from active duty on or after January 28, 2003	Five years from date of discharge from active duty	Any VA medical facility or call 1-877-222-8387 or file at www.va.gov
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008	Until January 27, 2011	
Dental: Veterans may receive one-time dental treatment if they were not provided treatment within 90 days before separation from active duty. The time limit does not apply to veterans with dental conditions resulting from service-connected wounds or injuries.		180 days from separation	
Education and Training: Up to 36 months of benefits for:	Montgomery GI Bill - Active Duty (Chapter 30)	10 years from release from last period of active duty. Limited extensions available.	Any VA office or call 1-888-GIBILL-1 (1-888-442-4551) or file at www.gibill.va.gov
	OR Post-9/11 GI Bill (Chapter 33)	15 years from last discharge or separation. Limited extensions available.	
	OR Montgomery GI Bill - Selected Reserve (Chapter 1606)	Eligibility expires on the date the individual is separated from the Selected Reserves.	
	OR Reserve Educational Assistance Program (REAP/Chapter 1607)	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.	
Vocational Rehabilitation and Employment: VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services offered are: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.		Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Any VA office or call 1-800-827-1000 or file at www.va.gov
Home Loan: Veterans with qualifying service are eligible for VA home loan benefits including guaranteed loans for the purchase of a home, or to build, repair, and improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan.		None	Any VA office or call 1-888-768-2132 or visit www.ebenefits.va.gov

VA FORM JUN 2013 **27-0501**

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

Continued on Reverse

VETERANS BENEFITS TIMETABLE (Continued)				
BENEFITS AND SERVICES	TIME LIMIT	WHERE TO APPLY		
Life Insurance:	SGLI (Servicemembers' Group Life Insurance) is low-cost life insurance for active duty Servicemembers and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins automatically when the servicemember enters service or changes duty status.	Coverage continues for 120 days from date of separation, or up to two years if totally disabled at the time of separation from service.	http://www.benefits.va.gov/insurance or call 1-800-419-1473	
	Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI) is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between \$25,000 and \$100,000 depending on the loss incurred. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in the service (the loss itself can occur after separation.) The injury does NOT have to be combat or service related.	Coverage continues through midnight of the date of discharge. There is no time limit to apply for a TSGLI payment. However, the member/veteran must suffer the loss within 2 years of their injury to qualify for payment.		
	VGLI (Veterans' Group Life Insurance) is lifetime renewable term life insurance for veterans. It is available in increments of \$10,000 up to \$400,000. Initial VGLI coverage cannot exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service but additional coverage of \$25,000 can be requested on each five-year anniversary up to the maximum coverage available. Premiums are age-based.	Must apply within 240 days of separation, or 1 year and 120 days if proof of good health is provided. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.		
	FSGLI (Family Servicemembers' Group Life Insurance) is life insurance that provides automatic coverage to the spouse and dependent children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Premiums for spousal coverage are age based. Dependent children are automatically covered for \$10,000 for which there is no cost. Child coverage is automatic with SGLI coverage regardless of whether the member has spouse coverage.	Coverage terminates 120 days after servicemember is released from service. Spouse may convert to a commercial policy.		
	S-DVI (Service-Disabled Veterans' Insurance) also called "RH" insurance, is life insurance for service-connected disabled veterans. The basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.	For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.		http://www.benefits.va.gov/insurance or call 1-800-869-8477
	VMLI (Veterans' Mortgage Life Insurance) is mortgage protection insurance available to those severely disabled veterans who have received grants for Specially-Adapted Housing from VA. Maximum coverage of \$200,000.	Must apply before age 70.		
Reemployment: The Department of Labor's web site www.dol.gov contains information on employment and reemployment rights of members of the uniformed services.	For military service over 180 days, must apply for reemployment with employer within 90 days from separation. Shorter periods to apply if service is less than 180 days.	Former employer		
Unemployment Compensation: The unemployment compensation for ex-servicemembers program is administered by the States as agents of the Federal government. The Department of Labor's web site www.dol.gov contains links for each State's benefits, including the District of Columbia and Puerto Rico.	Limited time	State Employment Office (bring your DD-214)		

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

PROTECT YOUR IDENTITY

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

Additional Resources for Education

Department of Education Resources

www.ed.gov

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

To learn more about student aid (including informational videos) and about grants and resources designed specifically for Veterans and military families, visit studentaid.ed.gov. Be sure to complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov/ to begin the process of applying for federal financial aid, including federal grants and loans.

Other useful links, which include college costs, are also available:

- <https://nces.ed.gov/collegenavigator>
- <http://www.consumerfinance.gov/students/knowbeforeyouowe>
- <http://collegecost.ed.gov/catc/default.aspx>
- <http://www2.ed.gov/programs/triovub/index.html>
- <https://collegescorecard.ed.gov>

Additional Health Care Information

Prescription Services

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

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

Prescription refills can be managed on My HealthVet (www.myhealth.va.gov).

Prosthetic and Rehabilitative Services

www.prosthetics.va.gov/

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

My HealthVet

www.myhealth.va.gov/

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

TRICARE

www.tricare.mil

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

TRICARE (Reserve Select)

www.tricare.mil/Plans/HealthPlans/TRS?sc_database=web

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

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

Transitional Assistance Management Program

www.tricare.mil/Plans/SpecialPrograms/TAMP

Transitional Assistance Management Program (TAMP) provides 180 days of TRICARE transitional health care benefits to help certain uniformed Service members and their families transition to civilian life.

There are no premiums or enrollment fees for coverage. Service members are not eligible for TAMP while on terminal leave because active duty Service members and their families continue to receive military benefits. The 180-day TAMP period begins upon the Service member's separation from active duty.

Civilian Health and Medical Program of the Department of Veterans Affairs

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

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

- Who is rated permanently and totally disabled by a VA Regional Office due to a service-connected disability, OR
- Who was rated permanently and totally disabled due to a service-connected condition at the time of death, OR
- Who died of a service-connected disability, OR
- Who died on active duty AND
- Whose dependents are not otherwise eligible for DoD TRICARE benefits.

Additional Resources for Disability Compensation

Integrated Disability Evaluation System

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

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

- A series of disability exams conducted to VA standards that are used by both DoD and VA.
- A disability rating completed by VA that is binding upon both departments, and expeditious payment of VA benefits after a Service member's separation from service.
- The DoD administers the IDES program; each service determines whether the Service member will participate in the IDES program.

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

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

Social Security Disability Compensation

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

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

Additional References

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

VA Facebook

www.facebook.com/VeteransAffairs

VA Fact Sheets

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

VA Frequently Asked Questions – Education Benefits

gibill.custhelp.com/app/answers/list

VA Twitter

twitter.com/DeptVetAffairs