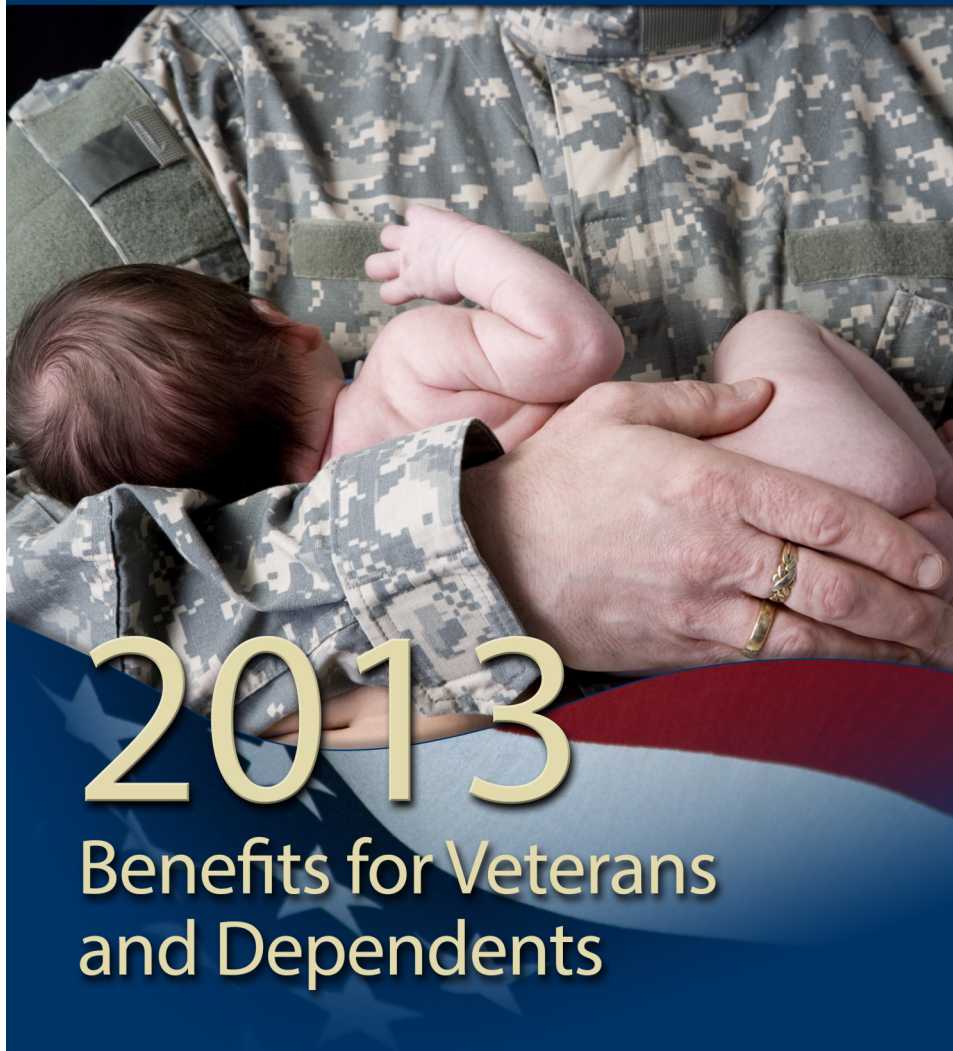


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2013 Benefits for Veterans & Dependents Handbook

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Contents

Introduction.....	8
General Eligibility.....	8
Important Documents.....	8
1. VA Health Care	9
Enrollment	9
Priority Groups	9
Special Access to Care	10
Financial Information.....	10
Services Requiring Co-Pays.....	11
Outpatient Visits Not Requiring Co-pays	12
Billing Insurance Companies	12
Travel Costs	12
VA Medical Programs	12
Veteran Health Registries	12
Gulf War Registry	13
Depleted Uranium Registries.....	13
Agent Orange Registry	13
Ionizing Radiation Registry	13
Readjustment Counseling	13
Eligibility	13
Services	14
Bereavement Counseling	14
Prosthetic and Sensory Aids	14
Non-service-connected	15
Home Improvements and Structural Alterations	15
Special Eligibility Programs	15
Special Eligibility for Children with Spina Bifida	15
Special Eligibility for Veterans Participating in Vocational Rehabilitation	15
Limitations on Benefits Available outside the U.S.	15
Services for Blind Veterans	16
Mental Health Care	16
Suicide Prevention Hotline	16
Chat feature	16
Text feature	16
European access	17
Work Restoration Programs	17
Incentive Therapy	17
Compensated Work Therapy/Sheltered Workshop	17
CWT/Transitional Work	17
CWT/Supported Employment	17
Domiciliary Care	17
Outpatient Dental Treatment	17
Eligibility	18
Nursing-Home Care	18
VA Community Living Centers	18
State Veterans' Home Programs	18
Community Nursing Home Program	19
Eligibility	19
Home and Community Based Services	19
Emergency Medical Care in Non-VA Facilities	19

2.	Veterans with Service-Connected Disabilities	20
	Disability Compensation	20
	Disability Compensation Rates	20
	Receiving Payments	20
	Presumptive Conditions for Disability Compensation	20
	Prisoners of War	21
	Veterans Exposed to Agent Orange & other Herbicides	21
	Veterans Exposed to Radiation	21
	Gulf War Veterans	21
	Programs for Veterans with Service-Connected Disabilities	22
	Vocational Rehabilitation and Employment	22
	Eligibility	22
	Services	22
	Period of a Rehabilitation Program	22
	Work-study	22
	Vocational Rehabilitation Rates	22
	Specially Adapted Housing	24
	\$63,780 Grant	24
	Paraplegic Housing Grant	24
	Supplemental Financing	24
	Automobile Assistance	25
	Clothing Allowance	25
	Aid and Attendance or Housebound	25
	Concurrent Retirement and Disability Payments	25
	Combat-Related Special Compensation	25
	Retroactive Payment	26
3.	VA Pensions	27
	Eligibility for Disability Pension	27
	Improved Disability Pension	27
	Improved Disability Pension Rates	27
	Protected Pension Programs	27
	Medal of Honor Pension	28
4.	Education and Training	29
	Montgomery GI Bill	29
	Eligibility	29
	Service after June 30, 1985	29
	Early Separation	29
	Vietnam Era GI Bill Conversion	30
	Involuntary Separation/Special Separation	30
	Veterans' Educational Assistance Program	30
	Payments	30
	Types of Training Available	31
	Work-Study Program	31
	Educational and Vocational Counseling	31
	Eligibility	32
	Veterans' Educational Assistance Program Eligibility	32
	Payments	32
	Training, Work-Study, Counseling	32
	Overview of Education Benefits	32
	Post 9/11 GI Bill	32
	Montgomery GI Bill – Active Duty	33
	Rates	34

	Veterans Educational Assistance Program	36
	Survivors' and Dependents' Educational Assistance Program	36
	Special Restorative Training	36
	Special Vocational Training	36
5.	Home Loan Guaranty	37
	Loan Uses	37
	Eligibility	37
	Periods of Eligibility	37
	World War II	37
	Post World War II	37
	Korean War	37
	Post-Korean War	37
	Vietnam	38
	Post-Vietnam	25
	24-Month Rule	38
	Gulf War	38
	Active Duty Personnel	38
	Surviving Spouses	38
	Guaranty Amount	38
	Home Loan Guaranty	39
	VA Appraisal	39
	Closing Costs	39
	Funding Fees	40
	Required Occupancy	40
	Financing, Interest Rates and Terms	40
	Loan Assumption Requirements and Liability	41
	Repossessed Homes	41
	Loans for Native American Veterans	41
	Safeguards for Veterans	41
6.	VA Life Insurance	42
	Service Members' Group Life Insurance	42
	Traumatic Service Members' Group Life Insurance	42
	Family Service Members' Group Life Insurance	43
	Veterans' Group Life Insurance	43
	Accelerated Death Benefits	44
	Service-Disabled Veterans Insurance	44
	Veterans' Mortgage Life Insurance	44
	Insurance Dividends	44
	Other Insurance Information	44
	Reinstating Lapsed Insurance	45
	Converting Term Policies	45
	Paid-up Insurance	45
	Disability Provisions	45
	Borrowing on Policies	45
7.	Burial and Memorial Benefits	46
	Eligibility	46
	VA National Cemeteries	46
	Headstones and Markers	47
	Inscription	47
	Private Cemeteries	47
	"In Memory Of" Markers	47
	Presidential Memorial Certificates	48

	Burial Flags	48
	Reimbursement of Burial Expenses	48
	Burial, Plot Allowance	48
	Military Funeral Honors	49
	Veterans Cemeteries Administered by Other Agencies	49
8.	Reserve and National Guard	50
	Eligibility	50
	Health Care	50
	Disability Benefits	50
	Montgomery GI Bill – Selected Reserve	50
	Period of Eligibility.....	51
	Payments	51
	Training, Work-Study, Counseling	51
	Post 9/11 GI Bill	51
	Reserve Educational Assistance Program	52
	Eligibility.....	52
	Payments	52
	Training & Rates.....	52
	Home Loan Guaranty	53
	Life Insurance	54
	Burial and Memorial Benefits	54
	Re-employment Rights	54
	National Guard Transition Assistance Advisors	54
	Outreach for OEF/OIF (New Dawn) Veterans	55
	Air Reserve Personnel Center	55
9.	Special Groups of Veterans	56
	Women Veterans	56
	Homeless Veterans	56
	Filipino Veterans	57
	Veterans Living or Traveling Overseas	57
	Merchant Marine Seamen	57
	Allied Veterans	58
	World War Service	58
	Incarcerated Veterans	59
10.	Transition Assistance	60
	Joint Transition Assistance	60
	Transition From Military to VA	60
	eBenefits	60
	Transition Assistance Program	60
	The inTransition	60
	Pre-Discharge Program	60
	Integrated Disability Evaluation System	61
	Federal Recovery Coordination Program	61
	Pre-separation Counseling	62
	Verification of Military Experience and Training	62
	Transition Bulletin Board	62
	DoD Transportal	62
	Educational and Vocational Counseling.....	62
	Eligibility	62
	Veterans’ Workforce Investment Program	63
	State Employment Services	63
	Unemployment Compensation	63

	Federal Jobs for Veterans	63
	Veterans’ Employment Opportunities Act	64
	Veterans’ Recruitment Appointment	64
	Starting a Business	64
	Small Business Contracts	64
	VOW to Hire Heroes Act	65
	Improving the Transition Assistance Program	65
	Facilitating Seamless Transition	65
	Expanding Education & Training	65
	Translating Military Skills and Training	65
	Veterans Tax Credits	65
11.	Dependents & Survivors Health Care.....	66
	Eligibility	66
	Bereavement Counseling	67
	Bereavement Counseling related to Veterans	67
12.	Dependents and Survivors Benefits.....	68
	Death Gratuity Payment.....	68
	Dependency and Indemnity Compensation.....	68
	Eligibility	68
	Payments for Deaths after Jan. 1, 1993	68
	Aid and Attendance and Housebound Benefits	68
	Special Allowances	69
	Payments for Deaths Prior to Jan. 1, 1993	69
	Parents’ DIC.....	69
	Restored Entitlement for Survivors	69
	Death Pension	69
	Eligibility	70
	Payment	70
	Aid and Attendance and Housebound Benefits.....	70
	Death Pension Rates	70
	Survivors’ & Dependents’ Educational Assistance.....	71
	Eligibility.....	71
	Period of Eligibility.....	71
	Payments	71
	Training Available	71
	Special Benefits	71
	Marine Gunnery Sergeant John David Fry Scholarship	71
	Work-Study	71
	Counseling	71
	Montgomery GI Bill Death Benefits.....	71
	Benefits for Children of Vietnam or Korean Veterans Born with Spina Bifida.....	72
	Children of Women Vietnam Veterans Born with Certain Birth Defects	72
	Benefits for Children of Women Vietnam Veterans Born with Certain Birth Defects	72
	Vocational Training	72
	Other Benefits for Survivors	72
	VA Home Loan Guaranty	72
	“No-Fee” Passports	72
	Burial and Memorial Benefits for Survivors	73
13.	Appeals of VA Claims Decisions	74
	Board of Veterans’ Appeals	74
	U.S. Court of Appeals for Veterans Claims	74
14.	Military Medals/Records	75

	Replacing Military Medals	75
	Review of Discharge from Military Service	75
15.	Benefits Provided by Other Federal Agencies	77
	Internal Revenue Service.....	77
	Loans for Farms and Homes	77
	Housing and Urban Development	77
	Naturalization Preferences	77
	Small Business Administration	78
	Social Security Administration.....	78
	Armed Forces Retirement Homes	79
	Commissary and Exchange Privileges	79
	U.S. Department of Health and Human Services	79

Introduction

For more than two centuries, Americans in uniform have set aside their personal aspirations and safety to procure and protect the freedoms established by the Founders of our great nation. Through their service, and, all too often, through their sacrifices, these brave men and women have earned the gratitude and respect of the entire nation.

During the Civil War, President Abraham Lincoln affirmed our nation's commitment "...to care for him who shall have borne the battle, and for his widow and his orphan." His eloquent words endured from his century to ours. We salute America's veterans, and we honor your patriotism, love of country, and willingness to serve and sacrifice for the common good. Thank you for the legacy of freedom and peace you have given us.

From the World Wars of the 20th Century to the 21st Century's war on terror, VA benefits have evolved to meet the changing needs of veterans, because, while wars have beginnings and ends, caring for those who fought them, never ends.

This handbook is intended to serve as a reference guide for veterans, their families, and those who help veterans' access information about VA benefits and services.

Veterans of the United States Armed Forces may be eligible for a broad range of programs and services provided by the federal Department of Veterans Affairs (VA). These benefits are legislated in Title 38 of the United States Code.

General Eligibility

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey. Generally, men and women veterans with similar service may be entitled to the same VA benefits.

Dishonorable and bad conduct discharges issued by general courts-martial may bar VA benefits. Veterans in prison and parolees must contact a VA regional office to determine eligibility. VA benefits will not be provided to any veteran or dependent wanted for an outstanding felony warrant.

Important Documents

Those seeking a VA benefit for the first time must submit a copy of their service discharge form (DD-214, DD-215, or for WWII veterans, a WD form), which documents service dates and type of discharge, or give their full name, military service number, and branch and dates of service. The veteran's service discharge form should be kept in a safe location accessible to the veteran and next of kin or designated representative.

The following documents will be needed for claims processing related to a veteran's death:

1. Veteran's marriage certificate for claims of a surviving spouse or children.
2. Veteran's death certificate if the veteran did not die in a VA health care facility.
3. Children's birth certificates or adoption papers to determine children's benefits.
4. Veteran's birth certificate to determine parents' benefits.

VA Health Care

VA operates the nation's largest integrated health care system with more than 1,400 sites of care, including hospitals, community clinics, nursing homes, domiciliaries, readjustment counseling centers, and various other facilities.

Enrollment

For most veterans, entry into the VA health care system begins by applying for enrollment. To apply, complete VA Form 10-10EZ, Application for Health Benefits, which may be obtained from any VA health care facility or regional benefits office, online at <https://www.1010ez.med.va.gov/sec/vha/1010ez/> or by calling 1-877-222-VETS (8387). Once enrolled, veterans can receive services at VA facilities anywhere in the country.

Veterans who are enrolled for VA health care are afforded privacy rights under federal law. VA's Notice of Privacy Practices is available at the VA health care Web site listed above.

The following four categories of veterans are not required to enroll, but are urged to do so to permit better planning of health resources:

1. Veterans with a service-connected disability of 50 percent or more.
2. 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.
3. Veterans seeking care for a service-connected disability only.
4. Veterans seeking registry examinations (Ionizing Radiation, Agent Orange, Gulf War/Operation Iraqi Freedom and Depleted Uranium).

Priority Groups

During enrollment, veterans are assigned to priority groups VA uses to balance demand with resources. Changes in available resources may reduce the number of priority groups VA can enroll. If this occurs, VA will publicize the changes and notify affected enrollees. Below are descriptions of the VA priority groups:

Group 1: Veterans with service-connected disabilities rated 50 percent or more and/or veterans determined by VA to be unemployable due to service-connected conditions.

Group 2: Veterans with service-connected disabilities rated 30 or 40 percent.

Group 3: Veterans with service-connected disabilities rated 10 and 20 percent, veterans who are former Prisoners of War (POW) or were awarded a Purple Heart, veterans awarded special eligibility for disabilities incurred in treatment or participation in a VA Vocational Rehabilitation program, and veterans whose discharge was for a disability incurred or aggravated in the line of duty.

Group 4: Veterans receiving increased compensation or pension based on their need for regular Aid and Attendance or by reason of being permanently Housebound. Veterans determined by VA to be catastrophically disabled.

Group 5: Veterans receiving VA pension benefits or eligible for Medicaid programs, and non service-connected veterans and non compensable, zero percent service-connected veterans whose gross annual household income and net worth are below the established VA means test thresholds.

Group 6: Veterans of World War I; veterans seeking care solely for certain conditions associated with exposure to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki; for any illness associated with participation in tests conducted by the Department of Defense (DoD) as part of Project 112/Project SHAD; veterans with zero percent service-connected disabilities who are receiving disability compensation benefits; veterans who served in the republic of Vietnam between 1962 and 1975; veterans of the Persian Gulf War that served between August 2, 1990 and November 11, 1998 and veterans who served in a theater of combat operations after Nov. 11, 1998 as follows:

1. Veterans discharged from active duty on or after Jan. 28, 2003, who were enrolled as of Jan. 28, 2008 and veterans who apply for enrollment after Jan. 28, 2008, for 5 years post discharge

Group 7: Veterans with gross household income below the geographically-adjusted income threshold (GMT) for their resident location and who agree to pay co-pays.

Group 8: Veterans, enrolled as of January 16, 2003, with gross household income and/or net worth above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agree to pay co-pays.

Note: Due to income relaxation rules implemented on June 15, 2009 Veterans with household income above the VA [national threshold](#) or the GMT income threshold for their resident location by 10 percent or less, who agree to pay co-pays, are eligible for enrollment in Priority Group 8.

Special Access to Care

Service Disabled Veterans: Veterans who are 50 percent or more disabled from service-connected conditions, unemployable due to service-connected conditions, or receiving care for a service-connected disability receive priority in scheduling of hospital or outpatient medical appointments.

Combat Veterans: Effective Jan. 28, 2008, veterans discharged from active duty on or after Jan. 28, 2003, are eligible for enhanced enrollment placement into Priority Group 6 (unless eligible for higher enrollment Priority Group placement) for 5 years post discharge.

Veterans, including activated reservists and members of the National Guard, are eligible if they served on active duty in a theater of combat operations after Nov. 11, 1998, and, have been discharged under other than dishonorable conditions.

Veterans who enroll with VA under this “Combat Veteran” authority will retain enrollment eligibility even after their five-year post discharge period ends. At the end of their post discharge period, VA will reassess the veteran’s information (including all applicable eligibility factors) and make a new enrollment decision. For additional information, call 1-877-222-VETS (8387), Monday through Friday between 8:00 a.m. and 8:00 p.m. EST.

Financial Information

Financial Assessment

Most veterans not receiving VA disability compensation or pension payments must provide information on their gross annual household income and net worth to determine whether they are below the annually adjusted financial thresholds. VA is currently not enrolling new applicants who decline to provide financial information unless they have a special eligibility factor exempting them from disclosure. VA’s income thresholds are located at: www.va.gov/healthbenefits/cost/income_thresholds.asp.

This financial assessment includes all household income and net worth, including Social Security, retirement pay, unemployment insurance, interest and dividends, workers’ compensation, black lung benefits and any other income. Also considered are assets such as the market value of property that is not the primary residence, stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash.

VA also compares veterans’ financial assessment with geographically based income thresholds. If the veteran’s gross annual household income is above VA’s national means test threshold and below VA’s geographic means test threshold, or is below both the VA national threshold and the VA geographically based threshold, but their gross annual household income plus net worth exceeds VA’s ceiling (currently \$80,000) the veteran is eligible for an 80-percent reduction in inpatient co-pay rates.

Services Requiring Co-pays

Some veterans must make co-pays to receive VA health care. The following chart represents co-pay requirements for certain veterans. (VERIFIED 10/19/12): <http://www4.va.gov/healtheligibility/costs/>

2012 Copay Requirements at a Glance

	Inpatient (\$10/day + \$1156 for first 90 days and \$578 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) PG 2-6 Calendar Year cap - \$960 (\$9 per 30-day supply PG 7-8) No Calendar Year cap for PG 7-8	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 copay for SC condition or ex-POW or Catastrophically Disabled	No	No	Yes	No
**Priority Group 4	No	No	No **	Yes
Priority Group 5 No medication or extended care services copay 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) ***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 copays	Yes	Yes	Yes	Yes

10

NOTE: Co-pays apply to prescription and over-the-counter medications, such as aspirin, cough syrup or vitamins, dispensed by a VA pharmacy. However, veterans may prefer to purchase over-the-counter drugs, such as aspirin or vitamins, at a local pharmacy rather than making the co-pay. Co-pays are not charged for medications injected during the course of treatment or for medical supplies, such as syringes or alcohol wipes.

Outpatient Care: A three-tiered co-pay system is used for all outpatient services. The co-pay is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require a co-pay.

Outpatient Visits Not Requiring Co-pays

Co-pays do not apply to publicly announced VA health fairs or outpatient visits solely for preventive screening and/or immunizations, such as immunizations for influenza and pneumococcal, or screening for hypertension, hepatitis C, tobacco, alcohol, hyperlipidemia, breast cancer, cervical cancer, colorectal cancer by fecal occult blood testing, education about the risks and benefits of prostate cancer screening and smoking cessation counseling (individual or group). Laboratory, flat film radiology, and electrocardiograms are also exempt from co-pays. While hepatitis C screening and HIV testing and counseling are exempt, medical care for HIV and hepatitis C are NOT exempt from co-pays.

Billing Insurance Companies

VA is required to bill private health insurance providers for medical care, supplies and prescriptions provided for non service-connected conditions. Generally, VA cannot bill Medicare, but can bill Medicare supplemental health insurance for covered services.

All veterans applying for VA medical care are required to provide information on their health insurance coverage, including coverage provided under policies of their spouses. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance, and any payment received by VA may be used to offset "dollar for dollar" a veteran's VA co-pay responsibility.

