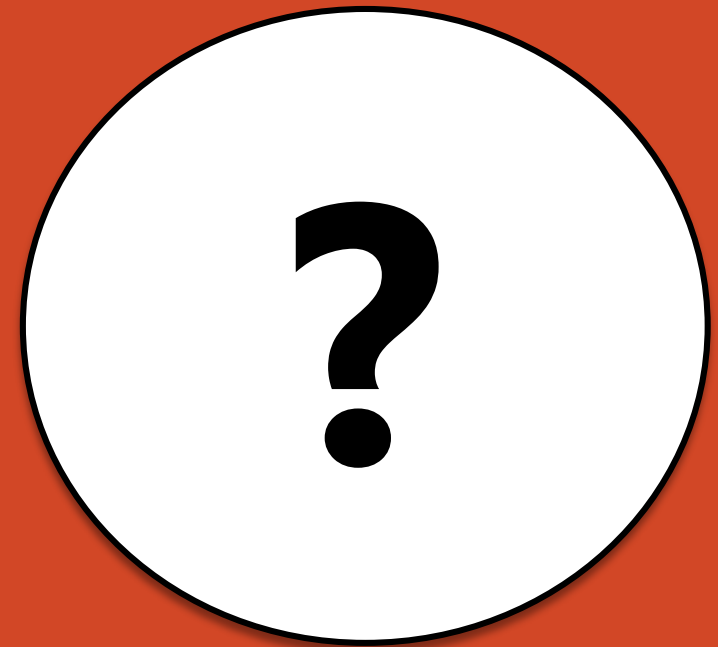


VA Benefits . . .

Where to Start

Ms. Cindy Smith
Outreach ADSO
Veterans of Foreign Wars



Where to Start . . .



Veteran

What is considered for eligibility????

Military Service

Type

Period

Length

Veteran

Disability

Exposure

Income

Age

VA Benefits



VA Health Care



Education



Compensation
& Pension



Home Loan
Guaranty

VA Health Care



? What

? Who

? How

VA Health Care: What?

VA provides a number of health care services, including:

- Hospital, outpatient medical, dental, pharmacy, and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Treatment related to Military Sexual Trauma (MST)
- Readjustment counseling
- Homeless Veteran programs
- Alcohol and drug dependency treatment
- Medical evaluation for disorders related to Gulf War service or environmental hazards
- Specialized health care for women Veterans

Caregivers: VA supports caregivers who provide personal care services to Veterans who are seriously injured, chronically ill, disabled, or are getting older and are no longer able to adequately care for themselves.

Vet Centers: VA assists combat Veterans through a nationwide network of community-based Vet Centers. Counselors provide individual, group, and family readjustment counseling to help you with the transition to civilian life, treat post-traumatic stress disorder, and help you with any other military related problems. Other services include: outreach, education, medical referral, homeless Veteran



VA Veterans Choice Program

Enrolled Veterans can receive care by a non-VA health care provider closer to home rather than wait for a VA appointment or travel a long distance to a VA facility.

IF:

- VA medical facility that they will not be able to schedule an appointment for care within 30 days
- Veteran lives more than 40 miles driving distance from the closest VA medical facility
- Veteran needs to travel by air, boat or ferry to the VA medical facility closest to his/her home
- Veteran faces an unusual or excessive burden in traveling to the closest VA medical facility based on geographic challenges, environmental factors, and a medical condition.
- Approval required through VA medical system

Veterans who choose to use their Choice Card should coordinate pre-approved care by calling 1-866-606-8198. For more information, visit www.va.gov/opa/choiceact/.



VA Health Care: what is considered for eligibility????

Military Service

Type

Period

Length

Veteran

Disability

Exposure

Income

Age



VA Health Care: Service Requirements

- Discharged under conditions other than dishonorable
- Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months of active service (not applicable to those who served prior to September prior to September 7, 1980)
- Reserves or National Guard who were called to active duty by a federal order and completed the full period for which they were called or ordered to active duty
- Veterans who served in a theater of operations (OIF/OEF/OND) are eligible for health care for five years following discharge, starting from the date of discharge.



VA Health Care: Other considerations for Eligibility

- Veterans with service connected disabilities
- Veterans who were discharged for a disability incurred or aggravated in the line of duty, or a hardship or "early out."
- Former Prisoner of War (POW)
- Purple Heart Medal recipient
- Medal of Honor recipient
- Veterans in receipt of a VA Pension
- Veteran who served in the Republic of Vietnam from January 9, 1962 to May 7, 1975.
- Veteran who served in the Persian Gulf from August 2, 1990 to November 11, 1998.
- Veterans who were stationed or resided at Camp Lejeune for 30 days or more between August 1, 1953 and December 31, 1987



