



BLUESTAR
HONORCARE

Federal Benefits for Veterans, Dependents and Survivors



Introduction

Veterans of the United States armed forces may be eligible for a broad range of benefits and services provided by the U.S. Department of Veterans Affairs (VA). This book is a brief overview of the commonly sought information concerning veterans' benefits.

eBenefits is a joint VA and Department of Defense (DoD) web portal that provides resources and self-service capabilities to service members, veterans and their families to apply, research, access and manage their VA and military benefits and personal information through a secure internet connection. New features are added regularly. The portal is located at ebenefits.va.gov .

For the most accurate information, veterans and family members should visit the websites provided within this publication as regulations, payments and eligibility requirements are subject to change. For additional information, please visit the VA website at va.gov .

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CHAPTER 1

VA Health Care Benefits

The VA operates the nation's largest integrated health care system with more than 1,700 sites of care, including hospitals, community clinics, community living centers, domiciliaries, Vet Centers and various other facilities.

A person who served in the active military, naval or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits including qualifying Reserve and National Guard members.

For most veterans, entry into VA health care system begins by applying for enrollment. Veterans can now apply and submit their application for enrollment online at vets.gov/healthcare/apply . If assistance is needed while completing the online enrollment form, an online chat representative is available to answer questions from 8 a.m. to 8 p.m. Eastern time Monday through Friday. Veterans can also enroll by calling 1-877-222-VETS (8387) 8 a.m. to 8 p.m. Eastern time Monday through Friday or going to any VA health care facility or VA regional office. Once enrolled, veterans can receive health care at VA health care facilities anywhere in the country.

For additional information on VA health care, visit va.gov/health .

Military Sexual Trauma

Military sexual trauma (MST) is the term that the Department of Veterans Affairs uses to refer to sexual assault or repeated threatening sexual harassment that occurred while a veteran was serving on active duty (or active duty for training if the service was in the National Guard or Reserves). VA health care professionals provide CONTINUED »



CHAPTER 1: VA HEALTH CARE BENEFITS

counseling and treatment to help veterans overcome health issues related to MST. Veterans who are not otherwise eligible for VA health care may still receive these services. Appropriate services are provided for any injury, illness or psychological condition related to such trauma. For additional information, visit www.mentalhealth.va.gov/msthome.asp .

Mental Illness (Psychosis)

Eligibility for treatment of psychosis is exempted from copayments for any veteran who served in the United States active duty military, naval or air service and developed such psychosis within two years after discharge or release from the active military duty, naval or air service and before the following date associated with the war or conflict in which the veteran served:

<u>Veteran Served During</u>	<u>Date</u>
World War II	July 26, 1949
Korean Conflict	February 1, 1957
Vietnam Era	May 8, 1977
Persian Gulf War	Date to be determined

Mental Illness (Other than Psychosis)

Eligibility for benefits is established for treatment of an active mental illness (other than psychosis) is exempted from copayments for any veteran of the Persian Gulf War who developed such mental illness within two years after discharge or release from the active duty military, naval or air service and before the end of the two-year period beginning on the last day of the Persian Gulf War (end date not yet determined).

Veterans with Spinal Cord Injury/Disorders

There are 24 VA-operated spinal cord injury centers (SCI) that provide services for veterans with spinal cord injuries and disorders [CONTINUED »](#)

(SCI/D). Comprehensive rehabilitation, SCI/D specialty care, medical, surgical, primary, preventive, psychological, respite and home care are provided at these centers by interdisciplinary teams that include physicians, nurses, therapists (physical, occupational, kinesiotherapists, therapeutic recreation), psychologists, social workers, vocational counselors, dietitians, respiratory therapy and other specialists as needed. For more information about SCI/D care and the eligibility requirements for benefits and services, contact your local VA SCI/D Center at www.sci.va.gov .

OEF/OIF/OND Care Management

Each VA medical center has an Operation Enduring Freedom/Operation Iraqi Freedom/Operation New Dawn (OEF/OIF/OND) care management team in place to coordinate patient care activities and ensure that service members and veterans are receiving patient-centered, integrated care and benefits. All OEF/OIF/OND-era veterans are screened for the need for case management services to identify veterans who may be at risk so VA can intervene early and aid. More information for connecting with OEF/OIF/OND care management teams can be found at www.oefoif.va.gov .

Health Care Law

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage, lower costs, and improve quality and care coordination. Under the law, people will have health coverage that meets a minimum standard (called minimum essential coverage) by Jan. 1, qualify for an exemption, or pay a fee when filing their taxes if they have affordable options but remain uninsured.

Key information for veterans about the health care law includes:

- ★ VA wants all veterans to get health care that improves their health and well-being.

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- ★ Veterans who are enrolled in VA health care don't need to take additional steps to meet the health care law coverage standards.
- ★ The health care law does not change VA health benefits or veterans' out-of-pocket costs.
- ★ Veterans who are not enrolled in VA health care can apply at any time.

For additional information about the VA and the health care law, visit va.gov/aca [↗](#) or call 1-877-222-VETS (8387).

Reimbursement of Travel Costs

Eligible veterans and non-veterans may be provided mileage reimbursement or, when medically indicated, special mode transport (e.g., wheelchair van, ambulance) when travel is in relation to VA medical care.

Veteran Health Registries

Certain veterans can participate in a VA health registry and receive free evaluations. These evaluations include a medical history; physical exam; and, if deemed necessary by the clinician, laboratory tests or other studies. VA maintains health registries to provide special health evaluations and health-related information. To participate, contact the environmental health coordinator at the nearest VA health care facility at www.publichealth.va.gov/exposures/coordinators.asp [↗](#). Veterans should be aware that a health registry evaluation is not a disability compensation exam. A registry evaluation does not start a claim for compensation and is not required for any VA benefits.