Travel Costs

Certain veterans may be reimbursed for travel costs to receive VA medical care. Reimbursement is paid at 41.5 cents per mile -and is subject to a deductible of \$3 for each one-way trip and \$6 for a round trip; with a maximum deductible of \$18 per calendar month. Two exceptions to the deductible are travel for C&P exam and special modes of transportation, such as an ambulance or a specially equipped van. These deductibles may be waived when their imposition would cause a severe financial hardship.

Eligibility: Payments may be made to the following:

- Veterans rated 30% or more SC for travel relating to any condition
- Veterans rated less than 30% for travel relating to their SC condition
- Veterans receiving VA pension benefits for all conditions
- Veterans with annual income below the maximum applicable annual rate of pension for all conditions
- Veterans who can present clear evidence that they are unable to defray the cost of travel
- Veterans traveling in relation to a Compensation and Pension (C&P) Examination
- Certain veterans in certain emergency situations
- Certain non-veterans when related to care of a veteran (attendants & donors)
- Beneficiaries of other Federal Agencies (when authorized by that agency)
- Allied Beneficiaries (when authorized by appropriate foreign government agency)

VA Medical Programs

Veteran Health Registries

Certain veterans can participate in a VA health registry and receive free medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining clinician. VA maintains health registries to provide special health examinations and health-related information. To participate, contact the Environmental Health (EH) Coordinator at the nearest VA health care facility or visit www.publichealth.va.gov/exposures, where a directory of EH Coordinators is maintained.

Gulf War Registry: For Veterans who served on active military duty in Southwest Asia during the Gulf War, which began in 1990 and continues to the present, including Operation Iraqi Freedom (OIF). The Gulf War registry was established after the first Gulf War to identify possible diseases resulting from U.S. military personnel service in certain areas of Southwest Asia. These diseases were endemic to the area or may have been due to hazardous exposures, including heavy metals. Furthermore, air pollutants, i.e., carbon monoxide sulfur oxides, hydrocarbons, particulate matter, and nitrogen oxides, singly or in combination, could have caused chronic health problems.

Depleted Uranium Registries: Depleted uranium is natural uranium leftover after most of the U-235 isotope has been removed, such as that used as fuel in nuclear power plants. DU possesses about 60 percent of the radioactivity of natural uranium; it is a radiation hazard primarily if internalized, such as in shrapnel, contaminated wounds, and inhalation. In addition to its radioactivity, DU has some chemical toxicity related to being a heavy metal (similar to lead).

Veterans who are identified by the Department of Defense (DoD) or have concerns about possible depleted uranium exposure are eligible for a DU evaluation. VA maintains two registries for Veterans possibly exposed to depleted uranium. The first is for Veterans who served in the Gulf War, including Operation Iraqi Freedom. The second is for Veterans who served elsewhere, including Bosnia and Afghanistan.

Agent Orange Registry: For Veterans possibly exposed to dioxin or other toxic substances in herbicides used during the Vietnam War between 1962 and 1975, regardless of length of service; exposure on land in Vietnam, or on a ship operating on the inland waterways of Vietnam between Jan. 9, 1962 and May 7, 1975; service along the demilitarized zone in Korea between April 1, 1968 and Aug. 31, 1971; possible exposure on or near the perimeters of military bases in Thailand between Feb. 28, 1961 and May 7, 1975; or possible exposure due to herbicides tests and storage at military bases in the United States and locations in other countries. DoD has provided a list of locations and dates where herbicides, including Agent Orange, were used. This DoD list is available at <http://www.publichealth.va.gov/exposures/>. For those sites not listed, the Veteran should provide some proof of exposure to obtain a registry examination. Information is also available through VA's Special Issues Helpline at 1-800-749-8387.

Ionizing Radiation Registry: For Veterans possibly exposed to and who are concerned about possible adverse effects of their atomic exposure during the following activities – On-site participation in: an atmospheric detonation of a nuclear device, whether or not the testing nation was the United States; occupation of Hiroshima or Nagasaki from Aug. 6, 1945, through July 1, 1946; or internment as a POW in Japan during World War II, which the Secretary of Veterans Affairs determines resulted in an opportunity for exposure to ionizing radiation comparable to that of Veterans involved in the occupation of Hiroshima or Nagasaki. In addition, VA regulations provide that "radiation-risk activity" refers to service at: Department of Energy gaseous diffusion plants at Paducah, Ky., Portsmouth, Ohio; or the K-25 area at Oak Ridge, Tennessee for at least 250 days before Feb. 1, 1992. If the Veteran was monitored for each of the 250 days using dosimetry badges to monitor radiation to external body parts or if the Veteran served for at least 250 days in a position that had exposures comparable to a job that was monitored using dosimetry badges in proximity to: Longshot, Milrow or Cannikin underground nuclear tests at Amchitka Island, Alaska, before Jan. 1, 1974 or Veterans in receipt of nasopharyngeal (NP) – nose and throat - radium irradiation treatments while in the active military, naval, or air service.

Readjustment Counseling

VA provides outreach and readjustment counseling services through 300 community-based Vet Centers located in all 50 states, the District of Columbia, Guam, Puerto Rico, and America Samoa.

Eligibility: Veterans are eligible if they served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq and the Global War on Terror. Veterans, who served in the active military during the Vietnam-era,

but not in the Republic of Vietnam, must have requested services at a Vet Center before Jan. 1, 2004. Vet Centers do not require enrollment in the VHA Health Care System.

Services: Vet Center counselors provide individual, group, and family readjustment counseling to combat Veterans to assist them in making a successful transition from military to civilian life; to include treatment for post-traumatic stress disorder (PTSD) and help with any other military related problems that affect functioning within the family, work, school or other areas of everyday life. Other psycho-social services include outreach, education, medical referral, homeless Veteran services, employment, VA benefit referral, and the brokering of non-VA services. The Vet Centers also provide military sexual trauma counseling to Veterans of both genders and of any era of military service.

Bereavement Counseling: Bereavement Counseling is available to all family members including spouses, children, parents and siblings of service members who die while on active duty. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling (202) 461-6530.

Vet Center Combat Call Center (1-877-WAR-VETS) is an around the clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as family members of combat Veterans.

For additional information, contact the nearest Vet Center or visit: <http://www.vetcenter.va.gov/>.

Prosthetic and Sensory Aids

Veterans receiving VA care for any condition may receive VA prosthetic appliances, equipment and services, such as home respiratory therapy, artificial limbs, orthopedic braces and therapeutic shoes, wheelchairs, powered mobility, crutches, canes, walkers, special aids, appliances, optical and electronic devices for visual impairment and other durable medical equipment and supplies. Veterans who are approved for a guide or service dog may also receive service dog benefits including veterinary care and equipment.

VA medical services include diagnostic audiology and diagnostic and preventive eye care services. VA will provide hearing aids and eyeglasses to the following Veterans:

- a. Those with any compensable service-connected disability.
- b. Those who are former Prisoners of War (POWs).
- c. Those who were awarded a Purple Heart.
- d. Those in receipt of benefits under Title 38 United States Code (U.S.C.) 1151.
- e. Those in receipt of an increased pension based on being permanently housebound and in need of regular aid and attendance.
- f. Those with vision or hearing impairment resulting from diseases or the existence of another medical condition for which the Veteran is receiving care or services from VHA, or which resulted from treatment of that medical condition, e.g., stroke, polytrauma, traumatic brain injury, diabetes, multiple sclerosis, vascular disease, geriatric chronic illnesses, toxicity from drugs, ocular photosensitivity from drugs, cataract surgery, and/or other surgeries performed on the eye, ear, or brain resulting in vision or hearing impairment.
- g. Those with significant functional or cognitive impairment evidenced by deficiencies in the ability to perform activities of daily living.
- h. Those who have vision and/or hearing impairment severe enough that it interferes with their ability to participate actively in their own medical treatment and to reduce the impact of dual sensory impairment (combined hearing loss and vision loss). NOTE: The term "severe" is to be interpreted as a vision and/or hearing loss that interferes with or restricts access to, involvement in, or active participation in health care services (e.g., communication or reading medication labels). The term is not to be interpreted to mean that a severe hearing or vision loss must exist to be eligible for hearing aids or eyeglasses.
- i. Those Veterans who have service-connected vision disabilities rated zero percent or hearing disabilities rated zero percent if there is organic conductive, mixed, or sensory hearing impairment, and loss of pure tone

hearing sensitivity in the low, mid, or high-frequency range or a combination of frequency ranges which contribute to a loss of communication ability; however, hearing aids are to be provided only as needed for the service-connected hearing disability.

Non-service-connected (NSC) Veterans are eligible for hearing aids or eyeglasses on the basis of medical need. All such Veterans (including Medal of Honor recipients who do not have entitling conditions or circumstances and catastrophically disabled Veterans) must receive a hearing evaluation by a state-licensed audiologist prior to determining eligibility for hearing aids or an appropriate evaluation by an optometrist or ophthalmologist prior to determining eligibility for eyeglasses to establish medical justification for provision of these devices. These Veterans must meet the following criteria for eligibility based on medical need:

- a. Be enrolled and receiving a vested level of care from the VA medical facility where they receive their health care; and
- b. Have hearing or vision loss that interferes with or restricts communication to the extent that it affects their active participation in the provision of health care services as determined by an audiologist or an eye care practitioner or provider.

For additional information, contact the prosthetic chief or representative at the nearest VA health care facility or go to www.prosthetics.va.gov.

Home Improvements and Structural Alterations

VA provides up to \$6,800 lifetime benefits for service-connected Veterans and up to \$2,000 for nonservice-connected Veterans to make home improvements and/or structural changes necessary for the continuation of treatment or for disability access to the Veteran's home and essential lavatory and sanitary facilities.

Modifications can include but are not limited to:

- Ramps allowing entrance to, or exit from, the Veteran's residence.
- Widening of doorways to allow access to essential lavatory and sanitary facilities.
- Raising or lowering kitchen or bathroom sinks and/or counters.
- Improving entrance paths or driveways in 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 or other medically sustaining equipment in the home.

For application information, contact the Chief, Prosthetic & Sensory Aids Service at the nearest VA health care facility.

Special Eligibility Programs

Special Eligibility for Children with Spina Bifida: VA provides comprehensive health care benefits, including outpatient, inpatient, pharmacy, prosthetics, medical equipment, and supplies for certain Korea and Vietnam Veterans' birth children diagnosed with Spina Bifida (except spina bifida occulta).

Special Eligibility for Veterans Participating in Vocational Rehabilitation: Veterans participating in VA's vocational rehabilitation program may receive VA health care benefits including prosthetics, medical equipment, and supplies.

Limitations on Benefits Available to Veterans outside the U.S.: Veterans outside the U.S. are eligible for prosthetics, medical equipment, and supplies only for a Service-connected disability.

Services for Blind Veterans

Blind veterans may be eligible for services at a VA medical center or for admission to a VA blind rehabilitation center. In addition, blind veterans enrolled in the VA health care system may receive:

1. A total health and benefits review as well as counseling on obtaining benefits that may be due to the Veteran but have not been received.
2. Adjustment to blindness training and counseling.
3. Home improvements and structural alterations.
4. Specially adapted housing and adaptations.
5. Automobile grant.
6. Rehabilitation assessment and training to improve independence and quality of life.
7. Low-vision devices and training in their use.
8. Electronic and mechanical aids for the blind, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids.
9. Facilitation and recommendation for guide dogs and support in the use of guide dogs.
10. Costs for veterinary care and equipment for guide dogs.
11. Talking books, tapes and Braille literature.
12. Family education and support.

Eligible visually impaired veterans (who are not blind) enrolled in the VA health care system may receive:

1. A total health and benefits review.
2. Adjustment to vision loss counseling and training.
3. Rehabilitation assessment and training to improve independence and quality of life.
4. Low-vision devices and training in their use.
5. Electronic and mechanical aids for the visually impaired, including adaptive computers and computer-assisted devices such as reading machines and electronic travel aids, and training in their use.
6. Family education and support.

Mental Health Care

Veterans eligible for VA medical care may apply for general mental health treatment including specialty services such as Post Traumatic Stress Disorder and substance abuse treatment. Contact the nearest VA health care facility to apply.

VA's Comprehensive Assistance for Family Caregivers Program entitles the designated Family Caregiver access to mental health. These services may be offered at the VA and/or contracted agencies. General Caregivers (of all era Veterans) can receive counseling and other services when necessary if the treatment supports the Veteran's treatment plan. For more information on VA Mental Health services visit www.mentalhealth.va.gov/VAMentalHealthGroup.asp

Suicide Prevention Hotline

Veterans experiencing an emotional distress/crisis or who need to talk to a trained mental health professional may call the Veterans Crisis Line lifeline 1-800-273-TALK (8255). The hotline is available 24 hours a day, seven days a week. When callers press "1", they are immediately connected with a qualified and caring provider who can help.

Chat feature: Veterans Chat is located at the Veterans Crisis Line and enables Veterans, their families and friends to go online where they can anonymously chat with a trained VA counselor. Veterans Chat can be accessed through the suicide prevention Website www.VeteranCrisisLine.net by clicking on the Veterans Chat tab on the right side of the Webpage.

Text feature: Those in crisis may text 83-8255 free of charge to receive confidential, personal and immediate support.

European access: Veterans and members of the military community in Europe may now receive free, confidential support from the European Military Crisis Line, a new initiative recently launched by VA. Callers in Europe may dial 0800-1273-8255 or DSN 118 to receive confidential support from responders at the Veterans Crisis Line in the U.S. For more information about VA's suicide prevention program visit: www.mentalhealth.va.gov/suicide_prevention/.

Work Restoration Programs

VA provides vocational assistance and therapeutic work opportunities through several programs for Veterans receiving VA health care. Each program offers treatment and rehabilitation services to help Veterans live and work in their communities. Participation in the following VA Work Restoration Programs cannot be used to deny or discontinue VA disability benefits. Payments received from Incentive Therapy and Compensated Work Therapy transitional work are not taxable.

Incentive Therapy (IT) provides a diversified work experience at VA medical centers for Veterans who exhibit severe mental illness and/or physical impairments. IT services may consist of full or part time work with nominal remuneration limited to the maximum of one half of the Federal minimum wage.

Compensated Work Therapy/Sheltered Workshop operates sheltered workshops at approximately 35 VA medical centers. CWT sheltered work shop is a pre-employment vocational activity that provides an opportunity for work hardening and assessment in a simulated work environment. Participating Veterans are paid on a piece rate basis.

CWT/Transitional Work (CWT/TW) is vocational assessment program that operates in VA medical centers and/or local community business and industry. CWT/TW participants are matched to real life work assignments for a time limited basis. Veterans are supervised by personnel of the sponsoring site, under the same job expectations experienced by non-CWT workers. CWT/TW participants are not considered employees and receive no traditional employee benefits. Participants receive the greater of Federal or state minimum wage, or more depending on the type of work. Over 40 percent of participants secure competitive employment at the time of discharge.

CWT/Supported Employment (CWT/SE) consists of full-time or part-time competitive employment with extensive clinical supports. The focus of CWT/SE is to assist Veterans with psychosis and other serious mental illnesses gain access to meaningful competitive employment. CWT/SE follow along support services are generally phased out after the Veteran is able to maintain employment independently.

Domiciliary Care

The Domiciliary Care Program is the Department of Veterans Affairs (VA) oldest health care program. Established through legislation passed in the late 1860's, the Domiciliary's purpose was to provide a home for disabled volunteer soldiers of the Civil War. Domiciliary care was initially established to provide services to economically-disadvantaged Veterans, and it remains committed to serving that group. The Domiciliary has evolved from a "Soldiers' Home" to become an active clinical rehabilitation and treatment program for male and female Veterans and domiciliary programs are now integrated with the **Mental Health Residential Rehabilitation and Treatment Programs (MH RRTPs)**.

Eligibility: VA may provide domiciliary care to veterans whose annual gross household income does not exceed the maximum annual rate of VA pension or those the Secretary of Veterans Affairs determines have no adequate means of support. Co-pays for extended care services apply to domiciliary care. Call the nearest VA benefits or health care facility for more information or visit <http://www.va.gov/HOMELESS/DCHV.asp>.

Outpatient Dental Treatment

VA outpatient dental treatment includes the full spectrum of diagnostic, surgical, restorative and preventive procedures. The extent of care provided may be influenced by eligibility category.

Eligibility: The following veterans are eligible to receive dental care:

1. Have a service-connected compensable dental disability or condition.
2. Former POWs.
3. Have service-connected disabilities rated 100% disabling, or are unemployable and paid at the 100% rate due to service-connected conditions.
4. Apply for dental care within 180 days of discharge or release from a period of active duty (under conditions other than dishonorable) of 90 days or more during the Gulf War era.
5. Have a service-connected non-compensable dental condition or disability resulting from combat wounds or service trauma.
6. Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition
7. Are actively engaged in a 38 USC Chapter 31 vocational rehabilitation program.
8. Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment.
9. Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007-039.

***Note:** Public Law 83 enacted June 16, 1955, amended Veterans' eligibility for outpatient dental services. As a result, any Veteran who received a dental award letter from VBA dated before 1955 in which VBA determined the dental conditions to be non-compensable are no longer eligible for Class II outpatient dental treatment.

Veterans receiving hospital, nursing home, or domiciliary care will be provided dental services that are professionally determined by a VA dentist, in consultation with the referring physician, to be essential to the management of the patient's medical condition under active treatment.

For more information about eligibility for VA medical and dental benefits, contact VA at 1-877-222-8387 or www.va.gov/healthbenefits

Nursing-Home Care

VA provides nursing home services through three national programs: VA owned and operated nursing homes, state veterans' homes owned and operated by the state, and contract community nursing homes. Each program has its own admission and eligibility criteria.

VA provides nursing home services to Veterans through three national programs: VA owned and operated Community Living Centers (CLC), State Veterans' Homes owned and operated by the states, and the community nursing home program. Each program has admission and eligibility criteria specific to the program. Nursing home care is available for enrolled Veterans who need nursing home care for a service-connected disability, and those rated 60 percent service-connected and unemployable; or Veterans or who have a 70 percent or greater service-connected disability. VA provided nursing home care for all other Veterans is based on available resources.

VA Community Living Centers: Community Living Centers (CLC) provide a dynamic array of short stay (less than 90 days) and long stay (91 days or more) services. Short stay services include but are not limited to skilled nursing, respite care, rehabilitation, hospice, and continuing care for Veterans awaiting placement in the community. Long stay services include but are not limited to dementia care and continuing care to maintain the Veteran's level of functioning. Short stay and long stay services are available for Veterans who are enrolled in VA health care and require CLC services.

State Veterans' Home Programs: The state veterans' home program is a cooperative venture between the states and VA whereby the states petition VA for matching construction grants and once granted, the state, the veteran, and VA pay a portion of the per diem. The per diem is set in legislation. State veterans homes accept all veterans in need of

long-term or short-term nursing home care. Specialized services offered are dependent upon the capability of the home to render them.

Community Nursing Home Program: VA maintains contracts with community nursing homes through every VA medical center. The purpose of this program is to meet the nursing home needs of veterans who require long-term nursing home care in their own community, close to their families.

Eligibility: The general admission criteria for nursing home placement requires that a resident must be medically stable, i.e. not acutely ill, have sufficient functional deficits to require inpatient nursing home care, and is assessed by an appropriate medical provider to be in need of institutional nursing home care. Furthermore, the veteran must meet the required VA eligibility criteria for nursing home care or the contract nursing home program and the eligibility criteria for the specific state veterans' home.

Home and Community Based Services: In addition to nursing home care, VA offers a variety of other long-term care services either directly or by contract with community-based agencies. Such services include adult day health care, respite care, geriatric evaluation and management, hospice and palliative care, skilled nursing and other skilled professional services at home, home health aide services, and home based primary care. Veterans receiving these services may be subject to a co-pay.

Emergency Medical Care in Non-VA Facilities

In the case of medical emergencies, VA may reimburse or pay for emergency non-VA medical care not previously authorized that is provided to certain eligible Veterans when VA or other federal facilities are not feasibly available. This benefit may be dependent upon other conditions, such as notification to VA, the nature of treatment sought, the status of the Veteran, the presence of other health care insurance, and third party liability.

Because there are different regulatory requirements that may affect VA payment and Veteran liability for the cost of care, it is very important that the nearest VA medical facility to where emergency services are furnished be notified as soon as possible after emergency treatment is sought. If emergency inpatient services are required, VA will assist in transferring the Veteran to a Department facility, if available. Timely filing claim limitations apply. For additional information, contact the nearest VA medical facility. Please note that reimbursement criteria for Veterans living or traveling outside the United States fall under VA's Foreign Medical Program (FMP), and differ from the criteria for payment of emergency treatment received in the United States.

Veterans with Service-Connected Disabilities

Disability Compensation

Disability compensation is a monetary benefit paid to veterans who are disabled by an injury or disease that was incurred or aggravated during active military service. These disabilities are considered to be service-connected. Disability compensation varies with the degree of disability and the number of veteran's dependents, and is paid monthly. Veterans with certain severe disabilities may be eligible for additional special monthly compensation. The benefits are not subject to federal or state income tax.

The payment of military retirement pay, disability severance pay and separation incentive payments known as SSB (Special Separation Benefits) and VSI (Voluntary Separation Incentives) affects the amount of VA compensation paid to disabled veterans.

To be eligible, the service of the veteran must have been terminated through separation or discharge under conditions other than dishonorable. For additional details, visit the Web site at <http://www.vba.va.gov/bln/21/>.

2013 Disability Compensation Rates (VERIFIED ON 10/16/2012):
http://www.va.gov/opa/publications/benefits_book/benefits_chap02.asp

Veteran's Disability Rating	Monthly Rate Paid
10 percent	\$127
20 percent	\$251
30 percent*	\$389
40 percent*	\$560
50 percent*	\$797
60 percent*	\$1009
70 percent*	\$1,272
80 percent*	\$1,478
90 percent*	\$1,661
100 percent*	\$2,769

**Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating. For more detailed rates, please visit: <http://www.military.com/benefits/veteran-benefits/va-compensation-tables>.*

Receiving Payments

VA offers three payment options to veterans eligible to receive benefit payments. Most veterans receive their payments by direct deposit to a bank, savings and loan or credit union account. In some areas, veterans who do not have a bank account can open a federally insured Electronic Transfer Account, which costs about \$3 a month, provides a monthly statement and allows cash withdrawals. Other veterans may choose to receive benefits by check. To choose a payment method, call toll-free 1-877-838-2778, Monday through Friday, 7:30 a.m. – 4:50 p.m. CST.

