

## Home Loan Guaranty

VA guarantees loans to purchase a home, manufactured home, certain types of condominiums; or to build, repair, and improve homes. This benefit may be used to refinance an existing home loan. Certain disabled veterans can receive grants to have their home specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan. Basic eligibility requirements are:

**Selected Reserve or National Guard**

When eligibility is based on reserve service, the individual must have completed six years of honorable service. If he/she was discharged due to service-connected disability, the required service time could be less.

**Active Duty** - When eligibility is based on *current* active duty service, eligibility begins after 181 days of active service (or 90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

### Home Loan Guaranty - Certificate of Eligibility

toll-free - 1-888-244-6711 – East of the Mississippi River  
toll-free - 1-888-487-1970 – West of the Mississippi River

## Burial Benefits

Burial benefits for veterans may include a gravesite in any of our 120 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a grave liner for casketed remains, a burial flag, and a Presidential Memorial Certificate, at no cost to the family.

VA can pay a burial allowance of \$2000 for veterans who died of service-related causes. For other veterans receiving VA benefits, VA can pay \$300 for burial and funeral expenses and a \$300 plot allowance.

A U.S. flag for burial purposes is issued for individuals who complete at least one enlistment in the Selected Reserve or National Guard, or who was discharged due to service-connected disability or whose death was the result of service. A flag can also be issued for individuals who at the time of death were eligible for retirement pay based on Selected Reserve or national Guard Service, or would have been entitled had the member attained age 60.

## Contact VA

**Each VA benefit has its own eligibility requirements. For specific information about eligibility call VA at: 1-800-827-1000**

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
Environmental Health	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

VA Web Site  
[www.va.gov](http://www.va.gov)

Apply for Health Benefits  
<https://www.1010ez.med.va.gov/sec/vha/1010ez/>

Apply for Compensation, Pension or Vocational Rehabilitation benefits on line:  
<http://vabenefits.vba.va.gov>

Facilities Locator  
<http://www.va.gov/sta/guide/home.asp>

Federal Benefits for Veterans and Dependents (2003 Edition)  
<http://www.va.gov/pubaff/fedben/Fedben.pdf>

The Center for Women Veterans  
<http://www.va.gov/womenvet/>

Education  
<http://www.qibill.va.gov>

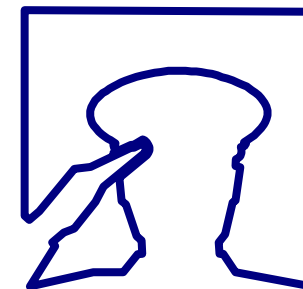
Loan Guaranty  
<http://www.homeloans.va.gov>

Veterans Service Organizations  
<http://www.va.gov/vso/default.asp>

State Veterans Affairs Offices  
<http://www.va.gov/partners/stateoffice/index.htm>

For information on reemployment rights and unemployment insurance  
<http://www.dol.gov>

Burial and Memorial Benefits  
<http://www.cem.va.gov/burial.htm>



*To Care for Him Who Shall Have Borne  
the Battle and For His Widow and His  
Orphan*

*Abraham Lincoln*

# A Summary of VA Benefits for National Guard and Reserve Personnel



Department of Defense  
Deployment Health  
Support Directorate



Department of  
Veterans Affairs

IB-164

May 2003

## VA Benefits and Services for Selected Reserve and National Guard Members

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

### Eligibility for Reservists/National Guard Members

The primary factor in determining basic eligibility to VA benefits is "veteran status," which is established by active military, naval, or air service and a discharge or release from active service under conditions other than dishonorable.

Reservists who served on active duty establish veteran status and may therefore be eligible for VA benefits, depending on the length of active military service and the character of discharge or release. In addition, reservists who are never called to active duty may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits only if the President activated them for federal duty.

### Health Care

Generally veterans must be enrolled to receive health care services. Reservists and National Guard members activated for federal duty can qualify for a number of health care services provided by VA.

- 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, Ionizing Radiation, and certain other environmental hazards.

## Health Care for Combat Veterans

VA has extended health care benefits for combat veterans. In 1998, VA was authorized to provide a broad range of health care services to U.S. veterans who served on active duty in a theater of combat operations during a period of war after the Persian Gulf War or in combat against a hostile force during a period of hostilities after November 11, 1998. Such veterans are eligible for 2 years after leaving the military for VA hospital care, medical services, and nursing home care for any illness, even if there is insufficient medical evidence to conclude that their illness was a result of their combat service.

Under this authority, health care may not be provided for any disability that is found to have resulted from a cause other than the service at issue; for example, conditions existing before military service and conditions that began following military combat, like broken bones occurring after separation from active duty.

Reservists and members of the National Guard who served on active duty in a theater of combat may be eligible for VA health care under this authority.

Veterans with health concerns that may be related to combat are encouraged to seek a medical evaluation at a local VA medical facility. The families of reservists' may also be eligible for counseling in the Readjustment Counseling Center Program.

### Disability Benefits

VA administers two disability programs. Both are tax-free.

**Compensation:** VA pays monthly benefits for disabilities incurred or aggravated during *active duty* and *active duty for training*, and for heart attack or stroke incurred *during inactive duty for training*. Such disabilities are considered "service-connected." Additional benefits for the member and his/her dependents or survivors may apply.

**Pension:** This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled (or age 65 or older).

## Education and Training

Selected Reserve and National Guard members may be entitled to up to 36 months of benefits under the Montgomery GI Bill – Selected Reserve (Chapter 1606). To qualify, the participant must:

- have a six-year obligation to serve in the Selected Reserve or National Guard (officers must agree to serve six years in addition to the original obligation)
- have completed initial active duty for training
- meet the requirements to receive a high school diploma or equivalency certificate before applying for benefits, and
- remain in good standing while serving in a Selected Reserve or National Guard unit.

Benefit entitlement ends 10 years from the date of eligibility for the program, or on the date of separation from service. Members whose eligibility began on or after October 1, 1992, have 14 years. If activated under title 10, the eligibility period is extended by the time on active duty plus 4 months. A separate extension applies for each activation. An extension is not available if activated under U.S.C. Title 32.

### Vocational Rehabilitation and Employment

Service-disabled veterans may qualify for rehabilitation and employment assistance including: job search, vocational evaluation, career exploration, vocational training, education, and rehabilitation services. If enrolled in an education or training program, VA will pay for the participant's tuition, fees, books, tools, and other program expenses as well as provide a monthly living allowance.

Complete information is available at:  
<http://www.vba.va.gov/bln/vre/index.htm>

### VA Life Insurance

National Guard and Reserve Personnel are eligible to receive Servicemembers' Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), and Family Group Life Insurance (FGLI). They may also be eligible for Service-Disabled Veterans Insurance (RH) if called to active duty, injured, and have a service-connected disability.

Additional information may be obtained on-line at  
<http://www.insurance.va.gov/>