VA Health Care: Priority Groups

1	<p>Veterans with VA-rated service-connected disabilities 50% or more disabling</p> <p>Veterans determined by VA to be unemployable due to service-connected conditions</p>
2	<p>Veterans with VA-rated service-connected disabilities 30% or 40% disabling</p>
3	<p>Veterans who are Former Prisoners of War (POWs)</p> <p>Veterans awarded a Purple Heart medal</p> <p>Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty</p> <p>Veterans with VA-rated service-connected disabilities 10% or 20% disabling</p> <p>Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"</p> <p>Veterans awarded the Medal Of Honor (MOH)</p>
4	<p>Veterans who are receiving aid and attendance or housebound benefits from VA</p> <p>Veterans who have been determined by VA to be catastrophically disabled</p>
5	<p>Nonservice-connected Veterans and noncompensable service-connected Veterans rated 0% disabled by VA with annual income below the VA's and geographically (based on your resident zip code) adjusted income limits</p> <p>Veterans receiving VA pension benefits</p> <p>Veterans eligible for Medicaid programs</p>
6	<p>Compensable 0% service-connected Veterans</p> <p>Veterans exposed to Ionizing Radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki</p> <p>Project 112/SHAD participants</p> <p>Veterans who served in the Republic of Vietnam between January 9, 1962 and May 7, 1975</p> <p>Veterans of the Persian Gulf War who served between August 2, 1990 and November 11, 1998</p> <p>Veterans who served on active duty at Camp Lejeune for at least 30 days between August 1, 1953 and December 31, 1987</p> <p>Currently enrolled Veterans and new enrollees who served in a theater of combat operations after November 11, 1998 and those who were discharged from active duty on or after January 28, 2003, are eligible for the enhanced benefits for five years post discharge.</p>
7	<p>Veterans with gross household income below the geographically-adjusted income limits (GMT) for their resident location and who agree to pay copays</p>
8	<p>Veterans with gross household income above the VA and the geographically-adjusted income limits for their resident location and who agrees to pay copays</p>

VA Health Care: Copays at a glance

	Inpatient Care (\$10 per day + \$1,288 for first 90 days and \$644 after 90 days – based on 365-day period).	Outpatient Care (\$15 Primary Care; \$50 Specialty Care; \$0 for x-rays, lab, immunizations, etc.)	Outpatient Medication (\$8 per 30-day supply PG 2-6 Calendar Year cap - \$960) (\$9 per 30-day supply PG 7-8 No Calendar Year cap)	Extended Care Services Institutional NHCU, Respite, Geriatric Eval - \$0-97 per day. Non-Institutional Respite, Geriatric Eval, ADHC - \$15 Domiciliary - \$5
Priority Group 1 (SC 50% or more)	No	No	No	No
Priority Groups 2, 3 (SC 10% - 40%) No medication copayment for SC condition, former POWs, or Catastrophically Disabled Veterans **former POWs not exempted	No	No	Yes*	No
Priority Group 4	No	No	No	Yes
Priority Group 5 No medication copayment if in receipt of VA pension or income below applicable pension threshold	No	No	Yes*	Yes
Priority Group 6 (Combat Veteran, SHAD, SC 0% compensable, ionization radiation, Agent Orange exposure, Southwest Asia service, stationed at Camp Lejeune August 1, 1953 - December 31, 1987) ***Copay rules apply if care or service provided is unrelated to VA's exposure treatment authorities.	No****	No****	No****	No****
Priority Group 7 Inpatient copay is reduced 80% of full rate	Yes	Yes	Yes	Yes
Priority Group 8 Unless income is below applicable pension threshold for medication and extended care services copayment	Yes	Yes	Yes	Yes

VA Health Care: How?



By Phone

Call 1-877- 222-VETS (8387)

Monday - Friday between 8 a.m. and 8 p.m. ET.



Online

Go to www.1010ez.med.VA.gov/



By Mail

The application form (10-10ez) can be downloaded from www.va.gov/healthbenefits/enroll.

Mail the completed form to: Health Eligibility Center Enrollment Eligibility Division
2957 Clairmont Road Suite 200 Atlanta, GA 30329-1647



In Person

You can apply at any VA health care facility.

www.va.gov/directory



Disability Compensation



? What

? Who

? How

Disability Compensation: What?

Disability Compensation is a monthly monetary benefit paid to Veterans because of a disability or disabilities that developed in military service or because of military service.

- Each disability is rated individually according to the 38 Code of Federal Regulation (CFR), Part 4.
- Disabilities are divided by body systems and parts of the body.
- Disability can be granted at a 0% or in intervals of 10% to 100%.
- The disabilities are combined using the combined rating table in 38 CFR 4.25.



Combined Rating: The Math

Individual Disabilities	Combined Rating	Calculations
30%		
20%		
20%		
10%		



100%



70%



56%



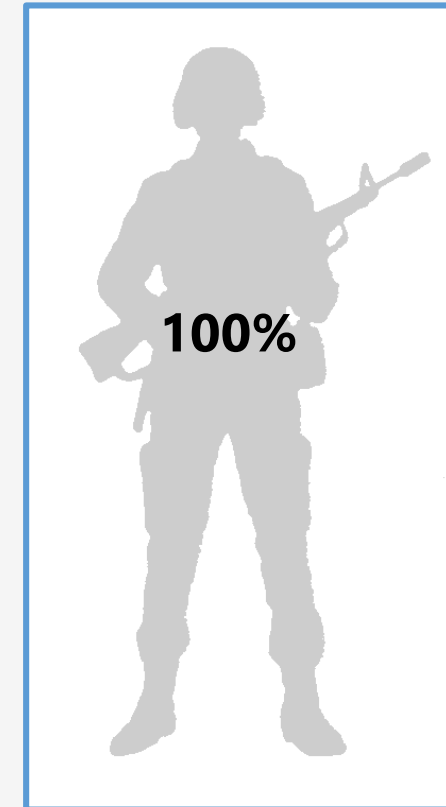
45%



40%

Combined Ratings-100%

- **Temporary**
 - Expectation of improvement in the disability
 - Cancers, surgery, & hospitalization
 - Determined at the time of decision
- **Permanent & Total**
 - Single disability or combined rating equaling to 100%.
 - Does not consider employment.
- **Individual Unemployability (IU)**
 - Based off the inability to work due to service connected disabilities.
 - Must have a single 60% or a combined 70% with a 40%.