Presumptive Conditions for Disability Compensation

Certain veterans are eligible for disability compensation based on the presumption that their disability is service connected.

Prisoners of War: For former POWs who were imprisoned for any length of time, the following disabilities are presumed to be service-connected if they are rated at least 10 percent disabling anytime after military service: psychosis, any of the anxiety states, dysthymic disorder, organic residuals of frostbite, post-traumatic osteoarthritis, atherosclerotic heart disease or hypertensive vascular disease and their complications, stroke and its complications, residuals of stroke and effective Oct. 10, 2008, osteoporosis if the Veteran has post-traumatic stress disorder (PTSD).

For former POWs who were imprisoned for at least 30 days, the following conditions are also presumed to be service-connected: avitaminosis, beriberi, chronic dysentery, helminthiasis, malnutrition (including optic atrophy associated with malnutrition), pellagra and/or other nutritional deficiencies, irritable bowel syndrome, peptic ulcer disease, peripheral neuropathy except where related to infectious causes, cirrhosis of the liver, and effective Sept. 28, 2009, osteoporosis.

Veterans Exposed to Agent Orange and Other Herbicides: A veteran who served in the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975, is presumed to have been exposed to Agent Orange and other herbicides used in support of military operations.

Fourteen illnesses are presumed by VA to be service-connected for such Veterans: AL amyloidosis, chloracne or other acneform disease similar to chloracne, porphyria cutanea tarda, soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma or mesothelioma), Hodgkin's disease, multiple myeloma, respiratory cancers (lung, bronchus, larynx, trachea), non-Hodgkin's lymphoma, prostate cancer, acute and subacute peripheral neuropathy, diabetes mellitus (Type 2), all chronic B-cell leukemias (including, but not limited to, hairy-cell leukemia and chronic lymphocytic leukemia), Parkinson's disease, and ischemic heart disease.

Veterans Exposed to Radiation: For veterans who participated in “radiation risk activities” as defined in VA regulations while on active duty, the following conditions are presumed to be service-connected: all forms of leukemia (except for chronic lymphocytic leukemia); cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract (renal pelvis, ureter, urinary bladder and urethra), brain, bone, lung, colon, and ovary, bronchiolo-alveolar carcinoma, multiple myeloma, lymphomas (other than Hodgkin's disease), and primary liver cancer (except if cirrhosis or hepatitis B is indicated).

To determine service-connection for other conditions or exposures not eligible for presumptive service-connection, VA considers factors such as the amount of radiation exposure, duration of exposure, elapsed time between exposure and onset of the disease, gender and family history, age at time of exposure, the extent to which a non service-related exposure could contribute to disease, and the relative sensitivity of exposed tissue.

Gulf War Veterans: Gulf War veterans may receive disability compensation for chronic disabilities resulting from undiagnosed illnesses, medically unexplained chronic multi-symptom illnesses defined by a cluster of signs or symptoms. A disability is considered chronic if it has existed for at least six months. The undiagnosed illnesses must have appeared either during active service in the Southwest Asia Theater of Operations during the Gulf War or to a degree of at least 10 percent at any time since then through Dec. 31, 2011.

Examples of symptoms of an undiagnosed illness and medically unexplained chronic multi-symptom illness defined by a cluster of signs and symptoms include: chronic fatigue syndrome, fibromyalgia, functional gastrointestinal disorders, fatigue, signs or symptoms involving the skin, skin disorders, 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, and menstrual disorders.

Amyotrophic Lateral Sclerosis (ALS), also known as Lou Gehrig's Disease, may be determined to be service-connected if the veteran served in the Southwest Asia Theater of Operations anytime during the period of Aug. 2, 1990, to July 31, 1991. The Southwest Asia Theater of Operations includes 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.

Programs for Veterans with Service-Connected Disabilities

Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment (VR&E) This program assists Veterans who have service-connected disabilities obtain and maintain suitable employment. Independent living services are also available for severely disabled Veterans who are not currently able to seek employment. Additional information is available at www.vetsuccess.gov.

Eligibility: A veteran must have a VA service-connected disability rated at least 20 percent with an employment handicap, or rated 10 percent with a serious employment handicap, and be discharged or released from military service under other than dishonorable conditions. Service members 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.

Services: Rehabilitation services provided to participants in the VR&E program are under one of five tracks. VA pays the cost of all approved training programs. Subsistence allowance may also be provided. The five tracks are:

- **Reemployment with Previous Employer:** For individuals who are separating from active duty or in the National Guard or Reserves and are returning to work for their previous employer.
- **Rapid Access to Employment:** For individuals who either wish to obtain employment soon after separation or who already have the necessary skills to be competitive in the job market in an appropriate occupation.
- **Self-Employment:** For individuals who have limited access to traditional employment, need flexible work schedules, or who 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/or 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.

Period of a Rehabilitation Program: Generally, Veterans must complete a program within 12 years from their separation from military service or within 12 years from the date VA notifies them that they have a compensable service-connected disability. Depending on the length of program needed, Veterans may be provided up to 48 months of full-time services or their part-time equivalent. Rehabilitation plans that provide services that only improve independence are limited to 30 months. These limitations may be extended in certain circumstances.

Work-Study: Veterans training at the three-quarter or full-time rate may participate in VA's work-study program. Participants may provide VA outreach services, prepare and process VA paperwork, and work at a VA medical facility or perform other VA-approved activities

Monthly Vocational Rehabilitation Rates (as of October 1, 2012) **VERIFIED on 10/17/2012**

In some cases, a veteran requires additional education or training to become employable. A subsistence allowance is paid each month during training and is based on the rate of attendance (full-time or part-time), the number of dependents, and the type of training. The charts shown below reflect the rates as of October 1, 2012.

Based Upon 3.2% Consumer Price Index (CPI) Increase Chapter 31 Subsistence Allowance Rates As of October 1, 2012

Payment rates for training at an Institution of Higher Learning:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Full-time	\$585.11	\$725.78	\$855.28	\$62.34
¾ Time	\$439.64	\$545.13	\$639.45	\$47.94
½ Time	\$294.17	\$364.47	\$428.42	\$31.99

Rates for full-time training in the following programs: non-pay or nominal pay on-job training in a federal, state, local or federally recognized Indian tribe agency; training in the home; vocational course in a rehabilitation facility or sheltered workshop; and institutional non-farm cooperative:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Full-time	\$585.11	\$725.78	\$855.28	\$62.34

Rates for Work Experience programs such as: non-pay or nominal pay work experience in a federal, state, local or federally recognized Indian tribe agency:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Full-time	\$585.11	\$725.78	\$855.28	\$62.34
¾ Time	\$439.64	\$545.13	\$639.45	\$47.94
½ Time	\$294.17	\$364.47	\$428.42	\$31.99

Rates for full-time training only in the following programs: Farm Cooperative, Apprenticeship, or other On-Job Training:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Full-time	\$511.58	\$618.65	\$713.00	\$46.38

Rates for combined training programs: Combination of Institutional and On-Job Training:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Institutional Greater than ½	\$585.11	\$725.78	\$855.28	\$62.34
On-the-job Greater than ½	\$511.58	\$618.65	\$713.00	\$46.38

Rates for Non-farm Cooperative Training: Non-farm Cooperative Institutional Training and Non-farm Cooperative On-Job Training:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
FT Non-farm Coop/Institutional	\$585.11	\$725.78	\$855.28	\$62.34
FT Non-farm Coop/On-the-Job	\$511.58	\$618.65	\$713.00	\$46.38

Rates for Independent Living Programs:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Full-time	\$585.11	\$725.78	\$855.28	\$62.34
¾ Time	\$439.64	\$545.13	\$639.45	\$47.94

½ Time	\$294.17	\$364.47	\$428.42	\$31.99
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Rates for Extended Evaluation Programs:

Training Time	Veterans with No Dependents	Veterans with One Dependent	Veterans with Two Dependents	Each Additional Dependent
Full-time	\$585.11	\$725.78	\$855.28	\$62.34
¾ Time	\$439.64	\$545.13	\$639.45	\$47.94
½ Time	\$294.17	\$364.47	\$428.42	\$31.99
¼ Time	\$147.06	\$182.25	\$214.21	\$15.95

Specially Adapted Housing

Certain veterans and service members with service-connected disabilities may be entitled to a Specially Adapted Housing (SAH) grant from VA to help build a new specially adapted house or buy a house and modify it to meet their disability-related requirements. Eligible veterans or service members may now receive up to three grants, with the total dollar amount of the grants not to exceed the maximum allowable. Previous grant recipients who had received assistance of less than the current maximum allowable may be eligible for an additional SAH grant.

Eligible veterans who are temporarily residing in a home owned by a family member may also receive assistance in the form of a grant to assist the veteran in adapting the family member’s home to meet his or her special needs. Those eligible for a \$50,000 total grant would be permitted to use up to \$14,000 and those eligible for a \$10,000 total grant would be permitted to use up to \$2,000. (See eligibility requirements for different grant amounts.) However, VA is not authorized to make such grants available to assist active duty personnel.

\$63,780 Grant: VA may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a previously owned home that is being adapted, up to a maximum of \$63,780. In certain instances, the full grant amount may be applied toward remodeling costs. Veterans and service members must be determined eligible to receive compensation for permanent and total service-connected disability due to one of the following:

1. Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair.
2. Loss or loss of use of both upper extremities at or above the elbow.
3. Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity.
4. 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 which so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes, crutches or a wheelchair.
5. The permanent and total disability is due to a severe burn injury (as so determined).

Paraplegic Housing Grant: VA may approve a grant for the cost, up to a maximum of \$12,756, for necessary adaptations to a veteran’s or service member’s residence or to help them acquire a residence already adapted with special features for their disability, to purchase and adapt a home, or for adaptations to a family member’s home in which they will reside. To be eligible for this grant, veterans and service-members must be entitled to compensation for permanent and total service-connected disability due to:

1. Blindness in both eyes with 5/200 visual acuity or less, or
2. The anatomical loss or loss of use of both hands.
3. The permanent and total disability is due to a severe burn injury (also as determined)

Supplemental Financing: Veterans and Servicemembers with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire a specially adapted home. Amounts with a

guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000. Additional information about the Specially Adapted Housing Program is available at www.benefits.va.gov/homeloans/sah.asp.

Automobile Assistance

Veterans and service members may be eligible for a one-time payment of not more than \$18,900 toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, permanent impairment of vision of both eyes to a certain degree, or ankylosis (immobility) of one or both knees or one or both hips.

They may also be eligible for adaptive equipment, and for repair, replacement, or reinstallation required because of disability or for the safe operation of a vehicle purchased with VA assistance. To apply, contact a VA regional office at 1-800-827-1000 or the nearest VA medical center.

Clothing Allowance

Any Veteran who is service-connected for a disability for which he or she uses prosthetic or orthopedic appliances may receive an annual clothing allowance. This allowance is also available to any Veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA medical center.

Aid and Attendance or Housebound

A veteran who is determined by VA to be in need of the regular aid and attendance of another person, or a veteran who is permanently housebound, may be entitled to additional disability compensation or pension payments. A veteran evaluated at 30 percent or more disabled is entitled to receive an additional payment for a spouse who is in need of the aid and attendance of another person.

Concurrent Retirement and Disability Payments (CRDP)

Qualified disabled military retirees will now get paid both their full military retirement pay and their VA disability compensation. This recently passed law phases out (over 9 years) the VA disability offset, which means that military retirees with 20 or more years of service and a 50% (or higher) VA rated disability will no longer have their military retirement pay reduced by the amount of their VA disability compensation.

CRDP Update 1/28/2008: Those members who have been rated less than 100 percent, but rated 100 percent disabled by the VA under the unemployability code (UI), will now receive CRDP. It has not been made clear when the first payments will be sent. Contact the VA for details on your personal payment situation. 1-800-827-1000.

Eligibility: To qualify, veterans must also meet all three of the following criteria:

- 1) Be a Military Retiree with 20 or more years of service, including:
 - a) Chapter 61 Medical Retirees with **20 years** or more.
 - b) National Guard and Reserve with **20 or more** good years. (Once they turn 60 and begin drawing a retirement check)
 - c) Temporary Early Retirement Authority (TERA) Retirees may also be eligible.
- 2) Have a Service Related VA disability rating of 50% or higher.

Retirees do not need to apply for this benefit. Payment is coordinated between VA and the Department of Defense (DOD).

Combat-Related Special Compensation (CRSC)

Combat Related Special Compensation (CRSC) is a program that was created for disability and non-disability military retirees with combat-related disabilities. It is a tax free entitlement that you will be paid each month along with any retired pay you may already be receiving.

Eligibility: Retired veterans with combat-related injuries must meet all of the following criteria to apply for CRSC:

- be entitled to and/or receiving military retired pay
- be rated at least 10 percent by the Department of Veteran's Affairs (VA)
- be a reservist that is at least 60 years old or retired under Temporary Early Retirement Authorization (TERA)
- waive your VA pay from your retired pay
- file a CRSC application with your Branch of Service

Disabilities that may be considered combat related include injuries incurred as a direct result of:

- Armed Conflict
- Hazardous Duty
- An Instrumentality of War
- Simulated War

Retroactive Payment

In addition to monthly CRSC payments, you may be eligible for a retroactive payment. DFAS will audit your account to determine whether or not you are due retroactive payment. An audit of your account requires researching pay information from both DFAS and VA.

If you are due any money from DFAS, you will receive it within 30-60 days of receipt of your first CRSC monthly payment. If DFAS finds that you are also due a retroactive payment from the VA, we will forward an audit to the VA. They are responsible for paying any money they may owe you.

Your retroactive payment date may go back as far as June 1, 2003, but can be limited based on:

- your overall CRSC start date as awarded by your Branch of Service
- your Purple Heart eligibility
- your retirement date
- your retirement law (disability or non-disability)

Disability retirees with less than 20 years of service will be automatically limited to a retroactive date of January 1, 2008 as required by legislation passed by Congress effective 2008.

All retroactive pay is limited to six years from the date the VA awarded compensation for each disability.

If you have questions about your CRSC eligibility, please call us at **800-321-1080** or contact your Branch of Service.

For more information call the toll free phone number for the veteran's branch of service: (Army) 1-866-281-3254; (Air Force) 1-800-525-0102; and (Navy) 1-877-366-2772.

VA Pensions

Eligibility for Disability Pension

Veterans with low incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. (Veterans, who entered active duty on or after Sept. 8, 1980 or officers who entered active duty on or after Oct. 16, 1981, may have to meet a longer minimum period of active duty.) The veteran's discharge must have been under conditions other than dishonorable and the disability must be for reasons other than the veteran's own willful misconduct.

Payments are made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Un-reimbursed medical expenses may reduce countable income for VA purposes.

Improved Disability Pension

Congress establishes the maximum annual pension rates. Payments are reduced by the amount of countable income of the veteran, spouse or dependent children. When a veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed \$90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is being continued to provide the veteran with rehabilitation services.

2008-2013 Improved Disability Pension Rates (VERIFIED on 10/17/2012): <http://www.vba.va.gov/bln/21/rates/>

Status	Maximum Annual Rate
Veteran without dependents	\$12,256
Veteran with one dependent	\$16,051
Veteran permanently housebound, no dependents	\$14,978
Veteran permanently housebound, one dependent	\$18,773
Veteran needing regular aid and attendance, no dependents	\$20,477
Veteran needing regular aid and attendance, one dependent	\$24,239
Two veterans married to one another	\$16,051
Increase for each additional dependent child	\$2,093
Increase for Early War Veteran (Mexican Border Period or WWI)	\$2,783

Protected Pension Programs

Pension beneficiaries who were receiving a VA pension on Dec. 31, 1978, and do not wish to elect the Improved Pension will continue to receive the pension rate they were receiving on that date. This rate generally continues as long as the beneficiary's income remains within established limits, his or her net worth does not bar payment, and the beneficiary does not lose any dependents. These beneficiaries must continue to meet basic eligibility factors, such as permanent and total disability for veterans, or status as a surviving spouse or child. VA must adjust rates for other reasons, such as a veteran's hospitalization in a VA facility.

Medal of Honor Pension

VA administers pensions to recipients of the Medal of Honor. Congress set the monthly pension at \$1,237 effective Dec. 1, 2008.

Education and Training

This chapter provides a summary of VA education and training benefits. Additional information can be found at: <http://www.gibill.va.gov/> or by calling 1-888-GI-BILL-1 (1-888-442-4551).

Montgomery GI Bill (MGIB)

Eligibility: VA educational benefits may be used while the service-member is on active duty or after the service member's separation from active duty with a fully honorable military discharge. Discharges "under honorable conditions" and "general" discharges do not establish eligibility.

Eligibility generally expires 10 years after the service member's discharge. However, there are exceptions for disability, re-entering active duty, and upgraded discharges.

All participants must have a high school diploma, equivalency certificate, or completed 12 hours toward a college degree before applying for benefits.

Previously, service members had to meet the high school requirement before they completed their initial active duty obligation. Those who did not may now meet the requirement and reapply for benefits. If eligible, they must use their benefits either within 10 years from the date of last discharge from active duty or by Nov. 2, 2010, whichever is later.

Additionally, every veteran must establish eligibility under one of four categories.

Category 1 – Service after June 30, 1985

For Veterans who entered active duty for the first time after June 30, 1985, did not decline MGIB in writing, and had their military pay reduced by \$100 a month for 12 months. Servicemembers can apply after completing two continuous years of service. Veterans must have completed three continuous years of active duty, or two continuous years of active duty if they first signed up for less than three years or have an obligation to serve four years in the Selected Reserve (the 2x4 program) and enter the Selected Reserve within one year of discharge.

Service members or veterans who received a commission as a result of graduation from a service academy or completion of an ROTC scholarship are not eligible under Category 1 unless they received their commission:

1. After becoming eligible for MGIB benefits (including completing the minimum service requirements for the initial period of active duty).
2. Or after Sept. 30, 1996, and received less than \$3,400 during any one year under ROTC scholarship.

Service members or veterans who declined MGIB because they received repayment from the military for education loans are also ineligible under Category 1. If they did not decline MGIB and received loan repayments, the months served to repay the loans will be deducted from their entitlement.

Early Separation: Service members who did not complete the required period of military service may be eligible under Category 1 if discharged for one of the following:

1. Convenience of the government—with 30 continuous months of service for an obligation of three or more years, or 20 continuous months of service for an obligation of less than three years.
2. Service-connected disability.
3. Hardship.
4. A medical condition diagnosed prior to joining the military.

5. A condition that interfered with performance of duty and did not result from misconduct.
6. A reduction in force (in most cases).
7. Sole Survivorship (if discharged after 9/11/01)

Category 2 – Vietnam Era GI Bill Conversion

For veterans who had remaining entitlement under the Vietnam Era GI Bill on Dec. 31, 1989, and served on active duty for any number of days during the period Oct. 19, 1984, to June 30, 1985, for at least three continuous years beginning on July 1, 1985; or at least two continuous years of active duty beginning on July 1, 1985, followed by four years in the Selected Reserve beginning within one year of release from active duty.

Veterans not on active duty on Oct. 19, 1984, may be eligible under Category 2 if they served three continuous years on active duty beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve beginning within one year of release from active duty.

Veterans are barred from eligibility under Category 2 if they received a commission after Dec. 31, 1976, as a result of graduation from a service academy or completion of an ROTC scholarship.

However, such a commission is not a bar if they received the commission after becoming eligible for MGIB benefits, or received the commission after Sept. 30, 1996, and received less than \$3,400 during any one year under ROTC scholarship.

Category 3 – Involuntary Separation/Special Separation

For veterans who meet one of the following requirements:

1. Elected MGIB before being involuntarily separated.
2. Or were voluntarily separated under the Voluntary Separation Incentive or the Special Separation Benefit program, elected MGIB benefits before being separated, and had military pay reduced by \$1,200 before discharge.

Category 4 – Veterans' Educational Assistance Program (VEAP)

For veterans who participated in the Veterans Educational Assistance Program (VEAP) and:

1. Served on active duty on Oct. 9, 1996.
2. Participated in VEAP and contributed money to an account.
3. Elected MGIB by Oct. 9, 1997, and paid \$1,200.

Veterans who participated in VEAP on or before Oct. 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from Oct. 9, 1996, through April 1, 2000, elected MGIB by Oct. 31, 2001, and contributed \$2,700 to MGIB.

Certain National Guard service members may also qualify under Category 4 if they:

1. Served for the first time on full-time active duty in the National Guard between June 30, 1985, and Nov. 29, 1989, and had no previous active duty service.
2. Elected MGIB during the nine-month window ending on July 9, 1997.
3. And paid \$1,200.

Payments: Effective Oct. 1, 2011, the rate for full-time training in college, technical or vocational school is \$1,473 a month for those who served three years or more or two years plus four years in the Selected Reserve. For those who served less than three years, the monthly rate is \$1,196.

Benefits are reduced for part-time training. Payments for other types of training follow different rules. VA will pay an additional amount, called a "kicker" or "college fund," if directed by DOD. Visit www.gibill.va.gov for more information. The maximum number of months Veterans can receive payments is 36 months at the full-time rate or the part-time equivalent.

The following groups qualify for the maximum: Veterans who served the required length of active duty, Veterans with an obligation of three years or more who were separated early for the convenience of the government and served 30 continuous months, and Veterans with an obligation of less than three years who were separated early for the convenience of the government and served 20 continuous months.

Types of Training Available: The following types of training are available:

1. Courses at colleges and universities leading to associate, bachelor or graduate degrees, including accredited independent study offered through distance education.
2. Courses leading to a certificate or diploma from business, technical or vocational schools.
3. Apprenticeship or on-the-job training for those not on active duty, including self-employment training begun on or after June 16, 2004, for ownership or operation of a franchise.
4. Correspondence courses, under certain conditions.
5. Flight training, if the veteran holds a private pilot's license upon beginning the training and meets the medical requirements.
6. State-approved teacher certification programs.
7. Preparatory courses necessary for admission to a college or graduate school.
8. License and certification tests approved for veterans.
9. Entrepreneurship training courses to create or expand small businesses.
10. Tuition assistance using MGIB as "Top-Up" (active duty service members).

