

About VA

We are the U.S. Department of Veterans Affairs, “VA” for short. We offer a wide range of benefits to our Nation’s veterans, servicemembers and their families.

What We Offer

VA benefits and services fall into these major categories:

- ❑ Disability Benefits
- ❑ Education & Training Benefits
- ❑ Vocational Rehabilitation & Employment
- ❑ Home Loans
- ❑ Burial Benefits
- ❑ Dependents’ and Survivors’ Benefits
- ❑ Life Insurance
- ❑ Health Care

Who Is Eligible

You may be eligible for VA *health care benefits* if you are a veteran.

You may be eligible for other VA benefits if you are:

- ❑ a veteran
- ❑ a veteran’s dependent
- ❑ a surviving spouse or child of a deceased veteran
- ❑ a member of the military Reserves or National Guard
- ❑ an active duty military servicemember

Disability Benefits

We administer two disability programs. Both pay monthly benefits to disabled veterans.

- ❑ **Disability Compensation:** We can pay you compensation if you are at least 10% disabled as a result of your military service.
- ❑ **Disability Pension:** We can pay you a pension if you are a wartime veteran with limited income, and you are no longer able to work or are age 65 or older.

Time Limits: There is no deadline for applying for disability benefits.

Education and Training

We pay benefits to eligible veterans, dependents, reservists, and servicemembers while they are in an approved training program. Our major programs are:

- ❑ **Montgomery GI Bill:** Persons who first entered active duty after June 30, 1985, are generally eligible. Some Vietnam Era veterans and certain veterans separated under special programs are also eligible. *The bill also includes a program for certain reservists and National Guard members.*
- ❑ **Veterans’ Educational Assistance Program (VEAP):** This program is for veterans who entered active duty for the first time after December 31, 1976, and before July 1, 1985, and contributed funds to this program.
- ❑ **Survivors’ & Dependents’ Educational Assistance:** Some family members of disabled or deceased veterans are eligible for education benefits.

Time Limits: Generally, *veterans* have 10 years from the date they were last released from active duty to use their education benefits. *Reservists* generally have 10 years from the date they became eligible for the program unless they leave the Selected Reserves before completing their obligation. *Spouses* generally have 10 years from the date we first find them eligible. *Children* are generally eligible from age 18 until age 26. These time limits can sometimes be extended.

Vocational Rehabilitation & Employment

We help 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 we provide are:

- ❑ **Job Search:** Assistance in finding and maintaining suitable employment
- ❑ **Vocational Evaluation:** An evaluation of abilities, skills, interests, and needs
- ❑ **Career Exploration:** Vocational counseling and planning
- ❑ **Vocational Training:** If needed, training such as on-the-job and non-paid work experience
- ❑ **Education Training:** If needed, education training to accomplish the rehabilitation goal
- ❑ **Rehabilitation Service:** Supportive rehabilitation and counseling services

Time Limits: You generally have 12 years from the date we tell you in writing that you have at least a 10 percent rating for a service-connected disability.

Home Loans

We offer a number of home loan services to eligible veterans, some military personnel, and certain spouses.

- ❑ **Guaranteed Loans:** We can guarantee part of a loan from a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or certain types of condominiums. We also guarantee loans for building, repairing, and improving homes.
- ❑ **Refinancing Loans:** If you have a VA mortgage, we can help you refinance your loan at a lower interest rate. You may also refinance a non-VA loan.
- ❑ **Special Grants:** Certain disabled veterans and military personnel can receive grants to adapt or acquire housing suitable for their needs.

Time Limits: There is no time limit for a VA home loan, except for eligible reservists. Their eligibility expires September 30, 2009.

Burial Benefits

We offer certain benefits and services to honor our Nation’s deceased veterans.

- ❑ **Headstones and Markers:** We can furnish a monument to mark the grave of an eligible veteran.
- ❑ **Presidential Memorial Certificate (PMC):** We can provide a PMC for eligible recipients.
- ❑ **Burial Flag:** We can provide an American flag to drape an eligible veteran’s casket.
- ❑ **Reimbursement of Burial Expenses** Generally, we can pay a burial allowance of \$2,000 for veterans who die of service-related causes. For certain other veterans, we can pay \$300 for burial and funeral expenses and \$300 for a plot.
- ❑ **Burial in a VA National Cemetery:** Most veterans and some dependents can be buried in a VA national cemetery.

Time Limits: There is no time limit for claiming reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within 2 years of the veteran’s burial.

Dependents’ and Survivors’ Benefits

Dependency and Indemnity Compensation (DIC) is payable to certain survivors of:

- ❑ Servicemembers who died on active duty
- ❑ Veterans who died from service-related disabilities
- ❑ Certain veterans who were being paid 100% VA disability compensation at time of death

Death Pension is payable to some surviving spouses and children of deceased *wartime* veterans. The benefit is based on financial need.

VA Civilian Health and Medical Program (CHAMPVA) shares the cost of medical services for eligible dependents and survivors of certain veterans.

Time Limits: There are no time limits to apply for the benefits described above.

Health Care

We provide a number of health care services.

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for military service exposure including Gulf War, Agent Orange, radiation, or other environmental hazards.

Combat Veterans- VA will provide combat veterans free medical care for any illness possibly associated with service against a hostile force in a war after the Gulf War or during a period of hostility after November 11, 1998. This benefit may be provided for two years from the veteran's release from active duty.

Life Insurance

Servicemembers' Group Life Insurance (SGLI) is low-cost term life insurance for servicemembers and reservists. Generally, coverage begins when you enter the service. It is available in amounts up to \$250,000. It generally expires 120 days after you get out of the service.

Veterans' Group Life Insurance (VGLI) is renewable five-year term life insurance for veterans. It is available in amounts up to \$250,000. You may apply any time within 1 year from the date your **SGLI** expires.

Service-Disabled Veterans Insurance, also called "**RH**" insurance, is life insurance for service-disabled veterans. The basic coverage is \$10,000. If your premium payments for the basic policy are waived due to total disability, you may be eligible for a supplemental policy of up to \$20,000. Generally, you have 2 years after being notified of your service-connected disability to apply for basic coverage.

Toll-Free Service Benefits Information and Assistance

Each VA benefit has its own eligibility requirements. For more information about specific benefits, you may visit the nearest VA office or call:

1-800-827-1000

Special Toll-Free Numbers

Health Benefits	877-222-8387
Education Benefits	888-442-4551
VA Life Insurance	800-669-8477
Office of SGLI	800-419-1473
CHAMPVA	800-733-8387
Gulf War	800-749-8387
Headstones (<i>status of claims only</i>)	800-697-6947
Telecommunication Device for Deaf (<i>TDD</i>)	800-829-4833
Direct Deposit	877-838-2778

Apply for Compensation, Pension or Vocational Rehabilitation benefits on line:

<http://vabenefits.vba.va.gov>

VA Web-Site Addresses

For more information and links to our regional offices, visit our web-site at:

www.va.gov

Look at our specialty pages:

Compensation and Pension Benefits
Education – Environmental Exposure
Health Care – Home Loans – Insurance
Minority Veterans – Women Veterans
Vocational Rehabilitation & Employment



A Summary Of VA Benefits

Putting Veterans First

VA
pledges to:

- ✓ Treat you with courtesy, compassion and respect at all times
- ✓ Communicate with you accurately, completely and clearly
- ✓ Provide timely service to you
- ✓ Make our services accessible to you
- ✓ Fully answer your questions, concerns and complaints

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