Compensation Pay Rates

- Claims are paid according to the combined rating
- Dependent rates are paid starting with 30%
- Additional money may be paid with a special monthly compensation
 - Example - A "K" award (\$103.23) is given to Veterans with service connected erectile dysfunction (males) or have lost a uterus (females)
- Rate tables are available at <http://www.benefits.va.gov/COMPENSATION/rates-index.asp>
- Rates are updated December 1st of each year



Benefit Pay Rates

10% to 20%

Percentage	Rate
10%	\$133.17
20%	\$263.23

Without Children

Dependent Status	30%	40%	50%	60%
Veteran Alone	\$407.75	\$587.36	\$836.13	\$1,059.09
Veteran with Spouse Only	\$455.75	\$651.36	\$917.13	\$1,156.09
Veteran with Spouse & One Parent	\$494.75	\$703.36	\$982.13	\$1,234.09
Veteran with Spouse and Two Parents	\$533.74	\$755.36	\$1,047.13	\$1,312.09
Veteran with One Parent	\$446.75	\$639.36	\$901.13	\$1,137.09
Veteran with Two Parents	\$485.75	\$691.36	\$966.13	\$1,215.09
Additional for A/A spouse (see footnote b)	\$44.00	\$59.00*	\$74.00	\$89.00

Dependent Status	70%	80%	90%	100%
Veteran Alone	\$1,334.71	\$1,551.48	\$1,743.48	\$2,906.83
Veteran with Spouse Only	\$1,447.71	\$1,680.48	\$1,888.48	\$3,068.90
Veteran with Spouse and One Parent	\$1,538.71	\$1,784.48	\$2,005.48	\$3,198.96
Veteran with Spouse and Two Parents	\$1,629.71	\$1,888.48	\$2,122.48	\$3,329.02
Veteran with One Parent	\$1,425.71	\$1,655.48	\$1,860.48	\$3,036.89
Veteran with Two Parents	\$1,516.71	\$1,759.48	\$1,977.48	\$3,166.95
Additional for A/A spouse (see footnote b)	\$104.00	\$118.00	\$133.00	\$148.64

With Children

Dependent Status	30%	40%	50%	60%
Veteran with Spouse and Child	\$491.75	\$699.36	\$976.13	\$1,227.09
Veteran with Child Only	\$439.75	\$630.36	\$890.13	\$1,124.09
Veteran with Spouse, One Parent and Child	\$530.75	\$751.36	\$1,041.13	\$1,305.09
Veteran with Spouse, Two Parents and Child	\$569.75	\$803.36	\$1,106.13	\$1,383.09
Veteran with One Parent and Child	\$478.75	\$682.36	\$955.13	\$1,202.09
Veteran with Two Parents and Child	\$517.75	\$734.36	\$1,020.13	\$1,280.09
Add for Each Additional Child Under Age 18	\$24.00	\$32.00	\$40.00	\$48.00
Each Additional Schoolchild Over Age 18 (see footnote a)	\$78.00	\$104.00	\$130.00	\$156.00
Additional for A/A spouse (see footnote b)	\$44.00	\$59.00	\$74.00	\$89.00

Dependent Status	70%	80%	90%	100%
Veteran with Spouse and Child	\$1,530.71	\$1,775.48	\$1,995.48	\$3,187.60
Veteran with Child Only	\$1,409.71	\$1,637.48	\$1,840.48	\$3,015.22
Veteran with Spouse, One Parent and Child	\$1,621.71	\$1,879.48	\$2,112.48	\$3,317.66
Veteran with Spouse, Two Parents and Child	\$1,712.71	\$1,983.48	\$2,229.48	\$3,447.72
Veteran with One Parent and Child	\$1,500.71	\$1,741.48	\$1,957.48	\$3,145.28
Veteran with Two Parents and Child	\$1,591.71	\$1,845.48	\$2,074.48	\$3,275.34
Add for Each Additional Child Under Age 18	\$56.00	\$64.00	\$72.00	\$80.52
Each Additional Schoolchild Over Age 18 (see footnote a)	\$182.00	\$208.00	\$234.00	\$260.13
Additional for A/A spouse (see footnote b)	\$104.00	\$118.00	\$133.00	\$148.64

Service Connection: Overview

Disability

Veteran must prove the disability exists



Nexus

Disability has to have a connection to service



Service Connection

Disability Compensation: What is considered for eligibility????