Work-Study Program: Veterans who train at the three-quarter or full-time rate may be eligible for a work-study program in which they work for VA and receive hourly wages. The types of work allowed include:

- 1) Working in Veterans-related position at schools or other training facilities. Providing hospital or domiciliary care at a state home.
- 2) Working at national or state Veterans' cemeteries.
- 3) Various jobs within any VA facility.
- 4) Providing assistance in obtaining a benefit under title 38 U.S.C. at a state Veterans agency.
- 5) Assisting in the administration of chapters 1606 or 1607 of title 10 U.S.C. at a Department of Defense, Coast Guard, or National Guard facility.
- 6) Working in a Center for Excellence for Veterans Student Success.

Educational and Vocational Counseling: The Vocational Rehabilitation and Employment (VR&E) Program provides educational and vocational counseling to Servicemembers, Veterans, and certain dependents (U.S.C. Title 38, Section 3697) at no charge. These counseling services are designed to help an individual choose a vocational direction, determine the course needed to achieve the chosen goal, and evaluate the career possibilities open to them. Assistance may include interest and aptitude testing, occupational exploration, setting occupational goals, locating the right type of training program, and exploring educational or training facilities which can be utilized to achieve an occupational goal.

Counseling services include, but are not limited to, educational and vocational counseling and guidance; testing; analysis of and recommendations to improve job-marketing skills; identification of employment, training, and financial aid resources; and referrals to other agencies providing these services.

Eligibility: Educational and vocational counseling services are available during the period the individual is on active duty with the armed forces and within 180 days of the estimated date of his or her discharge or release from active duty. The projected discharge must be under conditions other than dishonorable.

Servicemembers are eligible even if they are only considering whether or not they will continue as members of the armed forces. Veterans are eligible if not more than one year has elapsed since the date they were last discharged or released from active duty. Individuals who are eligible for VA education benefits may receive educational and vocational counseling at any time during their eligibility period. This service is based on having eligibility for a VA program such as Chapter 30 (Montgomery GI Bill); Chapter 31 (Vocational Rehabilitation and Employment); Chapter 32 (Veterans Education Assistance Program – VEAP); Chapter 33 (Post-9/11 GI Bill); Chapter 35 (Dependents' Educational Assistance Program) for certain spouses and dependent children; Chapter 18 (Spina Bifida Program) for certain dependent children; and Chapter 1606 and 1607 of Title 10.

Veterans and Servicemembers may apply for counseling services using VA Form 28-8832, Application for Counseling. Veterans and Servicemembers may also write a letter expressing a desire for counseling services.

Upon receipt of either type of request for counseling from an eligible individual, an appointment for counseling will be scheduled. Counseling services are provided to eligible persons at no charge.

Veterans' Educational Assistance Program Eligibility: Active duty personnel could participate in the Veterans' Educational Assistance Program (VEAP) if they entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985, and made a contribution prior to April 1, 1987. The maximum contribution is \$2,700. Active duty participants may make a lump-sum contribution to their VEAP account. For more information, visit the Web site at <http://www.gibill.va.gov>.

Service members who participated in VEAP are eligible to receive benefits while on active duty if:

1. At least 3 months of contributions are available, except for high school or elementary, in which only one month is needed.
2. And they enlisted for the first time after Sept. 7, 1980, and completed 24 months of their first period of active duty.

Service members must receive a discharge under conditions other than dishonorable for the qualifying period of service. Service members who enlisted for the first time after Sept. 7, 1980, or entered active duty as an officer or enlistee after Oct. 16, 1981, must have completed 24 continuous months of active duty, unless they meet a qualifying exception.

Eligibility generally expires 10 years from release from active duty, but can be extended under special circumstances.

Payments: DoD will match contributions at the rate of \$2 for every \$1 put into the fund and may make additional contributions, or “kickers,” as necessary. For training in college, vocational or technical schools, the payment amount depends on the type and hours of training pursued. The maximum amount is \$300 a month for full-time training.

Training, Work-Study, Counseling: VEAP participants may receive the same training, work-study benefits and counseling as provided under the Montgomery GI Bill.

Overview of Education Benefits

Post 9/11 GI Bill

Eligibility: The Post- 9/11 GI Bill is an education benefit program for Servicemembers and Veterans who served on active duty after Sept. 10, 2001. Benefits are payable for training pursued on or after Aug. 1, 2009. No payments can be made under this program for training pursued before that date.

To be eligible, the Servicemember or Veteran must serve at least 90 aggregate days on active duty after Sept. 10, 2001, and remain on active duty or be honorably discharged. Active duty includes active service performed by National Guard members under title 32 U.S.C. for the purposes of organizing, administering, recruiting, instructing, or training the National Guard; or under section 502(f) for the purpose of responding to a national emergency.

Veterans may also be eligible if they were honorably discharged from active duty for a service-connected disability after serving 30 continuous days after Sept. 10, 2001. Generally, Servicemembers or Veterans may receive up to 36 months of entitlement under the Post-9/11 GI Bill.

Eligibility for benefits expires 15 years from the last period of active duty of at least 90 consecutive days. If released for a service-connected disability after at least 30 days of continuous service, eligibility ends 15 years from when the member is released for the service-connected disability.

If, on Aug. 1, 2009, the Servicemember or Veteran is eligible for the Montgomery GI Bill; the Montgomery GI Bill – Selected Reserve; or the Reserve Educational Assistance Program, and qualifies for the Post-9/11 GI Bill, an irrevocable election must be made to receive benefits under the Post-9/11 GI Bill.

In most instances, once the election to receive benefits under the Post-9/11 GI Bill is made, the individual will no longer be eligible to receive benefits under the relinquished program.

Based on the length of active duty service, eligible participants are entitled to receive a percentage of the following:

1. Cost of in-state tuition and fees at public institutions and for the 2011-2012 academic year, up to \$17,500 towards tuition and fee costs at private and foreign institutions (paid directly to the school);
2. Monthly housing allowance equal to the basic allowance for housing payable to a military E-5 with dependents, in the same zip code as the primary school (paid directly to the Servicemember, Veteran, or eligible dependents);
3. Yearly books and supplies stipend of up to \$1,000 per year (paid directly to the Servicemember, Veteran, or eligible dependents); and
4. A one-time payment of \$500 paid to certain individuals relocating from highly rural areas.

* The housing allowance is not payable to individuals pursuing training at half time or less.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, and tutorial assistance.

Montgomery GI Bill – Active Duty (Chapter 30) / verified 12/12/2011

Beginning August 1, 2011, break (or interval pay) will no longer be payable under MGIB-AD except during periods your school is closed as a result of an Executive Order of the President or an emergency (such as a natural disaster or strike). For example, if your Fall term ends on December 15th and your Spring term begins January 10th, your January housing allowance will cover 15 days in December and your February housing allowance will cover 21 days in January.

The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. *Generally, benefits are payable for 10 years following your release from active duty.*

Monthly GI Bill Rate for Institutional Training (verified on 10/17/2012)

Training Time	Monthly Rate
Full time	\$1,564.00
¾ time	\$1,173.00
½ time	\$782.00
less than ½ time more than ¼ time	\$782.00**
¼ time or less	\$391.00**

Correspondence and Flight — Entitlement charged at the rate of one month for each \$1,564.00 paid.

Cooperative — \$1,564.00

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Monthly GI Bill Rate for Apprenticeship and On-The-Job Training
(Effective October 1, 2012)

Training Period	Monthly rate
First six months of training	\$1,173.00
Second six months of training	\$860.00
Remaining pursuit of training	\$547.40

The following rates apply to those completing an enlistment of less than three years.

Institutional Training

Training Time	Monthly rate
Full time	\$1,270.00
¾ time	\$952.50
½ time	\$635.00
Less than ½ time more than ¼ time	\$635.00**
¼ time or less	\$317.50**

Apprenticeship and On-The-Job Training
(Effective October 1, 2012) – verified on 10/17/2012

Training Period	Monthly rate
First six months of training	\$952.50
Second six months of training	\$698.50
Remaining pursuit of training	\$444.50

Correspondence and Flight - Entitlement charged at the rate of one month for each \$1,270.00 paid.

Cooperative — \$1,270.00

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Basic Institutional Rates for persons with remaining entitlement under Chapter 34 of Title 38, U.S.C. Chapter 30 rates
(effective October 1, 2012) VERIFIED ON 10/18/2012

Training Time	Monthly Rate			
	No Dependents	One Dependent	Two Dependents	Each additional dependent
Full time	\$1,752.00	\$1,788.00	\$1,819.00	\$16.00
¾ time	\$1,314.50	\$1,341.00	\$1,364.50	\$12.00
½ time	\$ 876.00	\$ 894.00	\$ 909.50	\$ 8.50
Less than ½ time but more than ¼ time	\$876.00**			
¼ time or less	\$438.00**			

Apprenticeship and On-The-Job Training
(Effective October 1, 2012) – VERIFIED ON 10-18-2012

Training Period	Monthly rate			
	No Dependents	One Dependent	Two Dependents	Each additional dependent
1st six months of pursuit of program	\$1,275.00	\$1,288.13	\$1,299.00	\$5.25
2nd six months	\$916.58	\$925.93	\$933.63	\$3.85
3rd six months	\$571.20	\$577.33	\$582.05	\$2.45
Remaining pursuit of program	\$559.30	\$565.08	\$570.33	\$2.45

Cooperative Course

Training Period	Monthly rate			
	No Dependents	One Dependent	Two Dependents	Each additional dependent
Oct. 1, 2012 - Sept. 30, 2013	\$1,752.00	\$1,788.00	\$1,819.00	\$16.00

Correspondence — 55 percent of the approved charges

Flight — 60 percent of the approved charges

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

Source: Department of Veteran Affairs

Veterans Educational Assistance Program (VEAP)

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

Survivors' and Dependents' Educational Assistance Program (DEA)

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

Special Restorative Training is available to persons eligible for DEA benefits. The Department of Veterans Affairs may prescribe special restorative training where needed to overcome or lessen the effects of a physical or mental disability for the purpose of enabling an eligible person to pursue a program of education, special vocational program or other appropriate goal. Medical care and treatment or psychiatric treatment is not included. Contact your local VA office for more information.

Special Vocational Training is also available to persons eligible for DEA benefits. This type of program may be approved for an eligible person who is not in need of Special Restorative Training, but who requires such a program because of a mental or physical handicap. Contact your local VA office for more information.

Please note: Section 301 of Public Law 109-461 adds a new category to the definition of “eligible person” for DEA benefits. The new category includes the spouse or child of a person who:

- VA determines has a service-connected permanent and total disability; and
- at the time of VA's determination is a member of the Armed Forces who is hospitalized or receiving outpatient medical care, services, or treatment; and
- is likely to be discharged or released from service for this service-connected disability.

Persons eligible under this new provision may be eligible for DEA benefits effective December 23, 2006, the effective date of the law.

Home Loan Guaranty

VA home loan guaranties are issued to help eligible service members, veterans, reservists and unmarried surviving spouses to obtain homes, condominiums, residential cooperative housing units, and manufactured homes, and to refinance loans. For additional information or to obtain VA loan guaranty forms, visit <http://www.homeloans.va.gov/>.

Loan Uses: A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. It can be used to obtain a loan to:

1. Buy or build a home.
2. Buy a residential condominium.
3. Repair, alter or improve a home owned by the Veteran and occupied as a home.
4. Refinance an existing home loan.
5. Buy a manufactured home and/or lot.
6. Install a solar heating or cooling system or other energy-efficient improvements.

Eligibility: In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility, and agree to live in the property.

Lenders can apply for a COE online at http://www.benefits.va.gov/homeloans/docs/Veteran_registration_coe.pdf. Active duty Servicemembers and Veterans can also apply online at www.ebenefits.va.gov. Although it's preferable to apply electronically, it is possible to apply for a COE using VA Form 26-1880, Request for Certificate of Eligibility.

In applying for a hard-copy COE from the VA Eligibility Center, it is typically necessary that the eligible Veteran present a copy of his/her report of discharge or DD Form 214 Certificate of Release or Discharge From Active Duty or other adequate substitute evidence to VA. An eligible active duty Servicemember should obtain and submit to the VA Eligibility Center a statement of service signed by an appropriate military official. A completed VA Form 26-1880 and any associated documentation should be mailed to Atlanta Regional Loan Center, Attn: COE (262), P.O. Box 100034, Decatur, GA 30031.

Please note that while VA's Internet-based system can establish eligibility and issue an online COE in a matter of seconds, not all cases can be processed online. The system can only process those cases for which VA has sufficient data in its records.

Periods of Eligibility

World War II: (1) active duty service after Sept. 15, 1940, and prior to July 26, 1947; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service unless discharged early for a service-connected disability.

Post-World War II: (1) active duty service after July 25, 1947, and prior to June 27, 1950; (2) discharge under other than dishonorable conditions; and (3) 181 days continuous active duty service unless discharged early for a service-connected disability.

Korean War: (1) active duty after June 26, 1950, and prior to Feb. 1, 1955; (2) discharge under other than dishonorable conditions; and (3) at least 90 days total service, unless discharged early for a service-connected disability.

Post-Korean War: (1) active duty between Jan. 31, 1955, and Aug. 5, 1964; (2) discharge under conditions other than dishonorable; (3) 181 days continuous service, unless discharged early for a service-connected disability.

Vietnam: (1) active duty after Aug. 4, 1964, and prior to May 8, 1975; (2) discharge under conditions other than dishonorable; and (3) 90 days total service, unless discharged early for a service-connected disability. For veterans who served in the Republic of Vietnam, the beginning date is Feb. 28, 1961.

Post-Vietnam: (1) active duty after May 7, 1975, and prior to Aug. 2, 1990; (2) active duty for 181 continuous days, all of which occurred after May 7, 1975; and (3) discharge under conditions other than dishonorable or early discharge for service-connected disability.

24-Month Rule: If service was between Sept. 8, 1980, (Oct. 16, 1981, for officers) and Aug. 1, 1990, veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable. Exceptions are allowed if the veteran completed at least 181 days of active duty service but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability.

Exceptions are allowed if the veteran completed at least 90 days of active duty but was discharged earlier than 24 months for (1) hardship, (2) the convenience of the government, (3) reduction-in-force, (4) certain medical conditions, or (5) service-connected disability. Reservists and National Guard members are eligible if they were activated after Aug. 1, 1990, served at least 90 days, and received an honorable discharge.

Gulf War: Veterans of the Gulf War era, August 2, 1990 to a date to be determined, must generally complete 24 months of continuous active duty service or the full period (at least 90 days) for which they were called to active duty, and be discharged under conditions other than dishonorable.

Active Duty Personnel: Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

Surviving Spouses: Some spouses of Veterans may have home loan eligibility. They are:

- the unmarried surviving spouse of a Veteran who died as a result of service or service-connected causes
- the surviving spouse of a Veteran who dies on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after Dec. 16, 2003
- the spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days.

Eligibility under this MIA/POW provision is limited to one-time use only.

Guaranty Amount

Under the Home Loan Guaranty program, VA does not make loans to Veterans and Servicemembers; VA guarantees loans made by private-sector lenders. The guaranty amount is what VA could pay a lender should the loan go to foreclosure.

VA's guaranteed home loans have no maximum loan amount, only a maximum guaranty amount, which is set forth in law. However, due to secondary market requirements, lenders typically require that the VA guaranty, plus any downpayment provided by a Veteran, total 25 percent of the loan amount. As a result, an amount equal to four times VA's maximum guaranty amount is customarily referred to as a "loan limit." Loans for the loan limit or less are typically available to Veterans with no downpayment; loans for more than the loan limit generally require downpayments. VA's maximum guaranty amounts are established annually, and vary, depending on the size of the loan and the location of the property.

The chart below lists general information on VA's maximum guaranty. To see the county limits for 2012, select the "VA Loan Limits" link on benefits.va.gov/homeloans.

Home Loan Guaranty

Loan Amount	Loan Type(s)	Maximum Potential Guaranty	Special Provisions
Up to \$45,000	All	50% of loan amount	Minimum guaranty of 25% on IRRRL*
\$45,001 - \$56,250	All	\$22,500	Minimum guaranty of 25% on IRRRL*
\$56,251 - \$144,000	All	40% of loan amount, maximum of \$36,000	Minimum guaranty of 25% on IRRRL*
Greater than \$144,000	Purchase or construction of home Purchase of a condominium unit Refinancing with an IRRRL	Up to an amount equal to 25% of the county loan limit	Cash-out refinances have a maximum guaranty of \$36,000 Minimum guaranty of 25%

*Interest Rate Reduction Refinancing Loan (IRRRL): The new IRRRL amount may be equal to, greater than, or less than the original amount of the loan being refinanced. This may impact the amount of the guaranty on the new loan, but not the veteran's use of entitlement.

An eligible borrower who wishes to obtain a VA-guaranteed loan to purchase a manufactured home or lot can borrow up to 95 percent of the home's purchase price. The amount VA will guarantee on a manufactured home loan is 40 percent of the loan amount or the Veteran's available entitlement, up to a maximum amount of \$20,000. These provisions apply only to a manufactured home that will not be placed on a permanent foundation.

VA Appraisal

No loan can be guaranteed by VA without first being appraised by a VA-assigned fee appraiser. A lender can request a VA appraisal through VA systems. The Veteran borrower typically pays for the appraisal upon completion, according to a fee schedule approved by VA. This VA appraisal estimates the value of the property. It is not an inspection and does not guarantee the house is free of defects. VA guarantees the loan, not the condition of the property. A thorough inspection of the property by a reputable inspection firm may help minimize any problems that could arise after loan closing. In an existing home, particular attention should be given to plumbing, heating, electrical, and roofing components.

Closing Costs

For purchase home loans, payment in cash is required on all closing costs, including title search and recording fees, hazard insurance premiums and prepaid taxes. For refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed the reasonable value of the property. Interest rate reduction loans may include closing costs, including a maximum of two discount points.

All Veterans, except those receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and unmarried surviving spouses of Veterans who died in service or as a result of a service-connected disability, are charged a VA funding fee. For all types of loans, the loan amount may include this funding fee.

The VA funding fee and up to \$6,000 of energy-efficient improvements can be included in VA loans. However, no other fees, charges, or discount points may be included in the loan amount for regular purchase or construction loans. For refinancing loans, most closing costs may be included in the loan amount.

2013 Funding Fees VERIFIED ON 10/18/2012

Loan Category	Active Duty and Veterans	Reservists and National Guard
Loans for purchase or construction with down payments of less than 5%, refinancing, and home improvement	2.15 percent	2.40 percent
Loans for purchase or construction with down payments of at least 5%, but less than 10%	1.50 percent	1.75 percent
Loans for purchase or construction with down payments of 10% or more	1.25 percent	1.50 percent
Loans for manufactured homes	1 percent	1 percent
Interest rate reduction refinancing loans	.50 percent	.50 percent
Assumption of a VA-guaranteed loan	.50 percent	.50 percent
Second or subsequent use of entitlement with no downpayment	3.3 percent	3.3 percent

For more details and information, follow this link:

http://www1.va.gov/opa/publications/benefits_book/benefits_chap05.asp

Required Occupancy

To qualify for a VA home loan, a Veteran or the spouse of an active-duty Servicemember must certify that he or she intends to occupy the home. When refinancing a VA-guaranteed loan solely to reduce the interest rate, a Veteran need only certify to prior occupancy. Financing, Interest Rates and Terms: Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, credit unions, and mortgage brokers. VA-guaranteed loans can have either a fixed interest rate or an adjustable rate, where the interest rate may adjust up to one percent annually and up to five percent over the life of the loan. VA does not set the interest rate. Interest rates are negotiable between the lender and borrower on all loan types.

Financing, Interest Rates and Terms

Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, savings and loan associations and mortgage brokers. VA-guaranteed loans can have either a fixed interest rate or an adjustable rate, where the interest rate may adjust up to one percent annually and up to five percent over the life of the loan. VA does not set the interest rate; interest rates are negotiable between the lender and borrower on all loan types.

Veterans may also choose a different type of adjustable rate mortgage called a hybrid ARM, where the initial interest rate remains fixed for three to 10 years. If the rate remains fixed for less than five years, the rate adjustment cannot be more than one percent annually and five percent over the life of the loan. For a hybrid ARM with an initial fixed period of five years or more, the initial adjustment may be up to two percent. The Secretary has the authority to determine annual adjustments thereafter. Currently annual adjustments may be up to two percentage points and six percent over the life of the loan. [Note: At the time of publication, VA's authority to guarantee adjustable rate mortgages and hybrid adjustable rate mortgages was set to expire on Sept. 30, 2012.]

If the lender charges discount points on the loan, the Veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the Veteran may not be included in the loan (with the exception that up to two points may be included in interest rate reduction refinancing loans). The term of the loan may be for as long as 30 years and 32 days.

Loan Assumption Requirements and Liability

VA loans made on or after March 1, 1988, are not assumable without the prior approval of VA or its authorized agent (usually the lender collecting the monthly payments). To approve the assumption, the lender must ensure that the borrower is a satisfactory credit risk and will assume all of the Veteran's liabilities on the loan. If approved, the borrower will have to pay a funding fee that the lender sends to VA, and the Veteran will be released from liability to the federal government.

A release of liability does not mean that a Veteran's guaranty entitlement is restored. That occurs only if the borrower is an eligible Veteran who agrees to substitute his or her entitlement for that of the seller. If a Veteran allows assumption of a loan without prior approval, then the lender may demand immediate and full payment of the loan, and the Veteran may be liable if the loan is foreclosed and VA has to pay a claim under the loan guaranty.

Loans made prior to March 1, 1988, are generally freely assumable, but Veterans should still request VA's approval in order to be released of liability. Veterans whose loans were closed after Dec. 31, 1989, usually have no liability to the government following a foreclosure, except in cases involving fraud, misrepresentation, or bad faith, such as allowing an unapproved assumption. However, for the entitlement to be restored, any loss suffered by VA must be paid in full.

Reposessed Homes

VA acquires properties as a result of foreclosures. A private contractor is currently marketing the properties through listing agents using local Multiple Listing Services. Contact a real estate agent for information on purchasing a VA-acquired property.

Loans for Native American Veterans

Eligible Native American Veterans can obtain a loan from VA to purchase, construct, or improve a home on Federal Trust Land, or to reduce the interest rate on such a VA loan. Native American Direct Loans are only available if a memorandum of understanding exists between the tribal organization and VA.

Veterans who are not Native American, but who are married to Native American non-Veterans, may be eligible for a direct loan under this program. To be eligible for such a loan, the qualified non-Native American Veteran and the Native American spouse must reside on Federal Trust Land, and both the Veteran and spouse must have a meaningful interest in the dwelling or lot.

Safeguards for Veterans

The following safeguards have been established to protect veterans:

1. VA may suspend from the loan program those who take unfair advantage of veterans or discriminate because of race, color, religion, sex, disability, family status or national origin.
2. The builder of a new home (or manufactured home) is required to give the purchasing veteran either a one-year warranty or a 10-year insurance-backed protection plan.
3. The borrower obtaining a loan may only be charged closing costs prescribed by VA as allowable.
4. The borrower can prepay without penalty the entire loan or any part not less than one installment or \$100.
5. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

VA Life Insurance

For complete details on government life insurance, visit the VA Internet site: <http://www.insurance.va.gov/> or call toll-free 1-800-669-8477. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, address changes, policy loans, naming beneficiaries and reporting the death of the insured.

If the insurance policy number is not known, send whatever information is available, such as the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 42954
Philadelphia, PA 19101

For information about Servicemembers' Group Life Insurance, Veterans Group Life Insurance, Servicemembers' Group Life Insurance Traumatic Injury Protection, or Servicemembers' Group Life Insurance Family Coverage, visit the Website above or call the Office of Servicemembers' Group Life Insurance directly at 1-800-419-1473.

Service Members' Group Life Insurance (SGLI)

The following are automatically insured for \$400,000 under SGLI:

1. Active-duty members of the Army, Navy, Air Force, Marines and Coast Guard.
2. Commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service.
3. Cadets or midshipmen of the military academies.
4. Members, cadets and midshipmen of the ROTC while engaged in authorized training.
5. Members of the Ready Reserves who are scheduled to perform at least 12 periods of inactive training per year.
6. Members who volunteer for assignment to a mobilization category in the Individual Ready Reserve.

Individuals may elect to be covered for a lesser amount or not at all. Part-time coverage may be provided to reservists who do not qualify for full-time coverage. Premiums are automatically deducted from the service members' pay. At the time of separation from service, SGLI can be converted to either Veterans' Group Life Insurance (VGLI) or a commercial plan through participating companies. SGLI coverage continues for 120 days after separation at no charge.

Coverage of \$10,000 is also automatically provided for dependent children of members insured under SGLI with no premium required.

Traumatic Service Members' Group Life Insurance

Members of the armed services serve our nation heroically during times of great need, but what happens when they experience great needs of their own because they have sustained a traumatic injury? Traumatic Service members' Group Life Insurance (TSGLI) helps severely injured service members through their time of need with a one-time payment. The amount varies depending on the injury, but it could be the difference that allows their families to be with them during their recovery; helps them with unforeseen expenses; or gives them a financial head start on life after recovery.

TSGLI is an insurance program that is bundled with Service members' Group Life Insurance (SGLI) and an additional \$1.00 has been added to the service member's SGLI premium to cover TSGLI. After Dec. 1, 2005, all service

members who are covered by SGLI are eligible for TSGLI coverage, regardless of where their qualifying traumatic injury occurred. However, TSGLI claims require approval.

In addition, there is retroactive TSGLI coverage for servicemembers who sustained a qualifying traumatic injury while in theater supporting Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), or while on orders in a Combat Zone Tax Exclusion (CZTE) area from Oct. 7, 2001, through Nov. 30, 2005. TSGLI coverage is available for these servicemembers regardless of whether SGLI coverage was in force. Beginning on Oct. 1, 2011, TSGLI benefits can be paid for qualifying traumatic injuries incurred during this period, regardless of where the injury occurred. The member is not required to have served under OEF/OIF orders to be eligible for a TSGLI payment.

For more information, and branch of service contact information, visit www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm, or call 1-800-237-1336 (Army); 1-800-368-3202 (Navy); 1-877-216-0825 (Marine Corps); 1-800-433-0048 (Active Duty Air Force); 1-800-525-0102 (Air Force Reserves); 1-703-607-5093 (Air National Guard); 1-202-493-1931 (U.S. Coast Guard); 1-301-594-2963 (PHS); or 1-301-713-3444 (NOAA).

Family Service Members' Group Life Insurance (FSGLI)

FSGLI provides up to \$100,000 of life insurance coverage for spouses of servicemembers with full-time SGLI coverage, not to exceed the amount of SGLI the member has in force. FSGLI is a servicemembers' benefit; the member pays the premium and is the only person allowed to be the beneficiary of the coverage. FSGLI spousal coverage ends when: 1) the servicemember elects in writing to terminate coverage on the spouse; 2) the servicemember elects to terminate his or her own SGLI coverage; 3) the servicemember dies; 4) the servicemember separates from service; or 5) the servicemember divorces the spouse. The insured spouse may convert his or her FSGLI coverage to a policy offered by participating private insurers within 120 days of the date of any of the termination events noted above.

Veterans' Group Life Insurance

SGLI may be converted to Veterans' Group Life Insurance (VGLI), which provides renewable term coverage to:

1. Veterans with full-time SGLI coverage upon release from active duty or the reserves.
2. Members of the Ready Reserves/National Guard with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a period of active duty or a period of inactive duty for less than 31 days that renders them uninsurable at standard premium rates.
3. Members of the Individual Ready Reserve and Inactive National Guard.

SGLI can be converted to VGLI up to the amount of coverage the servicemember had when separated from service. Veterans who submit an application and the initial premium within 120 days of leaving the service will be covered regardless of their health. Veterans who don't apply within this period can still convert to VGLI if they submit an application, pay the initial premium, and show evidence of insurability within one year after the end of the 120-day period.

Beginning on Oct. 1, 2011, current VGLI policyholders who are under the age of 60 and are not insured by the maximum amount of VGLI as prescribed by law have an opportunity to increase their VGLI coverage by \$25,000, once every five years.

Servicemembers who are totally disabled at the time of separation are eligible for free SGLI Disability Extension of up to two years. They must apply to the Office of Servicemembers' Group Life Insurance (OSGLI) at 80 Livingston Ave., Roseland, N.J., 07068-1733.

Those covered under the SGLI Disability Extension are automatically converted to VGLI at the end of their extension period. VGLI is convertible at any time to a permanent plan policy with any participating commercial insurance company.

Accelerated Death Benefits

SGLI, FSGLI and VGLI policyholders who are terminally ill (prognosis of nine months or less to live) have a one-time option of requesting up to 50 percent of their coverage amount (in increments of \$5,000) paid in advance.

Service-Disabled Veterans' Insurance

A Veteran who was discharged under other than dishonorable conditions and who has a service-connected disability but is otherwise in good health may apply to VA for up to \$10,000 in life insurance coverage under the Service-Disabled Veterans' Insurance (S-DVI) program. Applications must be submitted within two years from the date of being notified of the approval of a new service-connected disability by VA. This insurance is limited to Veterans who left service on or after April 25, 1951.

Veterans who are totally disabled may apply for a waiver of premiums and additional supplemental insurance coverage of up to \$20,000. Effective Oct. 1, 2011, the supplemental insurance coverage increased to \$30,000. However, premiums cannot be waived on the additional supplemental insurance.

To be eligible for this type of supplemental insurance, veterans must meet all of the following four requirements:

1. Be under age 65.
2. Meet the requirements for total disability.
3. Apply for additional insurance within one year from the date of notification of waiver approval on the S-DVI policy.

Veterans' Mortgage Life Insurance

VMLI is mortgage protection insurance available to severely disabled Veterans who have been approved by VA for a Specially Adapted Housing Grant (SAH). Maximum coverage is the amount of the existing mortgage up to \$90,000, and is payable only to the mortgage company. Effective Oct. 1, 2011, maximum coverage increased to \$150,000. The maximum coverage amount increased again on Jan. 1, 2012, to \$200,000. Protection is issued automatically following SAH approval, provided the Veteran submits information required to establish a premium and does not decline coverage. Coverage automatically terminates when the mortgage is paid off. If a mortgage is disposed of through sale of the property, VMLI may be obtained on the mortgage of another home.

Insurance Dividends

World War II, and Korean-era Veterans with active policies beginning with the letters V, RS, W, J, JR, JS, or K are issued tax-free dividends annually on the policy anniversary date. (Policies prefixed by RH do not earn dividends.) Policyholders do not need to apply for dividends, but may select from among the following dividend options:

1. Cash: The dividend is paid directly to the insured either by a mailed check or by direct deposit.
2. Paid-Up Additional Insurance: The dividend is used to purchase additional insurance coverage.
3. Credit or Deposit: The dividend is held in an account for the policyholder with interest. Withdrawals from the account can be made at any time. The interest rate may be adjusted each year.
4. Net Premium Billing Options: These options use the dividend to pay the annual policy premium. If the dividend exceeds the premium, the policyholder has options to choose how the remainder is used. If the dividend is not enough to pay an annual premium, the policyholder is billed for the balance.
5. Dividend Options: Dividends can also be used to repay a loan or pay premiums in advance.

Other Insurance Information

The following information applies to policies issued to World War II, Korean, and Vietnam-era veterans and any Service-Disabled Veterans Insurance policies. Policies in this group are prefixed by the letters K, V, RS, W-J, JR, JS, or RH.

Reinstating Lapsed Insurance: Lapsed term policies may be reinstated within five years from the date of lapse. A five-year term policy that is not lapsed at the end of the term is automatically renewed for an additional five years. Lapsed permanent plans may be reinstated within certain time limits and with certain health requirements. Reinstated permanent plan policies require repayment of all back premiums, plus interest.

Converting Term Policies: Term policies are renewed automatically every five years, with premiums increasing at each renewal. Premiums do not increase after age 70. Term policies may be converted to permanent plans, which have fixed premiums for life and earn cash and loan values.

Paid-up Insurance Available on Term Policies: Effective September 2000, VA provides paid-up insurance on term policies whose premiums have been capped. Veterans who have National Service Life Insurance (NSLI) term insurance (renewal age 71 or older) and stop paying premiums on their policies will be given a termination dividend. This dividend will be used to purchase a reduced amount of paid-up insurance, which insures the veteran for life and no premium payments are required. The amount of insurance remains level. This does not apply to S-DVI (RH) policies.

Disability Provisions: National Service Life Insurance (NSLI) policyholders who become totally disabled before age 65 should ask VA about premium waivers.

Borrowing on Policies: Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance. Interest is compounded annually. The loan interest rate is variable and may be obtained by calling toll-free 1-800-669-8477.

Burial and Memorial Benefits

Eligibility

Veterans discharged from active duty under conditions other than dishonorable and servicemembers who die while on active duty, active duty for training, or inactive duty training, as well as spouses and dependent children of Veterans and active duty servicemembers, may be eligible for VA burial and memorial benefits including burial in a national cemetery, a headstone to mark the grave of a Veteran interred in a private cemetery or a Presidential Memorial Certificate for loved ones. The Veteran does not have to die before a spouse or dependent child can be eligible.

With certain exceptions, active duty service beginning after Sept. 7, 1980, as an enlisted person, and after Oct. 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration). Active duty for training, by itself, while serving in the reserves or National Guard, is not sufficient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death, or would have been upon reaching requisite age. See Chapter 8 for more information.

VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial. A copy of the Veteran's discharge document that specifies the period(s) of active duty and character of service is usually sufficient to determine eligibility. In some instances, a copy of the deceased's death certificate and proof of relationship to the Veteran (for eligible family members) may be required.

Under Section 2411 of Title 38 of the United States Code, certain otherwise eligible individuals found to have committed federal or state capital crimes are barred from burial or memorialization in a VA national cemetery, and from receipt of Government-furnished headstones, markers, medallions, burial flags, and Presidential Memorial Certificates. Veterans and other claimants for VA burial benefits have the right to appeal decisions made by VA regarding eligibility for national cemetery burial or other memorial benefits. Chapter 13 discusses the procedures for appealing VA claims. This chapter contains information on the full range of VA burial and memorial benefits. Readers with questions may contact the nearest national cemetery, listed by state in the VA Facilities section of this book, call 1-800-827-1000, or visit the web site at <http://www.cem.va.gov/cem/cems/listcem.asp>.

VA National Cemeteries

Burial in a VA national cemetery is available for eligible Veterans, their spouses and dependents at no cost to the family and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits may also include a burial flag (with case for active duty), and military funeral honors. Family members and other loved ones of deceased Veterans may request Presidential Memorial Certificates.

VA operates 131 national cemeteries, of which 72 are open for new casketed interments and 18 are open to accept only cremated remains. Burial options are limited to those available at a specific cemetery and may include in-ground casket, or interment of cremated remains in a columbarium, in-ground or in a scattering garden. Contact the national cemetery directly, or visit our Web site at: <http://www.cem.va.gov/cem/cems/listcem.asp> to determine if a particular cemetery is open for new burials, and which other options are available.

The funeral director or the next of kin makes interment arrangements by contacting the National Cemetery Scheduling Office or, in some cases, the national cemetery in which burial is desired. VA does not normally conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made before 1973 by the Department of the Army.

Surviving spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry. Burial of dependent children is limited to unmarried children under 21 years of age, or under 23 years of age if a full-time student at an approved educational institution. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, also are eligible for burial.

Headstones and Markers

Headstones, Markers and Medallions: Veterans, active duty servicemembers, and retired Reservists and National Guard servicemembers are eligible for an inscribed headstone or marker for their grave at any cemetery – national, state veterans, tribal Veterans, or private. VA will deliver a headstone or marker at no cost, anywhere in the world. For eligible Veterans whose deaths occurred on or after November 1, 1990, VA may furnish a government headstone or marker even if the grave is already marked with a private one, or VA may furnish a medallion instead of a headstone or marker for Veterans' graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker. Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national, State, or tribal Veterans cemetery.

Flat markers are available in bronze, granite or marble. Upright headstones come in granite or marble. In national cemeteries, the style provided will be consistent with existing monuments at the place of burial. Niche markers are available to mark columbaria used for inurnment of cremated remains. Medallions are made of bronze and are available in three sizes: 5-inch, 3-inch, and 1 ½-inches.

Headstones, markers and medallions previously furnished by the government may be replaced at the government's expense if badly deteriorated, illegible, vandalized or stolen. To check the status of a claim for a headstone or marker for placement in a national, state or tribal Veterans cemetery, please call the cemetery. To check the status of one being placed in a private cemetery, please call 1-800-697-6947.

Inscription: Headstones and markers must be inscribed with the name of the deceased, branch of service, and year of birth and death. They also may be inscribed with other markings, including an authorized emblem of belief and, space permitting, additional text including military rank; war service such as “World War II;” complete dates of birth and death; military awards; military organizations; civilian or veteran affiliations; and words of endearment.

Private Cemeteries: To submit a claim for a headstone, marker or medallion for use in a private cemetery, mail a completed VA Form 40-1330 Application for Standard Government Headstone or Marker (available at www.va.gov/vaforms/va/pdf/VA40-1330.pdf), and a copy of the Veteran's military discharge document to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road., Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to 1-800-455-7143.

For veteran deaths occurring on or after Sept. 11, 2001, VA will provide a government headstone or marker even if the grave is already marked with a private one. Before ordering, check with the cemetery to ensure that the additional headstone or marker will be accepted. Any placement fee will not be reimbursed by VA.

Before ordering, check with the cemetery to ensure that the Government-furnished headstone or marker will be accepted. All installation fees at private cemeteries are the responsibility of the applicant.

“In Memory Of” Markers: “In Memory Of” Markers: VA provides memorial headstones and markers with “In Memory Of” as the first line of inscription, to memorialize those whose remains have not been recovered or identified, were buried at sea, donated to science or cremated and scattered. Eligibility requirements are the same as for regular headstones and markers. There is no fee when the “In Memory Of” marker is placed in a national cemetery. All installation fees at private cemeteries are the responsibility of the applicant.

Presidential Memorial Certificates

Medallions in Lieu of Government Headstone/Marker: For Veterans whose deaths occurred on or after Nov. 1, 1990, Public Law 110-157, enacted December 26, 2007, expanded VA authority to provide a medallion instead of a headstone or marker for Veteran's graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker. Claimants may apply for either a Government furnished headstone or marker to place on the grave, or a medallion to affix to a privately-purchased headstone or marker.

Presidential Memorial Certificates are issued upon request to recognize the United States military service of honorably discharged deceased Veterans. Next of kin, relatives and other loved ones may apply for a certificate by mailing, or faxing a completed and signed VA Form 40-0247 along with a copy of the Veteran's military discharge documents or proof of honorable military service. The processing of requests sent without supporting documents will be delayed until eligibility can be determined.

Information and a sample certificate can be found at <http://www.cem.va.gov/cem/pmc.asp>.

Burial Flags

Generally, VA will furnish a U.S. burial flag to memorialize Veterans who received an other than dishonorable discharge. This includes certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed forces and who died on or after April 25, 1951. Also eligible for a burial flag are Veterans who were entitled to retired pay for service in the Reserve or National Guard, or would have been entitled if over age 60; and members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

The next of kin may apply for the flag at any VA regional office or U.S. Post Office by completing VA Form 21-2008, Application for United States Flag for Burial Purposes, available at http://www.nlhs.com/request_for_burial_flag21_2008.pdf. In most cases, a funeral director will help the family obtain the flag.

Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

In some cases, VA will pay the cost of transporting the remains of a service-connected veteran to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

Burial Allowance: VA will pay a \$300 burial and funeral allowance for veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled if they weren't receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or a state veterans nursing home. In non service-connected death cases, claims must be filed within two years after burial or cremation.

Plot Allowance: 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 disability incurred or aggravated in the line of duty; 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.

Military Funeral Honors

Upon request, DOD will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of “Taps.” A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased’s branch of service.

Family members should inform their funeral directors if they want military funeral honors. DOD maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors only to request honors. VA can help arrange honors for burials at VA national cemeteries. Veterans’ service organizations or volunteer groups may help provide honors. For more information, visit <https://www.dmdc.osd.mil/mfh/>.

Veterans Cemeteries Administered by Other Agencies

Arlington National Cemetery: Administered by the Department of the Army. Eligibility is more restrictive than at VA national cemeteries. For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211, or visit <http://www.arlingtoncemetery.org/>.

State Veterans Cemeteries: Eighty-three State Veterans 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. To locate a State Veterans cemetery, www.cem.va.gov/cem/grants/cemetery_list.asp.

Department of the Interior: Administers two active national cemeteries: Andersonville National Cemetery in Georgia and Andrew Johnson National Cemetery in Tennessee. Eligibility is similar to VA national cemeteries.

Reserve and National Guard

Eligibility

Reservists who served on active duty establish veteran status and may be eligible for the full-range of VA benefits, depending on the length of active military service and a discharge or release from active duty under conditions other than dishonorable. In addition, reservists not activated may qualify for some VA benefits.

National Guard members can establish eligibility for VA benefits if activated for federal service during a period of war or domestic emergency. Activation for other than federal service does not qualify guard members for all VA benefits. Claims for VA benefits based on federal service filed by members of the National Guard should include a copy of the military orders, presidential proclamation or executive order that clearly demonstrates the federal nature of the service.

Health Care

Effective Jan. 28, 2008, Veterans discharged from active duty on or after Jan. 28, 2003, are eligible for enhanced enrollment placement into Priority Group 6 (unless eligible for higher Priority Group placement) for 5 years post discharge. Veterans with combat service after Nov. 11, 1998, who were discharged from active duty before Jan. 28, 2003.

Activated reservists and members of the National Guard are eligible if they served on active duty in a theater of combat operations after Nov. 11, 1998, and, have been discharged under other than dishonorable conditions.

Veterans who enroll with VA under this “Combat Veteran” authority will retain enrollment eligibility even after their five-year post discharge period ends. At the end of their post discharge period, VA will reassess the veteran’s information (including all applicable eligibility factors) and make a new enrollment decision. For additional information, call 1-877-222-VETS (8387).

Disability Benefits

VA pays monthly compensation benefits for service-connected disabilities – those incurred or aggravated during active duty and active duty for training, and for residuals of heart attack or stroke that occurred during inactive duty for training. For additional information see Chapter 2, “Veterans with Service-Connected Disabilities.”

Montgomery GI Bill – Selected Reserve

Members of reserve elements of the Army, Navy, Air Force, Marine Corps and Coast Guard, and members of the Army National Guard and the Air National Guard, may be entitled to up to 36 months of educational benefits under the Montgomery GI Bill (MGIB) – Selected Reserve. To be eligible, the participant must:

1. Have a six-year obligation in the Selected Reserve or National Guard signed after June 30, 1985, or, if an officer, agree to serve six years in addition to the original obligation.
2. Complete initial active duty for training.
3. Have a high school diploma or equivalency certificate before applying for benefits.
4. Remain in good standing in a Selected Reserve or National Guard unit.

Reserve components determine eligibility for benefits. VA does not make decisions about eligibility and cannot make payments until the reserve component has determined eligibility and notified VA.

Period of Eligibility Benefits generally end the day a reservist or National Guard member separates from the military. Additionally, if in the Selected Reserve and called to active duty, VA can generally extend the eligibility period by the length of time on active duty plus four months for each period of active duty. Once this extension is granted, it will not be taken away after leaving the Selected Reserve.

Eligible members separated because of unit deactivation, a disability that was not caused by misconduct, or otherwise involuntarily separated during Oct. 1, 1991, through Dec. 31, 2001, have 14 years after their eligibility date to use benefits. Similarly, members involuntarily separated from the Selected Reserve due to a deactivation of their unit between Oct. 1, 2007, and Sept. 30, 2014, may receive a 14-year period of eligibility.

Payments: The rate for full-time training effective Oct. 1, 2011, is \$345 a month for 36 months. Part-time benefits are reduced proportionately. For complete current rates, visit <http://www.gibill.va.gov/>. DOD may make additional contributions.

Training: Participants may pursue training at a college or university, or take technical training at any approved facility. Training includes undergraduate, graduate, or post-graduate courses; State licensure and certification; courses for a certificate or diploma from business, technical or vocational schools; cooperative training; apprenticeship or on-the-job training; correspondence courses; independent study programs; flight training; entrepreneurship training; remedial, deficiency or refresher courses needed to complete a program of study; or preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Accelerated payments for certain high-cost programs are authorized effective Jan. 28, 2008.