Military Service

Type

Period

Length

Veteran

Disability

Exposure

Income

Age



Ways to Establish Service Connection

- Direct
- Presumptive
- Secondary
- Aggravation



Service Connection-Direct

An injury or illness (disease) that occurred or was diagnosed while in service or in the line of duty (LOD). Continuity and chronicity are **very** important

- Examples:
 - An active duty Veteran injured his back in service and required continuous medical care.
 - A reservist fell and injured her hip while on drill. A LOD determination was done.
 - A Veteran was diagnosed with essential hypertension while on active duty.



Service Connection-Presumptive (within 1st year from discharge)

Anemia, primary.

Arteriosclerosis.

Arthritis.

Atrophy, Progressive muscular.

Brain hemorrhage.

Brain thrombosis.

Bronchiectasis.

Calculi of the kidney, bladder, or gallbladder.

Cardiovascular-renal disease

Hypertension.

Cirrhosis of the liver.

Coccidioidomycosis.

Diabetes mellitus.

Encephalitis lethargica residuals.

Endocarditis.

Endocrinopathies.

Epilepsies.

Hansen's disease.

Hodgkin's disease.

Leukemia.

Lupus erythematosus, systemic.

Myasthenia gravis.

Myelitis.

Myocarditis.

Nephritis.

Other organic diseases of the nervous system.

Osteitis deformans (Paget's disease).

Osteomalacia.

Palsy, bulbar.

Paralysis agitans.

Psychoses.

Purpura idiopathic, hemorrhagic.

Raynaud's disease.

Sarcoidosis.

Scleroderma.

Sclerosis, amyotrophic lateral.

Sclerosis, multiple.

Syringomyelia.

Thromboangiitis obliterans (Buerger's disease).

Tuberculosis, active.

Tumors, malignant, or of the brain or spinal cord or peripheral nerves.

Ulcers, peptic



Service Connection-Presumptive (Agent Orange)

Exposure to Herbicide

Vietnam. Exposure on land in Vietnam or on a ship operating on the inland waterways of Vietnam between January 9, 1962 and May 7, 1975.

C-123 Airplanes. Possible exposure of crew members to herbicide residue in C-123 planes flown after the Vietnam.

Korean Demilitarized Zone. Exposure along the demilitarized zone in Korea between April 1, 1968 and August 31, 1971.

Thailand Military Bases. Possible exposure on or near the perimeters of military bases between February 28, 1961 and May 7, 1975.

Blue Water*. Blue Water Veterans must have actually stepped foot on the land of Vietnam or served on its inland waterways anytime between January 9, 1962 and May 7, 1975 to be presumed to have been exposed to herbicides. There is a list of ships and boats with confirmed operations in Vietnam

*Exception: Blue Water Veterans with non-Hodgkin's lymphoma may be granted service-connection without showing inland waterway service or that they set foot in Vietnam.



Service Connection-Presumptive (Agent Orange)

The following diseases are recognized to be related to Herbicide exposure (including Agent Orange):

- AL amyloidosis
- Chloracne or other acneform disease consistent with chloracne
- Type 2 diabetes (also known as Type II diabetes mellitus or adult-onset diabetes)
- Hodgkin's disease
- Ischemic heart disease (including, but not limited to, acute, subacute, and old myocardial infarction; atherosclerotic cardiovascular disease including coronary artery disease (including coronary spasm) and coronary bypass surgery; and stable, unstable and Prinzmetal's angina)
- All chronic B-cell leukemias (including, but not limited to, hairy-cell leukemia and chronic lymphocytic leukemia)
- Multiple myeloma
- Non-Hodgkin's lymphoma
- Parkinson's disease
- Early-onset peripheral neuropathy
- Porphyria cutanea tarda
- Prostate cancer
- Respiratory cancers (cancer of the lung, bronchus, larynx, or trachea)
- Soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma)



Service Connection-Presumptive (Gulf War)

- *Persian Gulf veteran* means a veteran who served on active military, naval, or air service in the Southwest Asia theater of operations during the Persian Gulf War. The *Southwest Asia theater of operations* refers to Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea, and the airspace above these locations.
- August 2, 1990 to present.



Service Connection-Presumptive (Gulf War)

Undiagnosed illness and medically unexplained chronic multisystem illnesses

- Chronicity = 6 months
- Examples of unexplained chronic multisystem illnesses
 - Chronic fatigue syndrome
 - Fibromyalgia
 - Functional gastrointestinal disorders
- *Signs or symptoms of undiagnosed illness and medically unexplained chronic multisymptom illnesses*
 - Fatigue.
 - Signs or symptoms involving skin.
 - Headache.
 - Muscle pain.
 - Joint pain.
 - Neurological signs or symptoms.
 - Neuropsychological signs or symptoms.
 - Signs or symptoms involving the respiratory system (upper or lower).
 - Sleep disturbances.
 - Gastrointestinal signs or symptoms.
 - Cardiovascular signs or symptoms.
 - Abnormal weight loss.
 - Menstrual disorders



Service Connection-Secondary

A secondary condition develops from a primary service connected condition.

- A doctor will need to connect the two in writing (nexus statement).
- Examples:
 - Peripheral neuropathy (numbness in a limb) from type II diabetes.
 - Sciatica from a back condition
 - Sleep apnea from trauma to face (broken nose or injury to sinus condition)



Service Connection-Aggravation

A condition that worsens during active service by a measurable degree according the 38 CFR.