Work-Study: Participants may be eligible for a work-study program in which they work for VA and receive hourly wages. Veterans must train at the three-quarter or full-time rate. The work allowed includes:

1. Outreach services for VA.
2. VA paperwork.
3. Work at national or state veterans' cemeteries.
4. Work at VA medical centers or state veterans homes.
5. Other VA approved activities.

Counseling: VA counseling is available to help determine educational or vocational strengths and weaknesses and plan education or employment goals. Additionally, those ineligible for MGIB may still receive VA counseling beginning 180 days prior to separation from active duty through the first full year following honorable discharge.

Post-9/11 GI Bill (*effective August 1, 2009*)

Benefits provided through the new Post-9/11 GI Bill will be available for education or training after August 1, 2009. National Guard and Reserve members who have at least 30 days of continuous active duty service since September 11, 2001 and who have been discharged for a service-connected disability, or have a total of 90 days of active duty service and are honorably discharged for reasons like hardship may be eligible. Service members will receive up to 36 months of benefits. If you qualify for the current Montgomery GI Bill, Montgomery GI Bill – Selected Reserve or the Reserve Educational Assistance Program, you can elect to receive benefits from the Post-9/11 GI Bill.

Under this bill, you are entitled to a percentage of the following, based on your time in the service:

- Tuition and fees, not exceeding the most expensive in-state public college
- Monthly living stipend equal to the basic allowance for housing payable to an E-5 with dependents in the same zip code as the school (not available for active duty service members, those training at half time, or those taking distance learning courses)
- Annual stipend for books and supplies, not to exceed \$1,000 per year (not available for active duty service members)
- One-time payment of \$500 if you are relocating from certain highly rural areas

Full benefits will be available to those who have served at least 36 months of active duty or those who served at least 30 consecutive days of active duty before being discharged due to a service-connected disability. If your active duty service is less than the amount described above, you will receive a lesser percentage of the full benefits rate, down to a minimum of 40% for those with at least 90 days but less than 6 months of active duty.

Members are eligible for these benefits for 15 years from their last period of active duty of at least 90 consecutive days.

Reserve Educational Assistance Program

This program provides educational assistance to members of National Guard and reserve components – Selected Reserve and Individual Ready Reserve (IRR) – who are called or ordered to active duty service in response to a war or national emergency as declared by the president or Congress. Visit www.gibill.va.gov/ for more information.

Eligibility: Eligibility is determined by DOD or the Department of Homeland Security. Generally, a service member who serves on active duty on or after Sept. 11, 2001, for at least 90 consecutive days is eligible.

Payments: The educational payment rate is based on the number of continuous days of active duty service performed by the Reservist or National Guard service member. Full-time students receive payments on a monthly basis. For complete current rates, visit http://www.gibill.va.gov/resources/benefits_resources/rate_tables.html

2013 Reserve Educational Assistance Program Educational Payment Rates* **VERIFIED on 10/18/2012**

Institutional Training			
Training Time	Consecutive service of 90 days but less than one year	Consecutive service of 1 year +	Consecutive service of 2 years +
Full time	\$625.60	\$938.40	\$1,251.20
¾ time	\$469.20	\$703.80	\$938.40
½ time	\$312.80	\$469.20	\$625.60
Less than ½ time More than ¼ time	\$312.80**	\$469.20**	\$625.60**
¼ time or less	\$156.40**	\$234.60**	\$312.80 **

** Tuition and Fees ONLY. Payment cannot exceed the listed amount.

CORRESPONDENCE TRAINING: Correspondence training is reimbursed at:

Correspondence Training	
40% level	22% of the approved cost of course

60% level	33% of the approved cost of course
80% level	44% of the approved cost of course

Entitlement is charged based on the rate of one month for a benefit amount equal to the full-time institutional rate.

FLIGHT TRAINING: Flight training is reimbursed at:

Flight Training	
40% level	24% of the approved cost of course
60% level	36% of the approved cost of course
80% level	48% of the approved cost of course

Entitlement is charged based on the rate of one month for a benefit amount equal to the full-time institutional rate.

Apprenticeship and On-the-Job Training			
Training Period	Service of 90 days but less than one year	Service of 1 year +	Service of 2 years +
First six months of training	\$469.20	\$703.80	\$938.40
Second six months of training	\$344.08	\$516.12	\$688.16
Remaining pursuit of training	\$218.96	\$328.44	\$437.92

(Rates are proportionally reduced if less than 120 hours is worked.)

Cooperative Training			
Training Time	Service of 90 days but less than one year	Service of 1 year +	Service of 2 years +
Monthly Rates	\$625.60	\$938.40	\$1,251.20

Home Loan Guaranty

National Guard members and reservists are eligible for a VA home loan if they have completed at least six years of honorable service, are mobilized for active duty service for a period of at least 90 days, or were discharged because of a service-connected disability.

Reservists who do not qualify for VA housing loan benefits may be eligible for loans on favorable terms insured by the Federal Housing Administration (FHA), part of HUD. Additional information can be found in Chapter 5 -- “Home Loan Guaranty” – of this publication.

Life Insurance

National Guard members and reservists are eligible to receive Service members’ Group Life Insurance, Veterans’ Group Life Insurance, and Family Service members’ Group Life Insurance. They may also be eligible for Traumatic Service members’ Group Life Insurance or Service-Disabled Veterans Insurance if called to active duty and injured with a service-connected disability, and Veterans’ Mortgage Life Insurance if approved for a Specially Adapted Housing Grant. Complete details can be found in Chapter 6 -- “VA Life Insurance” – of this publication.

Burial and Memorial Benefits

VA provides a burial flag for memorialization of members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in line of duty, or died while a member of the Selected Reserve. Information on benefits and eligibility can be found in Chapter 7 -- “Burial and Memorial Benefits” – of this publication.

Re-employment Rights

A person who left a civilian job to enter active duty in the armed forces is entitled to return to the job after discharge or release from active duty if they:

1. Gave advance notice of military service to the employer.
2. Did not exceed five years cumulative absence from the civilian job (with some exceptions).
3. Submitted a timely application for re-employment.
4. Did not receive a dishonorable or other punitive discharge.

The law calls for a returning veteran to be placed in the job as if they had never left, including benefits based on seniority such as pensions, pay increases and promotions. The law also prohibits discrimination in hiring, promotion or other advantages of employment on the basis of military service.

Veterans seeking re-employment should apply, verbally or in writing, to the company’s hiring official and keep a record of their application. If problems arise, contact the Department of Labor’s Veterans’ Employment and Training Service (VETS) in the state of the employer.

Federal employees not properly re-employed may appeal directly to the Merit Systems Protection Board. Non-federal employees may file complaints in U.S. District Court. For information, visit:

<http://www.dol.gov/vets/programs/userra/main.htm>.

National Guard Transition Assistance Advisors

The Transition Assistance Advisor (TAA) program within the National Guard (NG) Office of Warrior Support places a NG/VA trained expert at the NG Headquarters in each of the 50 states and PR, GU, VI and District of Columbia, as an advocate for Guard members and their families as well as other geographically dispersed military members and families. In collaboration with state directors of Veterans Affairs and other state and local coalition partners, the

Transition Assistance Advisor provides enrollment, referrals and facilitates access for Veterans through the overwhelming maze of programs, with the compassion of someone who knows what it's like to transition from Guard to active duty and to civilian status. Transition Assistance Advisors receive annual training by VA experts in VA health care and benefits to assist Guard members and their families with access to VA health care facilities and TRICARE facilities within their network. To find a local Transition Assistance Advisor call 1 877 577-6691 or go to www.taapmo.com

Outreach for OEF/OIF (New Dawn) Veterans

VA's OEF/OIF New Dawn Outreach Teams focus on improving outreach to members of the National Guard and Reserve by engaging Guard members throughout the deployment cycle with targeted messages and face-to-face encounters with VA staff. These Teams are located at VA Medical centers to help ease the transition from military to civilian life. Cost-free VA health care and medications may be provided for conditions potentially related to combat service, including full access to VA's medical benefits package. To learn more, visit www.oefoif.va.gov.

When separating from active service, OEF/OIF Veterans are eligible for a one-time dental evaluation and treatment, if the Veteran did not have any dental treatment in theater. Veterans must call to request a dental appointment within the first 180 days post separation from active duty.

A full list of facilities can be found beginning on page 121 of this guide. Veterans can also call the toll-free OEF/OIF New Dawn Help Line at 1-866-606-8216 for answers to questions about VA benefits, health care and enrollment procedures.

Air Reserve Personnel Center

The Air Reserve Personnel Center (ARPC) is available to assist with various personnel issues to include requests for personnel records, DD214's or any other military documents. Many Veterans file an Air Force Board Correction of Military Records (AFBCMR) or write their Congressman to get these basic issues resolved. These methods must be routed through appropriate authorities therefore they can take up to as long as 180 days to complete. The ARPC can routinely handle these actions much quicker. Members should call the ARPC for assistance at 1-800-525-0102.

Special Groups of Veterans

Women Veterans

Women veterans are eligible for the same VA benefits as male veterans, but can also receive additional gender-specific services, including breast and pelvic examinations and other reproductive health care services.

VA provides preventive health care counseling, contraceptive services, menopause management, Pap smears and mammography. Referrals are made for services that VA is unable to provide. Women Veterans' Program Managers are available in a private setting at all VA facilities to help women veterans seeking treatment and benefits. For information, visit <http://www.va.gov/womenvet/>.

VA health care professionals provide counseling and treatment to help veterans overcome psychological issues resulting from sexual trauma that occurred while serving on active duty, or active duty for training if service was in the National Guard or reserves. Veterans who are not otherwise eligible for VA health care may still receive these services and do not need to enroll. Appropriate services are provided for any injury, illness or psychological condition resulting from such trauma.

Homeless Veterans

VA's homeless programs constitute the largest integrated network of homeless assistance programs in the country, offering a wide array of services to help Veterans recover from homelessness and live as self-sufficiently and independently as possible.

The VA Health Care for Homeless Veterans (HCHV) Program provides a gateway to VA and community supportive services for eligible Veterans. Through the HCHV Program, Veterans are provided with case management and residential treatment in the community. The program also conducts outreach to homeless Veterans who are not likely to come to VA facilities on their own.

The National Call Center for Homeless Veterans (NCCHV) assists homeless Veterans, at-risk Veterans, their families and other interested parties with linkages to appropriate VA and community-based resources. The call center provides trained VA staff members 24 hours a day; seven days a week to assess a caller's needs and connect them to appropriate resources. The call center can be accessed by dialing 1-877-4AID VET (1-877-424-3838).

The VA Grant and Per Diem (GPD) Program provides funds to non-profit community agencies providing transitional housing (up to 24 months) and/or offering services to homeless Veterans, such as case management, education, crisis intervention, counseling, and services targeted towards specialized populations including homeless women Veterans. The goal of the program is to help homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

The Housing and Urban Development-Veterans Affairs Supported Housing (HUD-VASH) Program provides permanent housing and ongoing case management for eligible homeless Veterans who would not be able to live independently otherwise. This program allows eligible Veterans to live in Veteran-selected housing units with a "Housing Choice" voucher. These vouchers are portable to support the Veteran's choice of housing in communities served by their VA medical facility where case management services can be provided. HUD-VASH services include outreach and case management to ensure integration of services and continuity of care. This program enhances the ability of VA to serve homeless women Veterans, and homeless Veterans with families.

Through the Supportive Services for Veteran Families Program, VA aims to improve very low-income Veteran families' housing stability by providing supportive services in, or transitioning to, permanent housing. VA funds community-based organizations to provide eligible Veteran families with outreach, case management and assistance in obtaining VA and other benefits. Grantees may also provide time-limited payments to third parties (e.g., landlords,

utility companies, moving companies and licensed child care providers) if these payments help Veterans' families stay in or acquire permanent housing on a sustainable basis.

In VA's Compensated Work Therapy/Transitional Residence (CWT/TR) Program, disadvantaged, at-risk, and homeless Veterans live in CWT/TR community-based supervised group homes while working for pay in VA's CWT Program, to learn new job skills, relearn successful work habits, and regain a sense of self-esteem and self-worth.

The Healthcare for Re-Entry Veterans (HCRV) Program offers outreach, referrals and short-term case management assistance for incarcerated Veterans who may be at risk for homelessness upon their release.

For more information on VA homeless programs and services, Veterans currently enrolled in VA health care can speak with their VA mental health or health care provider. Other Veterans and interested parties can find a complete list of VA health care facilities at www.va.gov, or they can call VA's general information hotline at 1-800-827-1000. If assistance is needed when contacting a VA facility, ask to speak to the Health Care for Homeless Veterans Program or the Mental Health service manager. Information is also available on the VA Homeless program Web-site at www.va.gov/homeless.

World War II Era Filipino Veterans

World War II era Filipino veterans are eligible for certain VA benefits. Generally, Old Philippine Scouts are eligible for VA benefits in the same manner as U.S. veterans. Commonwealth Army veterans, including certain organized Filipino guerrilla forces and New Philippine Scouts residing in the United States who are citizens or lawfully admitted for permanent residence, are also eligible for VA health care in the United States on the same basis as U.S. veterans.

Certain Commonwealth Army veterans and new Philippine Scouts may be eligible for disability compensation and burial benefits. Other veterans of recognized guerrilla groups also may be eligible for certain VA benefits. Survivors of World War II era Filipino veterans may be eligible for dependency and indemnity compensation. Eligibility and the rates of benefits vary based on the recipient's citizenship and place of residence. Call 1-800-827-1000 for additional information.

Veterans Living or Traveling Overseas

VA monetary benefits, including disability compensation, pension, educational benefits, and burial allowances are generally payable overseas. Some programs are restricted. Home loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved, degree-granting programs in institutions of higher learning. Beneficiaries living in foreign countries should contact the nearest American embassy or consulate for help. In Canada, contact an office of Veterans Affairs Canada. For information, visit www.vba.va.gov/bln/21/Foreign/index.htm.

VA monetary benefits, including disability compensation, pension, educational benefits, and burial allowances, generally are payable overseas. Some programs are restricted. Home loan guaranties are available only in the United States and selected U.S. territories and possessions. Educational benefits are limited to approved, degree-granting programs in institutions of higher learning.

Beneficiaries living in foreign countries should contact the nearest American embassy or consulate for help. In Canada, contact an office of Veterans Affairs Canada. For information, visit <http://www.vba.va.gov/bln/21/foreign/index.htm>.

World War II Era Merchant Marine Seamen

Certain Merchant Marine seamen who served in World War II may qualify for veterans' benefits. When applying for medical care, seamen must present their discharge certificate from the Department of Defense. Call 1-800-827-1000 for help obtaining a certificate.

Allied Veterans Who Served During WWI or WWII

VA may provide medical care to certain veterans of nations allied or associated with the United States during World War I or World War II if authorized and reimbursed by the foreign government. VA also may provide hospitalization, outpatient care, and domiciliary care to former members of the armed forces of Czechoslovakia or Poland who fought in World War I or World War II in armed conflict against an enemy of the United States if they have been U.S. citizens for at least 10 years.

World War Service

A number of groups who provided military-related service to the United States can receive VA benefits. A discharge by the Secretary of Defense is needed to qualify. Service in the following groups has been certified as active military service for benefits purposes:

1. Women Air Force Service Pilots (WASPs).
2. World War I Signal Corps Female Telephone Operators Unit.
3. World War I Engineer Field Clerks.
4. Women's Army Auxiliary Corps (WAAC).
5. Quartermaster Corps female clerical employees serving with the American Expeditionary Forces in World War I.
6. Civilian employees of Pacific naval air bases who actively participated in defense of Wake Island during World War II.
7. Reconstruction aides and dietitians in World War I.
8. Male civilian ferry pilots.
9. Wake Island defenders from Guam.
10. Civilian personnel assigned to OSS secret intelligence.
11. Guam Combat Patrol.
12. Quartermaster Corps members of the Keswick crew on Corregidor during World War II.
13. U.S. civilians who participated in the defense of Bataan.
14. U.S. merchant seamen on block ships in support of Operation Mulberry in the World War II invasion of Normandy.
15. American merchant marines in oceangoing service during World War II.
16. Civilian Navy IFF radar technicians who served in combat areas of the Pacific during World War II.
17. U.S. civilians of the American Field Service who served overseas in World War I.
18. U.S. civilians of the American Field Service who served overseas under U.S. armies and U.S. army groups in World War II.
19. U.S. civilian employees of American Airlines who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
20. Civilian crewmen of U.S. Coast and Geodetic Survey vessels who served in areas of immediate military hazard while conducting cooperative operations with and for the U.S. armed forces between Dec. 7, 1941, and Aug. 15, 1945. Qualifying vessels are: the Derickson, Explorer, Gilber, Hilgard, E. Lester Jones, Lydonia Patton, Surveyor, Wainwright, Westdahl, Oceanographer, Hydrographer and Pathfinder.
21. Members of the American Volunteer Group (Flying Tigers) who served between Dec. 7, 1941, and July 18, 1942.
22. U.S. civilian flight crew and aviation ground support employees of United Air Lines who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
23. U.S. civilian flight crew, including pursers, and aviation ground support employees of Transcontinental and Western Air, Inc. who served overseas in a contract with the Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.
24. U.S. civilian flight crew and aviation ground support employees of Consolidated Vultee Aircraft Corp. who served overseas in a contract with Air Transport Command between Dec. 14, 1941, and Aug. 14, 1945.

25. U.S. civilian flight crew and aviation ground support employees of Pan American World Airways and its subsidiaries and affiliates, who served overseas in a contract with the Air Transport Command and Naval Air Transport Service between Dec. 14, 1941, and Aug. 14, 1945.
26. Honorably discharged members of the American Volunteer Guard, Eritrea Service Command, between June 21, 1942, and March 31, 1943.
27. U.S. civilian flight crew and aviation ground support employees of Northwest Airlines who served overseas under the airline's contract with Air Transport Command from Dec. 14, 1941, through Aug. 14, 1945.
28. U.S. civilian female employees of the U.S. Army Nurse Corps who served in the defense of Bataan and Corregidor between Jan. 2, 1942, and Feb. 3, 1945.
29. U.S. flight crew and aviation ground support employees of Northeast Airlines Atlantic Division, who served overseas as a result of Northeast Airlines' contract with the Air Transport Command from Dec. 7, 1941, through Aug. 14, 1945.
30. U.S. civilian flight crew and aviation ground support employees of Braniff Airways, who served overseas in the North Atlantic or under the jurisdiction of the North Atlantic Wing, Air Transport Command, as a result of a contract with the Air Transport Command between Feb. 26, 1945, and Aug. 14, 1945.
31. Chamorro and Carolina former native police who received military training in the Donnal area of central Saipan and were placed under command of Lt. Casino of the 6th Provisional Military Police Battalion to accompany U.S. Marines on active, combat patrol from Aug. 19, 1945, to Sept. 2, 1945.
32. Three scouts/guides, Miguel Tenorio, Penedicto Taisacan, and Cristino Dela Cruz, who assisted the United States Marines in the offensive operations against the Japanese on the Northern Mariana Islands from June 19, 1944, through Sept. 2, 1945.
33. The operational Analysis Group of the Office of Scientific Research and Development, Office of Emergency Management, which served overseas with the U.S. Army Air Corps from Dec. 7, 1941, through Aug. 15, 1945.
34. Service as a member of the Alaska Territorial Guard during World War II or any individual who was honorably discharged under section 8147 of the Department of Defense Appropriations Act of 2001.

Incarcerated Veterans

VA benefits are affected if a beneficiary is convicted of a felony and imprisoned for more than 60 days. Disability or death pension paid to an incarcerated beneficiary must be discontinued. Disability compensation paid to an incarcerated Veteran rated 20 percent or more disabled is limited to the 10 percent rate. For a Veteran whose disability rating is 10 percent, the payment is reduced to half of the rate payable to a Veteran evaluated as 10 percent disabled.

Any amounts not paid may be apportioned to eligible dependents. Payments are not reduced for participants in work-release programs, residing in halfway houses or under community control.

Failure to notify VA of a Veteran's incarceration can result in overpayment of benefits and the subsequent loss of all VA financial benefits until the overpayment is recovered. VA benefits will not be provided to any Veteran or dependent wanted for an outstanding felony warrant.

The Healthcare for Reentry Veterans Program (HCRV) offers outreach to Veterans incarcerated in state and federal prisons, and referrals and short-term case management assistance upon release from prison. The Veterans Justice Outreach Program (VJO) offers outreach and case management to Veterans involved in law enforcement encounters, overseen by treatment courts, and incarcerated in local jails. Visit www.va.gov/homeless to locate an outreach worker.

Transition Assistance

Joint Transition Assistance

The Departments of Veterans Affairs, Defense, and Labor re-launched a new and improved Website for wounded warriors – the National Resource Directory (NRD). This directory (www.nationalresourcedirectory.gov) provides access to thousands of services and resources at the national, state and local levels to support recovery, rehabilitation and community reintegration. The NRD is a comprehensive online tool available nationwide for wounded, ill and injured Servicemembers, Veterans and their families.

The NRD includes extensive information for Veterans seeking resources on VA benefits such as disability benefits, pensions for Veterans and their families, VA health care insurance and the GI Bill. The NRD's design and interface is simple, easy-to-navigate and intended to answer the needs of a broad audience of users within the military, Veteran and Caregiver communities.

Transition From Military to VA

VA has personnel stationed at major military hospitals to help seriously injured Servicemembers returning from Operations Enduring Freedom, Iraqi Freedom, and New Dawn (OEF/OIF/OND) as they transition from military to civilian life. OEF/OIF Servicemembers who have questions about VA benefits or need assistance in filing a VA claim or accessing services can contact the nearest VA office or call 1-800-827-1000.

eBenefits

The eBenefits portal (www.ebenefits.va.gov) provides Servicemembers, Veterans, their families, and Caregivers with self-service access to benefit applications, benefits information, and access to personal information such as official military personnel file documents. The portal provides two main services; it catalogs links to information on other Websites about military and Veterans benefits, and it provides a personalized workspace called My eBenefits, which gives quick access to all the online tools currently integrated into eBenefits.

Transition Assistance Program

The Transition Assistance Program (TAP) consists of comprehensive three-day workshops at military installations designed to help service members as they transition from military to civilian life. The program includes job search, employment and training information, as well as VA benefits information, to service members who are within 12 months of separation or 24 months of retirement.

A companion workshop, the Disabled Transition Assistance Program, provides information on VA's Vocational Rehabilitation and Employment Program, as well as other programs for the disabled.