- Examples:

- A reservist has controlled hypertension before mobilization and while on active duty his blood pressure readings become elevated.
- A Veteran had surgery in high school for her right ankle. While on active duty, the ankle began to swell and she loses some range of motion in the ankle.



Compensation: How?



By Fax

The application form (21-526ez) can be downloaded from www.va.gov/vaforms.
Fax the completed form to: 1-844-531-7818



Online

Go to www.ebenefits.gov



By Mail

The application form (21-526ez) can be downloaded from www.va.gov/vaforms.
Mail the completed form to: Evidence Intake Center, P.O. Box 4444 Janesville, WI 53547



In Person

You can apply at any VA Regional office.
www.va.gov/directory



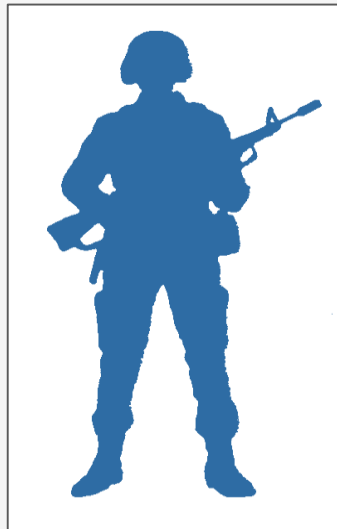
Evidence Requirements

- Timeline dictates the burden of evidence for direct injuries
 - Less than a year from discharge
 - Greater than a year from discharge
- Evidence of the disability is required
 - Treatment within the VA medical system must be reported in the claims process.
 - Private medical records have to be provided or consent given for the VA to obtain the records.
 - Disability Benefit Questionnaires (DBQ) are available for most disabilities.



Benefits of DBQs

- Streamlines the claim processing.
- Allows private doctors to do the compensation & pension exam.
- Eliminates the need for most medical records.
- Example:



Vietnam Veteran
With Type II Diabetes

VA Form 21-526EZ: Application for Disability Compensation and Related Compensation Benefits. This form is used to apply for disability compensation and related benefits. It includes sections for identification and claim information, service information, and forwarding address.

VA Form 21-526ez

VA Form 21-0960E-1: Diabetes Mellitus Disability Benefits Questionnaire. This form is used to determine the disability rating for diabetes mellitus. It includes sections for veteran information, medical history, and treatment.

VA Form 21-0960E-1
DBQ for Diabetes

DD Form 214: Certificate of Release or Discharge from Active Duty. This form is used to document a service member's discharge from the military. It includes sections for service information, discharge information, and awards.

DD Form 214
With Vietnam Service

≡ FULLY DEVELOPED CLAIM

Pension



? What

? Who

? How

Pension: What?

Veterans Pension is a tax-free monetary benefit payable to low-income wartime Veterans. There are multiple levels that effects the amount paid and medical expenses considered.

Housebound. This increased monthly pension amount the if the Veteran is substantially confined to his/her immediate premises because of permanent disability

Aid & Attendance (A&A). The Aid & Attendance (A&A) increased monthly pension amount may be added to your monthly pension amount if the Veteran meets one of the following conditions:

- Require aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment
- Bedridden
- A patient in a nursing home due to mental or physical incapacity
- Eyesight is limited to a corrected 5/200 visual acuity or less in both eyes; or concentric contraction of the visual field to 5 degrees or less



Pension: what is considered for eligibility????

Military Service

Type

Period

Length

Veteran

Disability

Exposure

Income

Age



Pension: Minimum Service Requirements

Veteran must have at least 90 days of active duty service, with at least one day during a wartime period.

Wartime Periods

- Mexican Border Period (May 9, 1916 – April 5, 1917)
- World War I (April 6, 1917 – November 11, 1918)
- World War II (December 7, 1941 – December 31, 1946)
- Korean conflict (June 27, 1950 – January 31, 1955)
- Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
- Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)



Pension: Age or Disability Requirements

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



Maximum Annual Pension Rate

Maximum Annual Pension Rate (MAPR) Category	Amount
If you are a veteran...	Your yearly income must be less than...
Without Spouse or Child	\$12,868
	<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 643</i>
With One Dependent	\$16,851
	<i>To be deducted, medical expenses must exceed 5% of MAPR, or, \$ 842</i>
Housebound Without Dependents	\$15,725
Housebound With One Dependent	\$19,710
A&A Without Dependents	\$21,466
A&A With One Dependent	\$25,448
Two Vets Married to Each Other	\$16,851
Two Vets Married to Each Other One H/B	\$19,710
Two Vets Married to Each Other Both H/B	\$22,566
Two Vets Married to Each Other One A/A	\$25,448
Two Vets Married to Each Other One A/A One H/B	\$28,300
Two Vets Married to Each Other Both A/A	\$34,050
Add for Early War Veteran (Mexican Border Period or WW1) to any category above	\$2,923
Add for Each Additional Child to any category above	\$2,198