Additional information about these programs is available at http://www.dol.gov/vets/programs/tap/tap_fs.htm.

The inTransition

Servicemembers and Veterans may receive assistance from the inTransition Program when they are receiving mental health treatment and are making transitions from military service, location or a health care system. This program provides access to transitional support, motivation and healthy lifestyle assistance and advice from qualified coaches through a toll-free telephone number: 1-800-424-7877. For more information about The inTransition Program, please log onto www.health.mil/inTransition.

Pre-Discharge Program

The Pre-Discharge Program is a joint VA and DoD program that affords Servicemembers the opportunity to file claims for disability compensation and other benefits up to 180 days prior to separation or retirement. Included in the Pre-Discharge program is the Integrated Disability Evaluation System (IDES)

The two primary components of the Pre-Discharge Program, Benefits Delivery at Discharge (BDD) and Quick Start, may be utilized by separating and retiring Servicemembers on active duty, including members of the Coast Guard, and members of the National Guard and Reserves (activated under Titles 10 or 32) in CONUS and some overseas locations. BDD is offered to accelerate receipt of VA disability benefits, with a goal of providing benefits within 60 days after release or discharge from active duty.

To participate in the BDD program, Servicemembers must:

1. have at least 60 days, but not more than 180 days, remaining on active duty.
2. have a known date of separation or retirement.
3. provide VA with service treatment records, originals or photocopies.
4. be available to complete all necessary examinations prior to leaving the point of separation.

Quick Start is offered to Servicemembers who have less than 60 days remaining on active duty or are unable to complete the necessary examinations prior to leaving the point of separation.

To participate in the Quick Start Program, Servicemembers must:

1. have at least one day remaining on active duty.
2. have a known date of separation or retirement.
3. provide VA with service treatment records, originals or photocopies.

Servicemembers should contact the local Transition Assistance Office or Army Career Alumni Program Center to schedule appointments to attend VA benefits briefings and learn how to initiate a pre-discharge claim. Servicemembers can obtain more information by calling VA toll-free at 1-800-827-1000 or by visiting www.vba.va.gov/predischarg.

Integrated Disability Evaluation System (IDES)

A third component of the Pre-Discharge program is the Integrated Disability Evaluation System. The IDDES program covers Servicemembers who are referred to Medical Evaluation Boards. The IDDES program has three goals:

1. a single disability exam conducted to VA standards that will be used by both Departments;
2. a single disability rating completed by VA that is binding upon both Departments; and
3. expeditious payment of VA benefits within 30 days of a Servicemember's separation from service.

VA Form 21-0819, VA/DoD Joint Disability Evaluation Board Claim, is completed by the Military Treatment Facility when a Servicemember is referred to IDDES.

Federal Recovery Coordination Program

The Federal Recovery Coordination Program, a joint program of DOD and VA, helps coordinate and access federal, state and local programs, benefits and services for seriously wounded, ill, and injured Servicemembers, and their families through recovery, rehabilitation, and reintegration into the community.

Federal Recovery Coordinators (FRCs) have the delegated authority for oversight and coordination of the clinical and non-clinical care identified in each client's Federal Individual Recovery Plan (FIRP). Working with a variety of case managers, FRC's assist their clients in reaching their FIRP goals. FRC's remain with their clients as long as they are

needed regardless of the client's location, duty or health status. In doing so, they often serve as the central point of contact and provide transition support for their clients.

Pre-separation Counseling

Service members may receive pre-separation counseling 24 months prior to retirement or 12 months prior to separation from active duty. These sessions present information on education, training, employment assistance, National Guard and reserve programs, medical benefits and financial assistance.

Verification of Military Experience and Training

The Verification of Military Experience and Training (VMET) Document, DD Form 2586, helps service members verify previous experience and training to potential employers, negotiate credits at schools and obtain certificates or licenses. VMET documents are available only through Army, Navy, Air Force and Marine Corps Transition Support offices and are intended for service members who have at least six months of active service. Service members should obtain VMET documents from their Transition Support office within 12 months of separation or 24 months of retirement.

Transition Bulletin Board (TBB)

To find business opportunities, a calendar of transition seminars, job fairs, information on veterans associations, transition services, training and education opportunities, as well as other announcements, visit the Web site at www.turbotap.org.

DoD Transportal

To find locations and phone numbers of all Transition Assistance Offices as well as mini-courses on conducting successful job search campaigns, writing resumes, using the Internet to find a job, and links to job search and recruiting Web sites, visit the DOD Transportal at www.veteranprograms.com/id105.html.

Educational and Vocational Counseling Services Provide Direction to Veterans

The Vocational Rehabilitation and Employment (VR&E) Program provides educational and vocational counseling to Servicemembers, Veterans, and certain dependents (U.S.C. Title 38, Section 3697) at no charge. These counseling services are designed to help an individual choose a vocational direction, determine the course needed to achieve the chosen goal, and evaluate the career possibilities open to them.

Assistance may include interest and aptitude testing, occupational exploration, setting occupational goals, locating the right type of training program, and exploring educational or training facilities which can be utilized to achieve an occupational goal.

Counseling services include, but are not limited to, educational and vocational counseling and guidance; testing; analysis of and recommendations to improve job-marketing skills; identification of employment, training, and financial aid resources; and referrals to other agencies providing these services.

Eligibility: Educational and vocational counseling services are available during the period the individual is on active duty with the armed forces and within 180 days of the estimated date of his or her discharge or release from active duty. The projected discharge must be under conditions other than dishonorable.

Servicemembers are eligible even if they are only considering whether or not they will continue as members of the armed forces. Veterans are eligible if not more than one year has elapsed since the date they were last discharged or released from active duty. Individuals who are eligible for VA education benefits may receive educational and vocational counseling at any time during their eligibility period. This service is based on having eligibility for a VA

program such as Chapter 30 (Montgomery GI Bill); Chapter 31 (Vocational Rehabilitation and Employment); Chapter 32 (Veterans Education Assistance Program – VEAP); Chapter 33 (Post-9/11 GI Bill); Chapter 35 (Dependents' Educational Assistance Program) for certain spouses and dependent children; Chapter 18 (Spina Bifida Program) for certain dependent children; and Chapter 1606 and 1607 of Title 10.

Veterans and Servicemembers may apply for counseling services using VA Form 28-8832, Application for Counseling. Veterans and Servicemembers may also write a letter expressing a desire for counseling services.

Upon receipt of either type of request for counseling from an eligible individual, an appointment for counseling will be scheduled. Counseling services are provided to eligible persons at no charge.

Veterans' Workforce Investment Program

Recently separated veterans and those with service-connected disabilities, significant barriers to employment or who served on active duty during a period in which a campaign or expedition badge was authorized can contact the nearest state employment office for employment help through the Veterans' Workforce Investment Program. The program may be conducted through state or local public agencies, community organizations or private, nonprofit organizations.

State Employment Services

Veterans can find employment information, education and training opportunities, job counseling, job search workshops, and resume preparation assistance at state Workforce Career or One-Stop Centers. These offices also have specialists to help disabled veterans find employment.

Unemployment Compensation

Veterans who do not begin civilian employment immediately after leaving military service may receive weekly unemployment compensation for a limited period of time. The amount and duration of payments are determined by individual states. Apply by contacting the nearest state employment office listed in your local telephone directory.

Federal Jobs for Veterans

Since the time of the Civil War, veterans of the U.S. armed forces have been given some degree of preference in appointments to federal jobs. Veterans' preference in its present form comes from the Veterans' Preference Act of 1944, as amended, and now codified in various provisions of Title 5, United States Code. By law, veterans who are disabled or who served on active duty in the U.S. armed forces during certain specified time periods or in military campaigns are entitled to preference over others when hiring from competitive lists of eligible candidates, and also in retention during a reduction in force (RIF).

To receive preference, a veteran must have been discharged or released from active duty in the U.S. armed forces under honorable conditions (with an honorable or general discharge). Preference is also provided for certain widows and widowers of deceased 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. This type of preference is referred to as "derived preference" because it is based on service of a veteran who is not able to use the preference. For each of these preferences, there are specific criteria that must be met in order to be eligible to receive the veterans' preference.

Recent changes in Title 5 clarify veterans' preference eligibility criteria for National Guard and Reserve service members. Veterans eligible for preference now include National Guard and Reserve service members who served on active duty as defined by Title 38 at any time in the armed forces for a period of more than 180 consecutive days, any part of which occurred during the period beginning on Sept. 11, 2001, and ending on the date prescribed by Presidential proclamation or by law as the last date of OIF. The National Guard and Reserve service members must

have been discharged or released from active duty in the armed forces under honorable conditions. These changes were effective Jan. 6, 2006.

Another recent change involves Veterans who earned the Global War on Terrorism Expeditionary Medal for service in OEF/OIF/OND. Under Title 5, service on active duty in the armed forces during a war or in a campaign or expedition for which a campaign badge has been authorized also qualifies for Veterans' preference. Any Armed Forces Expeditionary medal or campaign badge qualifies for preference. Medal holders must have served continuously for 24 months or the full period called or ordered to active duty.

As of December 2005, Veterans who received the Global War on Terrorism Expeditionary Medal are entitled to Veterans' preference if otherwise eligible. For additional information, visit the Office of Personnel Management (OPM) Website at www.fedshirevets.gov/.

Veterans' preference does not require an agency to use any particular appointment process. Agencies can pick candidates from a number of different special hiring authorities or through a variety of different sources. For example, the agency can reinstate a former federal employee, transfer someone from another agency, reassign someone from within the agency, make a selection under merit promotion procedures or through open, competitive exams, or appoint someone noncompetitively under special authority such as a Veterans Readjustment Appointment or special authority for 30 percent or more disabled Veterans. The decision on which hiring authority the agency desires to use rests solely with the agency.

When applying for federal jobs, eligible Veterans should claim preference on their application or resume. Veterans should apply for a federal job by contacting the personnel office at the agency in which they wish to work. For more information, visit <https://www.usajobs.gov/> for job openings or help creating a federal resume.

Veterans' Employment Opportunities Act: When an agency accepts applications from outside its own workforce, the Veterans' Employment Opportunities Act of 1998 allows preference eligible candidates or Veterans to compete for these vacancies under merit promotion procedures.

Veterans who are selected are given career or career-conditional appointments. Veterans are those who have been separated under honorable conditions from the U.S. armed forces with three or more years of continuous active service. For more information, visit www.usajobs.gov or www.fedshirevets.gov/.

Veterans' Recruitment Appointment: Allows federal agencies to appoint eligible Veterans to jobs without competition. These appointments can be converted to career or career-conditional positions after two years of satisfactory work. Veterans should apply directly to the agency where they wish to work. For information, www.fedshirevets.gov/.

Starting a Business

VA's Center for Veterans Enterprise helps veterans interested in forming or expanding small businesses and helps VA contracting offices identify veteran-owned small businesses. For information, write the U.S. Department of Veterans Affairs (OOVE), 810 Vermont Avenue, N.W., Washington, DC 20420-0001, call toll-free 1-866-584-2344 or visit <http://www.vetbiz.gov/>.

Small Business Contracts: Like other federal agencies, VA is required to place a portion of its contracts and purchases with small and disadvantaged businesses. VA has a special office to help small and disadvantaged businesses get information on VA acquisition opportunities. For information, write the U.S. Department of Veterans Affairs (OOSB), 810 Vermont Avenue, N.W., Washington, DC 204200001, call toll-free 1-800-949-8387, 202-461-4300 or visit <http://www.va.gov/osdbu/>.

VOW to Hire Heroes Act

The "VOW to Hire Heroes Act" aims to lower the rate of unemployment among Veterans. Below is a summary of the provisions.

Improving the Transition Assistance Program (TAP): The Act will make TAP mandatory for most Servicemembers transitioning to civilian status, upgrade career counseling options, and tailor the program for the 21st Century job market.

Facilitating Seamless Transition: The Act will allow Servicemembers to begin the federal employment process prior to separation in order to facilitate a truly seamless transition from the military to jobs at VA, Department of Homeland Security, or the many other federal agencies in need of our Veterans.

Expanding Education & Training: The VOW to Hire Heroes Act provides nearly 100,000 unemployed Veterans of past eras and wars with up to one year of assistance (equal to the full-time payment rate under the Montgomery GI Bill-Active Duty program) to qualify for jobs in high-demand sectors. It also provides disabled Veterans up to one year of additional Vocational Rehabilitation and Employment benefits.

Translating Military Skills and Training: The Act requires the Department of Labor to take a hard look at military skills and training equivalencies that are transferrable to the civilian sector and work to make it easier to get licenses and certifications.

Veterans Tax Credits: The Act provides tax credits for hiring Veterans and disabled Veterans who are out of work.

Dependents & Survivors Health Care

Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Under CHAMPVA, certain dependents and survivors can receive reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment.

Eligibility: To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents provided by DoD) and must be one of the following:

1. The spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-connected disability.
2. The surviving spouse or child of a Veteran who died from a VA-rated service-connected disability, or who, at the time of death, was rated permanently and totally disabled.
3. The surviving spouse or child of a Veteran who died on active duty service and in the line of duty, not due to misconduct. However, in most of these cases, these family members are eligible for TRICARE, not CHAMPVA.

A surviving spouse under age 55 who remarries loses CHAMPVA eligibility at midnight of the date on remarriage. He/she may re-establish eligibility if the remarriage ends by death, divorce or annulment effective the first day of the month following the termination of the remarriage or Dec. 1, 1999, whichever is later. A surviving spouse who remarries after age 55 does not lose eligibility upon remarriage.

For those who have Medicare entitlement or other health insurance, CHAMPVA is a secondary payer. Beneficiaries with Medicare must be enrolled in Parts A&B to maintain CHAMPVA eligibility. For additional information, contact Purchased Care at the VA Health Administration Center, CHAMPVA, P.O. Box 469028, Denver, CO 80246, call 1-800-733-8387 or visit www.va.gov/hac/forbeneficiaries/champva/champva.asp.

Many VA health care facilities provide services to CHAMPVA beneficiaries under the CHAMPVA In-house Treatment Initiative (CITI) program. Contact the nearest VA health care facility to determine if it participates. Those who use a CITI facility incur no cost for services; however, services are provided on a space-available basis, after the needs of Veterans are met. Not all services are available at all times. The coverage of services is dependent upon the CHAMPVA benefit coverage. CHAMPVA beneficiaries who are covered by Medicare cannot use CITI.

The VA's Comprehensive Assistance for Family Caregivers Program entitles the designated Primary Family Caregiver, who is without health insurance coverage, CHAMPVA benefits. Some of the health plans that would make a Primary Family Caregiver ineligible for CHAMPVA benefits include Medicare, Medicaid, commercial health plans through employment and individual plans.

Children Born with Spina Bifida to Certain Vietnam or Korea Veterans: The Spina Bifida Program (SB) is a comprehensive health care benefits program administered by the Department of Veterans Affairs for birth children of certain Vietnam and Korea Veterans who have been diagnosed with spina bifida (except spina bifida occulta). The SB program provides reimbursement for inpatient and outpatient medical services, pharmacy, durable medical equipment, and supplies. Purchased Care at the VA's Health Administration Center in Denver, Colorado manages the SB Program, including the authorization of benefits and the subsequent processing and payment of claims. For more information about spina bifida health care benefits, call 1-888-820-1756 or visit www.va.gov/hac/forbeneficiaries/spina/spina.asp

Eligibility: To be eligible for the SB Program, Veterans must be eligible for a monetary award under the Veterans Benefits Administration (VBA). The Denver VA Regional Office makes the determination regarding this entitlement. The VBA notifies Purchased Care at the VA Health Administration Center after an award is made and the eligible child is enrolled in SB.

Children of Women Vietnam Veterans (CWVV) Born with Certain Birth Defects: The CWVV Health Care Program is a federal health benefits program administered by the Department of Veterans Affairs for children of women Vietnam Veterans born with certain birth defects. The CWVV Program provides reimbursement for medical care related to covered birth defects and conditions associated with the covered birth defect except for spina bifida. For more information about benefits for children with birth defects, call 1-888-820-1756 or visit www.va.gov/hac/forbeneficiaries and select Spina Bifida/Children of Women Vietnam (CWVV.)

Eligibility: To be eligible for the CWVV Program, Veterans must have received an award under VBA. The Denver VA Regional Office makes determination regarding this entitlement. The VBA notifies Purchased Care at the VA Health Administration Center after an award is made and the eligible child is enrolled in CWVV.

Bereavement Counseling

VA Vet Centers provide bereavement counseling to all family members including spouses, children, parents, and siblings of Servicemembers who die while on active duty. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling (202) 461-6530.

Bereavement Counseling related to Veterans: Bereavement counseling is available through any Veterans Health Administration medical center to immediate family members of Veterans who die unexpectedly or while participating in a VA hospice or similar program, as long as the immediate family members had been receiving family support services in connection with or in furtherance of the Veteran's treatment. (In other cases, bereavement counseling is available to the Veteran's legal guardian or the individual with whom the Veteran had certified an intention to live, as long as the guardian or individual had been receiving covered family support services.) This bereavement counseling is of limited duration and may only be authorized up to 60 days. However, VA medical center directors have authority to approve a longer period of time when medically indicated. Contact the Social Work Service at the nearest VA Medical Center to access bereavement counseling services.

Dependents and Survivors Benefits

Death Gratuity Payment

Military services provide payment, called a death gratuity, in the amount of \$100,000 to the next of kin of Servicemembers who die while on active duty (including those who die within 120 days of separation) as a result of service-connected injury or illness.

If there is no surviving spouse or child, then parents or siblings designated as next of kin by the Servicemember may be provided the payment. The payment is made by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

Dependency and Indemnity Compensation

Eligibility: For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the Veteran's death must have resulted from one of the following causes:

1. A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
2. An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty while on inactive duty for training.
3. A service-connected disability or a condition directly related to a service-connected disability.

DIC also may be paid to certain survivors of Veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if the Veteran was:

1. Continuously rated totally disabled for a period of 10 years immediately preceding death; or
2. Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death; or
3. A former POW who died after Sept. 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the Veteran's death. When the surviving spouse is eligible for payments under the military's Survivor Benefit Plan (SBP), only the amount of SBP greater than DIC is payable. If DIC is greater than SBP, only DIC is payable. The Veteran's discharge must have been under conditions other than dishonorable.

Payments for Deaths After Jan. 1, 1993: Surviving spouses of Veterans who died on or after Jan. 1, 1993, receive a basic rate, plus additional payments for dependent children, for the aid and attendance of another person if they are patients in a nursing home or require the regular assistance of another person, or if they are permanently housebound.

Aid and Attendance and Housebound Benefits

Surviving spouses who are eligible for DIC or death pension may also be eligible for Aid and Attendance or Housebound benefits. They may apply for these benefits by writing to their VA regional office. They should include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for Aid and Attendance or Housebound type care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

DIC rates (Veteran died on or after Jan. 1, 1993.)

Allowances	Monthly Rate
Basic Payment Rate	\$1,195
Additional Allowances:	
Each Dependent Child	\$296
Aid and Attendance	\$296
Housebound	\$139

Special Allowances: Add \$254 if the Veteran was totally disabled eight continuous years prior to death. Add \$259 to the additional allowance if there are dependent children under age 18 for the initial two years of entitlement for DIC awards commencing on or after Jan. 1, 2005.

Payments for Deaths Prior to Jan. 1, 1993: Surviving spouses of Veterans who died prior to Jan. 1, 1993, receive an amount based on the deceased's military pay grade.

***DIC Rates (Veteran who prior to Jan. 1, 1993)**

Enlisted	Rate	Warrant	Officer	Rate	
E-1	\$1,195	W-1	\$1,262	O-1	\$1,262
E-2	\$1,195	W-2	\$1,312	O-2	\$1,305
E-3	\$1,195	W-3	\$1,351	O-3	\$1,395
E-4	\$1,195	W-4	\$1,429	O-4	\$1,478
E-5	\$1,195			O-5	\$1,627
E-6	\$1,195			O-6	\$1,834
E-7	\$1,236			O-7	\$1,980
E-8	\$1,305			O-8	\$2,175
E-9	\$1,361			O-9	\$2,326
				O-10	\$2,551

***Parents' DIC:** VA provides an income-based monthly benefit to the surviving parent(s) of a Servicemember or Veteran whose death was service-related. When countable income exceeds the limit set by law, no benefits are payable. The spouse's income must also be included if living with a spouse.

A spouse may be the other parent of the deceased Veteran, or a spouse from remarriage. Unreimbursed medical expenses may be used to reduce countable income. Benefit rates and income limits change annually.

Restored Entitlement Program for Survivors: Survivors of Veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, may be eligible for a special benefit payable in addition to any other benefits to which the family may be entitled. The amount of the benefit is based on information provided by the Social Security Administration.

Death Pension

VA provides pensions to low-income surviving spouses and unmarried children of deceased Veterans with wartime service.

Eligibility: To be eligible, spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.

The Veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for Veterans who entered active duty on or after Sept. 8, 1980, or Oct. 16, 1981, if an officer. If the Veteran died in service but not in the line of duty, the death pension may be payable if the Veteran completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for the death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

Payment: The death pension provides a monthly payment to bring an eligible person's income to a level established by law. The payment is reduced by the annual income from other sources such as Social Security. The payment may be increased if the recipient has unreimbursed medical expenses that can be deducted from countable income.

Aid and Attendance and Housebound Benefits

Surviving spouses who are eligible for VA death pension may also be eligible for Aid and Attendance or Housebound benefits, which increase the maximum annual pension rate. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required for everyday living, or is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially confined to his/her immediate premises because of a disability.

Surviving spouses who are ineligible for basic death pension based on annual income may still be eligible for Aid and Attendance or Housebound benefits because a higher income limit applies. In addition, unreimbursed medical expenses for nursing-home or home-health care may be used to reduce countable annual income, which may result in a higher pension benefit.