Deductible Medical Expenses

- Abdominal supports
- Acupuncture service
- Ambulance hire
- Anesthetist
- Arch supports
- Artificial limbs and teeth
- Back supports
- Braces
- Cardiographs
- Chiropodist
- Chiropractor
- Convalescent home (for medical treatment only)
- Crutches
- Dental service, for example, cleaning, x- ray, filling teeth
- Dentures
- Dermatologist
- Drugs, prescription and nonprescription
- Gynecologist
- Hearing aids and batteries
- Home health services
- Hospital expenses
- Lab tests
- Lip reading lessons designed to overcome a disability
- Lodging incurred in conjunction with out-of-town travel for treatment (to be determined on a facts-found basis)
- Long-term care insurance
- Medical insurance premiums
- Medicare premiums
- Neurologist
- **Nursing services for medical care, including nurse's board paid by claimant**
- Occupational therapist
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Osteopath, licensed
- Pediatrician examinations
- Physical examinations
- Insulin treatment
- Insurance premiums, for medical insurance only
- Invalid chair
- Physician
- Physical therapy Podiatrist
- Psychiatrist
- Psychoanalyst
- Psychologist
- Psychotherapy
- Radium therapy
- Sacroiliac belt
- Service animals and maintenance
- Speech therapist
- Splints
- Surgeon
- Telephone/teletype special communications equipment for the deaf
- Transportation expenses for medical purposes (plus parking and tolls or actual fares for taxi, buses)
- Vaccines
- Wheelchairs
- Whirlpool baths for medical purposes
- X-rays

Pension: How?



By Fax

The application form (VA Form 21-527ez) can be downloaded from www.va.gov/vaforms.
Fax the completed form to: 1-844-531-7818



Online

Go to www.ebenefits.gov



By Mail

The application form (21-527ez) can be downloaded from www.va.gov/vaforms.
Mail the completed form to: Philadelphia VA Regional Office
PO Box 8079, Philadelphia, PA 19101



In Person

You can apply at any VA Regional office.
www.va.gov/directory



Education Benefits



? What

? Who

? How

Education Benefits: What?

There are four primary VA education benefit programs that cover Active Duty, National Guard, and Reserve Service members and Veterans:

- Post-9/11 GI Bill (Chapter 33)
- Montgomery GI Bill-Active Duty (Chapter 30)
- Montgomery GI Bill-Selected Reserve (Chapter 1606)
- Reserve Educational Assistance Program (Chapter 1607)

Disabled Veterans are entitled to Vocational Rehabilitation and Employment (VR&E) Program (Chapter 31)

Maximum of 48 months for the lifetime
of beneficiary



What is considered for eligibility????

Military Service

Type

Period

Length

Veteran

Disability

Exposure

Income

Age



Education Benefits Compared

	Post-9/11 GI Bill	MGIB-AD (Chapter 30)	MGIB-SR (Chapter 1606)	REAP (Chapter 1607)	VEAP (Chapter 32)
Minimum Length of Service	90 days active aggregate service (after 9/10/01) or 30 days continuous if discharged for disability	2 year continuous enlistment (minimum duty varies by service date, branch, etc.)	6 year commitment (after 6/30/85)	90 days active continuous service (after 9/10/01)	181 continuous days active service (between 12/31/76 and 7/1/85)
Maximum Number of Months of Benefits	36	36	36	36	36
How Payments Are Made	Tuition: Paid to school Housing stipend: Paid to student Books and Supplies: Paid to student	Paid to student	Paid to student	Paid to student	Paid to Student
Duration of Benefits	Generally, 15 years from last day of active duty	Generally, 10 years from last day of active duty	Generally ends the day you leave the Selected Reserve	Generally, 10 years from the day you leave the Selected Reserve or the day you leave the IRR	10 years from last day of active duty
Degree Training	Y	Y	Y	Y	Y
Non College Degree Training	Y	Y	Y	Y	Y
On-the-Job and Apprenticeship Training	Y	Y	Y	Y	Y
Flight Training	Y	Y	Y	Y	Y
Correspondence Courses	Y	Y	Y	Y	Y
Licensing and Certification Tests	Y	Y	Y	Y	Y
National Testing Programs	Y	Y	Y	Y	Y
Work-Study Program	Y	Y	Y	Y	Y
Tutorial Assistance	Y	Y	Y	N	Y

GI Bill Comparison Tool

GI Bill® Comparison Tool

Learn about education programs and compare estimated benefits by school.




Step 1: Tell Us About Yourself

Military Status: ⓘ

Which GI Bill benefit are you thinking of using?
ⓘ

Completed an enlistment of: ⓘ

Whether you want to apply your GI Bill benefits to college classes or an on-the-job training program, this tool will help you make the most of them.

-  Tuition & Fees
-  Housing
-  Books

Additional Resources

- 1 [Explore Your Career](#)
- 2 [GI Bill Comparison Tool](#)
- 3 [Choose a School](#)
- 4 [Apply for GI Bill](#)
- 5 [Succeed in School](#)
- 6 [Find Employment](#)


Step 2: About Your School

Will you be taking classes online?
 All No Both

Enter a city, school or employer name:

What's Your Plan?

Transitioning to civilian life takes preparation, research, planning, and the right tools. We're here to help you make the right decisions on where to use your hard earned benefits!