To apply for Aid and Attendance or Housebound benefits, write to a VA regional office. Please include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for Aid and Attendance or Housebound type care. The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

Death Pension Rates

Recipient of Pension	Maximum Annual Rate
Surviving spouse	\$8,219
(With dependent child)	\$10,759
Permanently housebound	\$10,046
(With dependent child)	\$12,582
Needs regular aid & attendance	\$13,138
(With dependent child)	\$15,673
Each additional dependent child	\$2,093
Pension for each surviving child	\$2,093

Survivors' & Dependents' Educational Assistance

Eligibility: VA provides educational assistance to qualifying dependents as follows:

1. The spouse or child of a Servicemember or Veteran who either died of a service-connected disability, or who has permanent and total service-connected disability, or who died while such a disability existed.
2. The spouse or child of a Servicemember listed for more than 90 days as currently Missing in Action (MIA), captured in the line of duty by a hostile force, or detained or interned by a foreign government or power.
3. The spouse or child of a Servicemember who is hospitalized or receives outpatient care or treatment for a disability that is determined to be totally and permanently disabling, incurred or aggravated due to active duty, and for which the service member is likely to be discharged from military service.

Surviving spouses lose eligibility if they remarry before age 57 or are living with another person who has been recognized publicly as their spouse. They can regain eligibility if their remarriage ends by death or divorce or if they cease living with the person. Dependent children do not lose eligibility if the surviving spouse remarries. Visit www.gibill.va.gov/ for more information.

Period of Eligibility: The period of eligibility for Veterans' spouses expires 10 years from either the date they become eligible or the date of the Veteran's death. VA may grant an extension. Children generally must be between the ages of 18 and 26 to receive educational benefits, though extensions may be granted.

The period of eligibility for spouses of Servicemembers who died on active duty expires 20 years from the date of death. This is a change in law that became effective Dec. 10, 2004. Spouses of Servicemembers who died on active duty whose 10-year eligibility period expired before Dec. 10, 2004, now have 20 years from the date of death to use educational benefits. Effective Oct. 10, 2008, Public Law 110-389 provides a 20-year period of eligibility for spouses of Veterans with a permanent and total service-connected disability rating effective within 3 years of release from active duty.

Payments: The payment rate effective Oct. 1, 2011, is \$957 a month for full-time school attendance, with lesser amounts for part-time. Benefits are paid for full-time training up to 45 months or the equivalent in part-time training.

Training Available: Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities; independent study; cooperative training study abroad certificate or diploma from business, technical or vocational schools, apprenticeships, on-the-job training programs; farm cooperative courses; and preparatory courses for tests required or used for admission to an institution of higher learning or graduate school. Benefits for correspondence courses under certain conditions are available to spouses only. Beneficiaries without high-school degrees can pursue secondary schooling, and those with a deficiency in a subject may receive tutorial assistance if enrolled half-time or more.

Special Benefits: Dependents over age 14 with physical or mental disabilities that impair their ability to pursue an education may receive specialized vocational or restorative training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Certain disabled or surviving spouses are also eligible.

Marine Gunnery Sergeant John David Fry Scholarship

Children of those who die in the line of duty on or since Sept. 11, 2001, are potentially eligible to use Post-9/11 GI Bill benefits. Refer to Chapter 4, "Education and Training", for more details.

Work-Study: See page 49

Counseling: VA may provide counseling to help participants pursue an educational or vocational objective.

Montgomery GI Bill (MGIB) Death Benefit: VA will pay a special MGIB death benefit to a designated survivor in the event of the service-connected death of a Servicemember while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the MGIB program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service

requirement. The amount paid will be equal to the participant's actual military pay reduction, less any education benefits paid.

Children of Veterans Born with Certain Birth Defects Children of Vietnam or Korean Veterans Born with Spina Bifida: Biological children of male and female Veterans who served in Vietnam at any time during the period beginning Jan. 9, 1962 and ending May 7, 1975, or who served in or near the Korean demilitarized zone (DMZ) during the period beginning Sept. 1, 1967 and ending August 31, 1971, born with spina bifida may be eligible for a monthly monetary allowance, and vocational training if reasonably feasible.

The law defines "child" as the natural child of a Vietnam Veteran, regardless of age or marital status. The child must have been conceived after the date on which the Veteran first entered the Republic of Vietnam. For more information about benefits for children with birth defects, visit www.va.gov/hac/forbeneficiaries/spina/spina.asp.

A monetary allowance is paid at one of three disability levels based on the neurological manifestations that define the severity of disability: impairment of the functioning of extremities, impairment of bowel or bladder function, and impairment of intellectual functioning.

2012 VA Benefits for Children of Vietnam or Korean Veterans Born with Spina Bifida

	Level I	Level II	Level III
Monthly Rate*	\$297	\$1,020	\$1,739

Children of Women Vietnam Veterans Born with Certain Birth Defects: Biological children of women Veterans who served in Vietnam at any time during the period beginning on Feb. 28, 1961 and ending on May 7, 1975, may be eligible for certain benefits because of birth defects associated with the mother's service in Vietnam that resulted in a permanent physical or mental disability.

The covered birth defects do not include conditions due to family disorders, birth-related injuries, or fetal or neonatal infirmities with well-established causes. A monetary allowance is paid at one of four disability levels based on the child's degree of permanent disability.

2012 VA Benefits for Children of Women Vietnam Veterans Born with Certain Birth Defects

	Level I	Level II	Level III	Level VI
Monthly Rate*	\$136	\$297	\$1,020	1,739

Vocational Training: VA provides vocational training, rehabilitation services, and employment assistance to help these children prepare for and attain suitable employment. To qualify, an applicant must be a child receiving a VA monthly allowance for spina bifida or another covered birth defect and for whom VA has determined that achievement of a vocational goal is reasonably feasible. A child may not begin vocational training before his/her 18th birthday or the date he/she completes secondary schooling, whichever comes first. Depending on need and eligibility, a child may be provided up to 24 months of full-time training with the possibility of an extension of up to 24 months if it is needed to achieve the identified employment goal.

Other Benefits for Survivors

VA Home Loan Guaranty

A VA loan guaranty to acquire a home may be available to an unmarried spouse of a Veteran or Servicemember who died as a result of service-connected disabilities, a surviving spouse who remarries after age 57, or to a spouse of a Servicemember officially listed as MIA or who is currently a POW for more than 90 days. Spouses of those listed MIA/POW are limited to one loan.

"No-Fee" Passports

"No-fee" passports are available to immediate family members (spouse, children, parents, brothers and sisters) for the expressed purpose of visiting their loved one's grave or memorialization site at an American military cemetery on foreign soil. For additional information, write to the American Battle Monuments Commission, Courthouse Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201, or telephone 703-696-6897, or visit www.abmc.gov

Burial and Memorial Benefits for Survivors

The Department of Veterans Affairs offers several burial and memorial benefits for eligible survivors and dependents. These benefits may include internment at a state or national Veterans cemetery, plot, marker and more. To learn more about these and other benefits please refer to Chapter 7 of this guide.

Appeals of VA Claims Decisions

Veterans and other claimants for VA benefits have the right to appeal decisions made by a VA regional office, medical center or National Cemetery Administration (NCA) office. Typical issues appealed are disability compensation, pension, education benefits, recovery of overpayments, reimbursement for unauthorized medical services, and denial of burial and memorial benefits.

A claimant has one year from the date of the notification of a VA decision to file an appeal. The first step in the appeal process is for a claimant to file a written notice of disagreement with the VA regional office, medical center or NCA office that made the decision.

Following receipt of the written notice, VA will furnish the claimant a "Statement of the Case" describing what facts, laws, and regulations were used in deciding the case. To complete the request for appeal, the claimant must file a "Substantive Appeal" within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision, whichever period ends later.

Board of Veterans' Appeals

The Board of Veterans' Appeals makes decisions on appeals on behalf of the Secretary of Veterans Affairs. Although it is not required, a Veterans service organization, an agent, or an attorney may represent a claimant. Appellants may present their cases in person to a member of the Board at a hearing in Washington, D.C., at a VA regional office or by videoconference.

Decisions made by the Board can be found at www.index.va.gov/search/va/bva.html. The pamphlet, "Understanding the Appeal Process," is available on the Website or may be requested by writing: Mail Process Section (014), Board of Veterans' Appeals, 810 Vermont Avenue, NW, Washington, DC 20420.

U.S. Court of Appeals for Veterans Claims

A final Board of Veterans' Appeals decision that does not grant a claimant the benefits desired may be appealed to the U.S. Court of Appeals for Veterans Claims, an independent court, not part of the Department of Veterans Affairs.

Notice of an appeal must be received by the court with a postmark that is within 120 days after the Board of Veterans' Appeals mailed its decision. The court reviews the record considered by the Board of Veterans' Appeals. It does not hold trials or receive new evidence.

Appellants may represent themselves before the court or have lawyers or approved agents as representatives. Oral argument is held only at the direction of the court. Either party may appeal a decision of the court to the U.S. Court of Appeals for the Federal Circuit and may seek review in the Supreme Court of the United States.

Published decisions, case status information, rules and procedures, and other special announcements can be found at www.uscourts.cavc.gov. The court's decisions can also be found in West's Veterans Appeals Reporter, and on the Westlaw and LEXIS online services. For questions, write the Clerk of the Court, 625 Indiana Ave. NW, Suite 900, Washington, DC 20004, or call (202) 501-5970.

Military Medals and Records

Medals awarded while in active service are issued by the individual military services if requested by Veterans or their next of kin. Requests for replacement medals, decorations, and awards should be directed to the branch of the military in which the Veteran served. However, for Air Force (including Army Air Corps) and Army Veterans, the National Personnel Records Center (NPRC) verifies awards and forwards requests and verification to appropriate services.

Requests for replacement medals should be submitted on Standard Form 180, "Request Pertaining To Military Records," which may be obtained at VA offices or the Internet at www.va.gov/vaforms. Forms, addresses, and other information on requesting medals can be found on the Military Personnel Records section of NPRC's Website at www.archives.gov/st-louis/military-personnel/index.html. For questions, call Military Personnel Records at (314) 801-0800 or e-mail questions to: MPR.center@nara.gov.

When requesting medals, type or clearly print the Veteran's full name, include the Veteran's branch of service, service number or Social Security number and provide the Veteran's exact or approximate dates of military service. The request must contain the signature of the Veteran or next of kin if the Veteran is deceased. If available, include a copy of the discharge or separation document, WDAGO Form 53-55 or DD Form 214.

If discharge or separation documents are lost, Veterans or the next of kin of deceased Veterans may obtain duplicate copies through the eBenefits portal (www.ebenefits.va.gov) or by completing forms found on the Internet at www.archives.gov/research/index.html and mailing or faxing them to the NPRC.

Alternatively, write the National Personnel Records Center, Military Personnel Records, One Archives Drive, St. Louis, MO 63138-1002. Specify that a duplicate separation document is needed. The Veteran's full name should be printed or typed so that it can be read clearly, but the request must also contain the signature of the Veteran or the signature of the next of kin, if the Veteran is deceased. Include the Veteran's branch of service, service number or Social Security number and exact or approximate dates and years of service. Use Standard Form 180, "Request Pertaining To Military Records."

It is not necessary to request a duplicate copy of a Veteran's discharge or separation papers solely for the purpose of filing a claim for VA benefits. If complete information about the Veteran's service is furnished on the application, VA will obtain verification of service.

Replacing Military Records

The secretary of a military department, acting through a Board for Correction of Military Records, has authority to change any military record when necessary to correct an error or remove an injustice. A correction board may consider applications for correction of a military record, including a review of a discharge issued by court-martial.

The Veteran, survivor, or legal representative must file a request for correction within three years of discovering an alleged error or injustice. The board may excuse failure to file within this time, however, if it finds it would be in the interest of justice. It is an applicant's responsibility to show why the filing of the application was delayed and why it would be in the interest of justice for the board to consider it despite the delay.

To justify a correction, it is necessary to show to the satisfaction of the board that the alleged entry or omission in the records was in error or unjust. Applications should include all available evidence, such as signed statements of witnesses or a brief of arguments supporting the correction. Application is made with DD Form 149, available at VA offices, Veterans organizations or visit www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm.

Review of Discharge from Military Service

Each of the military services maintains a discharge review board with authority to change, correct or modify discharges or dismissals not issued by a sentence of a general court-martial. The board has no authority to address medical discharges.

The Veteran or, if the Veteran is deceased or incompetent, the surviving spouse, next of kin or legal representative, may apply for a review of discharge by writing to the military department concerned, using DD Form 293 –

"Application for the Review of Discharge from the Armed Forces of the United States." This form may be obtained at a VA regional office, from Veterans organizations or online at www.dtic.mil/whs/directives/infomgt/forms/formsprogram.htm.

However, if the discharge was more than 15 years ago, a Veteran must petition the appropriate Service's Board for Correction of Military Records using DD Form 149 – "Application for Correction of Military Records Under the Provisions of Title 10, U.S. Code, Section 1552." A discharge review is conducted by a review of an applicant's record and, if requested, by a hearing before the board.

Discharges awarded as a result of a continuous period of unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by discharge review boards, unless VA determines there were compelling circumstances for the absence. Boards for the Correction of Military Records also may consider such cases.

Veterans with disabilities incurred or aggravated during active duty may qualify for medical or related benefits regardless of separation and characterization of service. Veterans separated administratively under other than honorable conditions may request that their discharge be reviewed for possible re-characterization, provided they file their appeal within 15 years of the date of separation.

Questions regarding the review of a discharge should be addressed to the appropriate discharge review board at the address listed on DD Form 293.

Benefits Provided by Other Federal Agencies

Internal Revenue Service

This year many workers will qualify for the Earned Income Credit (EIC) because their income declined or they became unemployed; tax refunds through the EIC and Child Tax Credit can help low- and moderate-income families cover day-to-day expenses such as utilities, rent, and child care. Many low-wage tax filers in 2012 may be eligible for an EIC worth up to \$5,751. To learn more, visit www.irs.gov or consult your tax preparer.

USDA Provides Loans for Farms and Homes

The U.S. Department of Agriculture (USDA) provides loans and guarantees to buy, improve or operate farms. Loans and guarantees are generally available for housing in towns with a population up to 20,000. Applications from Veterans have preference. For further information, contact Farm Service Agency or Rural Development, USDA, 1400 Independence Ave., S.W., Washington, DC 20250, or apply at local Department of Agriculture offices, usually located in county seats.

Housing and Urban Development (HUDVET)

Housing and Urban Development (HUD) sponsors the Veteran Resource Center (HUDVET), which works with national Veterans service organizations to serve as a general information center on all HUD-sponsored housing and community development programs and services. To contact HUDVET, call 1-800-998-9999, TDD 800-483-2209, or visit www.hud.gov/hudvet.

Veterans Receive Naturalization Preference

Honorable active-duty service in the U.S. armed forces during a designated period of hostility allows an individual to naturalize without being required to establish any periods of residence or physical presence in the United States. A Servicemember who was in the United States, certain territories, or aboard an American public vessel at the time of enlistment, re-enlistment, extension of enlistment or induction, may naturalize even if he or she is not a lawful permanent resident.

On July 3, 2002, the president issued Executive Order 13269 establishing a new period of hostility for naturalization purposes beginning Sept. 11, 2001, and continuing until a date designated by a future Executive Order. Qualifying members of the armed forces who have served at any time during a specified period of hostility may immediately apply for naturalization using the current application – Form N-400 – "Application for Naturalization." Additional information about filing and requirement fees and designated periods of hostility are available on the U.S. Citizenship and Immigration Services Website at www.uscis.gov.

Individuals who served honorably in the U.S. armed forces, but were no longer serving on active duty status as of Sept. 11, 2001, may still be naturalized without having to comply with the residence and physical presence requirements for naturalization if they filed Form N-400 while still serving in the U.S. armed forces or within six months of termination of their active duty service.

An individual who files the application for naturalization after the six-month period following termination of active-duty service is not exempt from the residence and physical presence requirements, but can count any period of active-duty service towards the residence and physical presence requirements. Individuals seeking naturalization under this provision must establish that they are lawful permanent residents (such status not having been lost, rescinded or abandoned) and that they served honorably in the U.S. armed forces for at least one year.

If a Servicemember dies as a result of injury or disease incurred or aggravated by service during a time of combat, the Servicemember's survivor(s) can apply for the deceased Servicemember to receive posthumous citizenship at any time within two years of the Servicemember's death. The issuance of a posthumous certificate of citizenship does not confer U.S. citizenship on surviving relatives. However, a non-U.S. citizen spouse or qualifying family member may file for certain immigration benefits and services based upon their relationship to a Servicemember who died during hostilities or a non-citizen Servicemember who died during hostilities and was later granted posthumous citizenship.

For additional information, USCIS has developed a web page – www.uscis.gov – that contains information and links to services specifically for the military and their families. Members of the U.S. military and their families stationed around the world can also call USCIS for help with immigration services and benefits using a dedicated, toll-free Military help line at 1-877-CIS-4MIL (1-877-247-4645).

Small Business Administration (SBA)

Historically, Veterans do very well as small business entrepreneurs. Veterans interested in entrepreneurship and small business ownership should look to the U.S. Small Business Administration's Office of Veterans Business Development (www.sba.gov/vets) for assistance. OVBD conducts comprehensive outreach to Veterans, service-disabled Veterans and Reserve Component members of the U.S. military. OVBD also provides assistance to Veteran- and reservist-owned small businesses. SBA is the primary federal agency responsible for assisting Veterans who own or are considering starting their own small businesses.

Among the services provided by SBA are business-planning assistance, counseling and training through community based Veterans Business Outreach Centers. For more information, go to www.sba.gov/aboutsba/sbaprograms/ovbd/OVBD_VBOP.html. More than 1,000 university-based Small Business Development Centers; nearly 400 SCORE chapters (www.score.org/Veteran.html) with 11,000 volunteer counselors, many of whom are Veterans; and 100 Women's Business Centers.

SBA also manages a range of special small business lending programs at thousands of locations, ranging from Micro Loans to the Military-community-targeted Patriot Express Pilot Loan, to venture capital and Surety Bond Guarantees (<http://www.sba.gov/about-sba-services/200>). Veterans also participate in all SBA federal procurement programs, including a special 3 percent federal procurement goal specifically for service-connected disabled Veterans, and SBA supports Veterans and others participating in international trade.

A special Military Reservist Economic Injury Disaster Loan (www.sba.gov/reservists) is available for self-employed Reservists whose small businesses may be damaged through the absence of the owner or an essential employee as a result of Title 10 activation to Active Duty.

A Veterans Business Development Officer is stationed at every SBA District Office to act as a guide to Veterans, and SBA offers a full range of self-paced small business planning assistance at www.sba.gov/category/navigation-structure/starting-managing-business/starting-business/thinking-about-starting for Veterans, reservists, discharging servicemembers and their families. Information about the full range of services can be found at www.sba.gov/about-offices-content/1/2985, or by calling 202-205-6773 or 1-800-U-ASK-SBA (1-800-827-5722).

Social Security Administration

Monthly retirement, disability and survivor benefits under Social Security are payable to Veterans and dependents if the Veteran has earned enough work credits under the program. Upon the Veteran's death, a one-time payment of \$255 also may be made to the Veteran's spouse or child. In addition, a Veteran may qualify at age 65 for Medicare's hospital insurance and medical insurance. Medicare protection is available to people who have received Social Security disability benefits for 24 months, and to insured people and their dependents who need dialysis or kidney transplants, or who have amyotrophic lateral sclerosis (more commonly known as Lou Gehrig's disease).

Since 1957, military service earnings for active duty (including active duty for training) have counted toward Social Security and those earnings are already on Social Security records. Since 1988, inactive duty service in the Reserve Component (such as weekend drills) has also been covered by Social Security. Servicemembers and Veterans are credited with \$300 credit in additional earnings for each calendar quarter in which they received active duty basic pay after 1956 and before 1978.

Veterans who served in the military from 1978 through 2001 are credited with an additional \$100 in earnings for each \$300 in active duty basic pay, up to a maximum of \$1,200 a year. No additional Social Security taxes are withheld from pay for these extra credits. Veterans who enlisted after Sept. 7, 1980, and did not complete at least 24 months of active duty or their full tour of duty, may not be able to receive the additional earnings. Check with Social Security for details. Additional earnings will no longer be credited for military service periods after 2001.

Also, non-contributory Social Security earnings of \$160 a month may be credited to Veterans who served after Sept. 15, 1940, and before 1957, including attendance at service academies. For information, call 1-800-772-1213 or visit

www.socialsecurity.gov/. (Note: Social Security cannot add these extra earnings to the record until an application is filed for Social Security benefits).

Armed Forces Retirement Homes

Veterans are eligible to live in the Armed Forces Retirement Homes located in Gulfport, Miss., or Washington, D.C., if their active duty military service is at least 50 percent enlisted, warrant officer or limited duty officer if they qualify under one of the following categories:

1. Are 60 years of age or older; and were discharged or released under honorable conditions after 20 or more years of active service.
2. Are determined to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty.
3. Served in a war theater during a time of war declared by Congress or were eligible for hostile-fire special pay and were discharged or released under honorable conditions; and are determined to be incapable of earning a livelihood because of injuries, disease or disability.
4. Served in a women's component of the armed forces before June 12, 1948; and are determined to be eligible for admission due to compelling personal circumstances.

Eligibility determinations are based on rules prescribed by the Home's Chief Operating Officer. Veterans are not eligible if they have been convicted of a felony or are not free from alcohol, drugs or psychiatric problems. Married couples are welcome, but both must be eligible in their own right. At the time of admission, applicants must be capable of living independently.

The Armed Forces Retirement Home is an independent federal agency. For information, call 1-800-332-3527 or 1-800-422-9988, or visit www.afrh.gov/.

Commissary and Exchange Privileges

Unlimited commissary and exchange store privileges in the United States are available to honorably discharged Veterans with a service-connected disability rated at 100 percent or totally disabling, and to the unremarried surviving spouses and dependents of Servicemembers who die on active duty, military retirees, recipients of the Medal of Honor, and Veterans whose service-connected disability was rated 100 percent or totally disabling at the time of death. Certification of total disability is done by VA. National Guard Reservists and their dependents may also be eligible. Privileges overseas are governed by international law and are available only if agreed upon by the foreign government concerned.

Though these benefits are provided by DOD, VA does provide assistance in completing DD Form 1172, "Application for Uniformed Services Identification and Privilege Card." For detailed information, contact the nearest military installation.

U.S. Department of Health and Human Services

The U.S. Department of Health and Human Services provides funding to states to help low-income households with their heating and home energy costs under the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP can also assist with insulating homes to make them more energy efficient and reduce energy costs. The LIHEAP program in your community determines if your household's income qualifies for the program. To find out where to apply call 1-866-674-6327 or e-mail energy@ncat.org 7 a.m.- 5 p.m. (Mountain Time). More information can be found at <http://liheap.org/>.