Know Before You Go 

<https://www.vets.gov/gi-bill-comparison-tool>

Education Benefits (Chapters 30, 33, 1606, & 1607): How?



By Phone

Call 1-888-GIBill1

Monday - Friday between 8 a.m. and 8 p.m. ET.



Online

Go to www.ebenefits.gov



By Mail

The application form (22-1990) can be downloaded from www.va.gov/vaforms.

Mail the completed form to: VA Regional Office P.O. Box 4616, Buffalo, NY 14240-4616



In Person

You can apply at any VA Regional Benefit Office.

www.va.gov/directory



Vocational Rehabilitation and Employment (VR&E) Program (Chapter 31)

The VR&E program's range of career services includes:

- Comprehensive evaluation to determine your abilities, skills, and employment interests
- Career counseling and rehabilitation planning for employment
- Employment services, such as job training, job-seeking skills, résumé development, and other work-readiness assistance
- Assistance in finding and keeping a job, including how to use special employer incentives and job accommodations
- On-the-Job Training (OJT), apprenticeships, college training, and non-paid work experiences



Vocational Rehabilitation and Employment (VR&E) Program (Chapter 31)

Eligibility. Servicemembers and Veterans are eligible for VR&E services under the following circumstances:

- The Veteran obtained a service-connected disability rating from VA of at least 10%, or a pre-discharge disability rating (“memorandum rating”) of 20% or more from VA, **AND**
- Have received, or will receive, a discharge from service that is other than dishonorable, **OR**
- The Veteran may qualify without a VA rating if you are 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
- In general, a Veteran must use all VR&E services within 12 years from the date separated from active military service, **OR** the date VA officially notified the Veteran that he/she had a qualifying service-connected disability rating



Education Benefits (VR&E, Chapter 31): How?



By Phone

Call 1-800-827-1000 to have the form mailed
Monday - Friday between 8 a.m. and 8 p.m. ET.



Online

Go to www.ebenefits.gov



By Mail

The application form (VA Form 28-1900) can be downloaded from www.va.gov/vaforms
Mailed to local VA regional office www.va.gov/directory



In Person

You can apply at any VA Regional Benefit office.
www.va.gov/directory



Home Loan Guaranty



? What

? Who

? How

Home Loan Guaranty-What?

VA-guaranteed loans are provided by private lenders, such as banks and mortgage companies, and not by VA directly. Through the VA Home Loan Guaranty Program, VA guarantees a portion of a Veteran's loan against loss and helps lenders provide a Veteran with more favorable financing terms.

VA home loans can benefit Veterans in many ways:

- VA home loans often have lower interest rates and closing costs than conventional loans
- A Veteran may not have to make a downpayment and mortgage insurance is not required
- A Veteran does not have to pay a penalty if your VA home loan is paid off early
- VA Loan Technicians can work with Veterans to explore all options to avoid foreclosure if they are having difficulty making payments. Call VA at **877-827-3702** to speak to the nearest Loan Technician

The loan to be use to:

- Buy a home or residential condominium
- Build a home
- Simultaneously purchase and improve a home
- Refinance an existing non-VA loan
- Refinance an existing VA loan to reduce the interest rate
- Buy a manufactured home to be permanently affixed to a lot already owned or buy a manufactured home and lot to which the home will be permanently affixed



Home Loan Guaranty-What is considered for eligibility????

Military Service

Type

Period

Length

Veteran

Disability

Exposure

Income

Age



Home Loan Guaranty-Qualifying Service

Qualifying Wartime & Peacetime Periods		Qualifying Active Duty Dates	Minimum Active Duty Service Requirements
Veterans	WWII	9/16/1940 – 7/25/1947	90 total days
	Post-WWII	7/26/1947 – 6/26/1950	181 continuous days
	Korean War	6/27/1950 – 1/31/1955	90 total days
	Post-Korean War	2/1/1955 – 8/4/1964	181 continuous days
	Vietnam War	8/5/1964 – 5/7/1975 For Veterans who served in the Republic of Vietnam, the beginning date is 2/28/1961	90 total days
	Post-Vietnam War	5/8/1975 – 8/1/1990	181 continuous days
	24-month rule	9/8/1980 – 8/1/1990 The beginning date for officers is	24 continuous months, OR The full period (at least 181 days) for which you were called or ordered to active duty
	Gulf War	8/2/1990 - Present	
Active duty Servicemembers	N/A	N/A	90 continuous days
National Guard & Reserve Members	Gulf War	8/2/1990 - Present	90 days of active service
		Six years of service in the Selected Reserve or National Guard, AND »Were discharged honorably, OR »Were placed on the retired list, OR »Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable, OR »Continue to serve in the Selected Reserve	

*If you do not meet the minimum service requirements, you may still be eligible if you were discharged due to (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability

Home Loan: How?

- **How do I apply for a VA-guaranteed loan?** First, you need to get a Certificate of Eligibility (COE) from VA to prove to the lender that you are eligible for a VA loan. Then you can apply for a VA-guaranteed loan through any mortgage lender that participates in the VA Home Loan Guaranty Program.

Where can I get my COE? Typically, you can apply for a COE through www.ebenefits.va.gov. However, in some cases, your lender may be able to establish your eligibility and obtain your COE online in seconds through the Internet-based application WebLGY. Ask your lender about using this method to obtain a COE. I have already obtained one VA loan.

Can I get another one? Yes, in some cases. Normally, if you have paid off your prior VA loan and disposed of the property, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full, but you still own the property.



Special Adapted Housing Allowance: What?

Veterans with certain permanent and total service-connected physical disabilities may be entitled to grant funds, which help enable or maintain their independence. Three different grant types can be used to purchase or construct an adaptive home, or to modify an existing home to meet your needs. If the Veteran already owns an adapted home and have an existing mortgage, they may be able to use grant funds toward that balance.



Special Adapted Housing Allowance: What?

	Eligibility	Living Situation	Ownership	Number of Grants You Can Use
Specially Adapted Housing (SAH) Grant	<ul style="list-style-type: none"> • Loss of or loss of use of both legs, OR • Loss of or loss of use of both arms, OR • Blindness in both eyes having central visual acuity of 20/200, plus loss or loss of use of one leg*, OR • The loss of or loss of use of one lower leg together with residuals of organic disease or injury, OR • The loss of or loss of use of one leg together with the loss of or loss of use of one arm, OR • » The loss of or loss of use of one leg, severely affecting the functions of balance or propulsion**, OR • Certain severe burns, OR • Certain severe respiratory injuries 	Permanent	Home is owned by the eligible individual	<ul style="list-style-type: none"> • Maximum of 3 grants, up to the maximum dollar amount allowable • One additional grant if the home is destroyed or damaged by natural disaster ***
Special Housing Adaptation (SHA) Grant	<ul style="list-style-type: none"> • Blindness in both eyes having central visual acuity of 20/200, plus loss or loss of use of one leg*, OR • Loss of or loss of use of both hands, OR • Certain severe burn injuries, OR • Certain severe respiratory injuries 	Permanent	Home is owned by an eligible individual or family member	<ul style="list-style-type: none"> • Maximum of 3 grants, up to the maximum dollar amount allowable • One additional grant if the home is destroyed or damaged by natural disaster ***
Temporary Residence Assistance (TRA) Grant	Based on eligibility for SAH or SHA grant	Temporary	Home is owned by an eligible individual's family member	<ul style="list-style-type: none"> • Maximum of 1 grant • Currently counts against maximum dollar amounts allowable under SAH or SHA grants and as one of the three allowable uses • Effective 08/06/2013 grant use will not count against maximum dollar allowable amounts under either SAH or SHA

Special Adapted Housing Allowance: How?



By Phone

Call 1-800-827-1000 to have the form mailed
Monday - Friday between 8 a.m. and 8 p.m. ET.



Online

Go to www.ebenefits.gov



By Mail

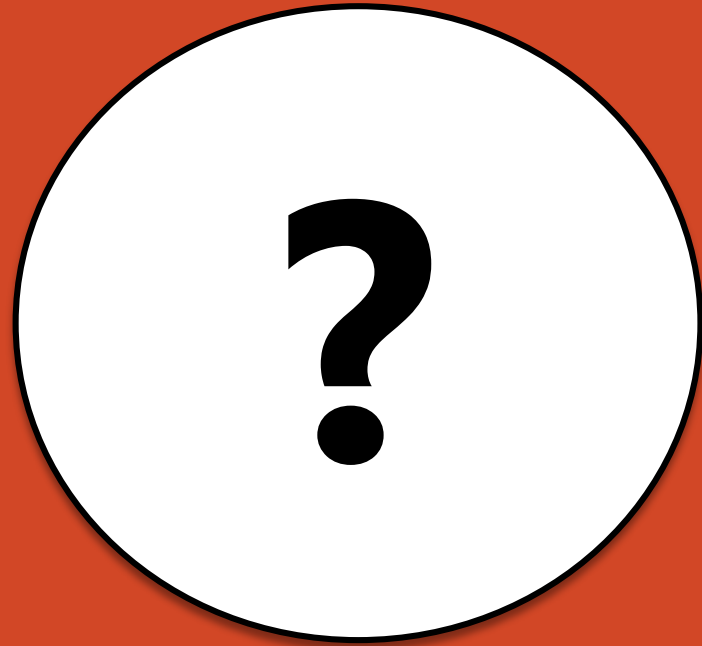
The application form (VA Form 21-4555) can be downloaded from www.va.gov/vaforms
Mailed to local VA regional office www.va.gov/directory or faxed to 1-844-531-7818



In Person

You can apply at any VA Regional Benefit office.
www.va.gov/directory





Questions?

For more information or an appointment

www.vfw5337.com/service.html

Useful Links

- 38 Code of Federal Regulations, Part 4
 - <http://www.benefits.va.gov/warms/bookc.asp>
- eBenefits
 - <https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal>
- Disability Benefit Questionnaires
 - http://www.benefits.va.gov/compensation/dbq_ListByDBQFormName.asp
- VA Forms
 - www.va.gov/vaforms
- Agent Orange
 - <http://www.publichealth.va.gov/exposures/agentorange/index.asp>
- Gulf War
 - <http://www.publichealth.va.gov/exposures/gulfwar/medically-unexplained-illness.asp>