Registries include the Gulf War Registry, Depleted Uranium Registries, Embedded Fragment Registry, Agent Orange Registry, Ionizing Radiation Registry, and the Airborne Hazards and Open Burn Pit Registry.

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Vet Center Readjustment Counseling Services

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

Bereavement Counseling Related to Service Members

Bereavement counseling is available through VA's Vet Centers to all immediate family members (including spouses, children, parents and siblings) of service members who die while serving on active service. This includes federally activated members of the National Guard and Reserve components. Vet Center bereavement services for surviving family members of service members may be accessed by calling 202-461-6530. For additional information, contact the nearest Vet Center at www.vetcenter.va.gov .

Vet Center Combat Call Center

1-877-WAR-VETS is an around-the-clock confidential call center that 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.

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

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including veterinary care and equipment. For additional information, contact the prosthetic chief or representative at the nearest VA medical center at www.prosthetics.va.gov .

Home Improvements and Structural Alterations

VA provides up to \$6,800 lifetime benefits for service-connected veterans and service members and up to \$2,000 lifetime benefits 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 or service member's home and essential lavatory and sanitary facilities.

Special Eligibility Programs 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).

Services for Blind and Visually Impaired Veterans

Severely disabled blind veterans may be eligible for case management services at a VA medical center and for admission to an inpatient or outpatient VA blind or vision rehabilitation program.

Mental Health Care Treatment

Veterans eligible for VA medical care may receive general and specialty mental health treatment as needed. Mental health services are available in primary care clinics (including home-based primary care), general and specialty mental health outpatient clinics, inpatient mental health units, residential rehabilitation and treatment programs, specialty medical clinics, and community living centers.

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Specialized programs, such as mental health intensive case management, psychosocial rehabilitation and recovery centers, and work programs are provided for veterans with serious mental health problems. VA's Comprehensive Assistance for Family Caregivers Program entitles the designated primary and secondary family caregiver(s) access to mental health. These services may be offered at 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 .

Veterans Crisis Line

Veterans experiencing an emotional distress or crisis or who need to talk to a trained mental health professional may call the Veterans Crisis Line at 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.

Make the Connection Resources

Make the Connection Resources help veterans and their family members connect with information and services to improve their lives. Visitors to MakeTheConnection.net  will find a one-stop resource where veterans and their family and friends can privately explore information, watch stories like their own, research content on mental health issues and treatment, and easily access support and information that will help them live more fulfilling lives.

Coaching into Care

Coaching into Care works with family members or friends who become aware of the veteran's post-deployment difficulties and CONTINUED »

supports their efforts to find help for the veteran. This national clinical service provides information and help to veterans and the loved ones who are concerned about them. For more information, visit www.mirecc.va.gov/MIRECC/coaching .

National Center for PTSD

VA's National Center for PTSD serves as a resource for health care professionals, veterans and families. Information, self-help resources and other helpful information can be found on the website at www.ptsd.va.gov .

PTSD Coach

The PTSD Coach is a mobile application that provides information about post-traumatic stress disorder (PTSD), self-assessment and symptom management tools, and information about how to connect with resources that are available for those who might be dealing with post-trauma effects. The PTSD Coach is available as a free download for iPhone or Android devices.

Mental Health Residential Rehabilitation

Mental health residential rehabilitation treatment programs (MH RRTP), including domiciliaries, provide residential rehabilitative and clinical care to veterans who have a wide range of problems, illnesses or rehabilitative care needs, which can be medical, psychiatric, substance use, homelessness, vocational, educational or social. The MH RRTP provides a 24-hour therapeutic setting utilizing a peer and professional support environment. The programs provide a strong emphasis on psychosocial rehabilitation and recovery services that instill personal responsibility to achieve optimal levels of independence upon discharge to independent or supportive community living. The MH RRTP also provides rehabilitative care for homeless veterans.

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Outpatient Dental Treatment

Dental benefits are provided by VA according to law. In some instances, VA is authorized to provide extensive dental care, while in other cases, treatment may be limited by law. For more information about eligibility for VA medical and dental benefits, contact VA at 1-877-222-8387 or va.gov/healthbenefits .

VA Dental Insurance Program (VADIP)

Veterans enrolled in VA health care and Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) beneficiaries can purchase dental insurance coverage at a reduced cost through Delta Dental and MetLife. Delta Dental and MetLife offer multiple plans to choose from. Coverage, available throughout the United States and its territories, includes diagnostic, preventative, surgical, emergency, and endodontic/restorative treatment and services.

CHAPTER 2

Vocational and Work Assistance Programs

Therapeutic and Supported Employment Services

VA provides vocational assistance and therapeutic work opportunities through three primary therapeutic and supported employment services (TSES) programs for veterans enrolled in the VA health care system. These programs are designed to assist veterans to live and work as independently as possible in their respective communities.

Compensated Work Therapy/Transitional Work

Compensated Work Therapy/Transitional Work (CWT/TW) is a 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/TW workers.

Compensated Work Therapy/Supported Employment

Compensated Work Therapy/Supported Employment (CWT/SE) is a recovery-based intervention provided through an integrated partnership with the primary mental health treatment team. The employment is intended to be an extension of treatment to manage symptoms and advance recovery. CWT/SE consists of full- or part-time competitive employment with extensive clinical supports to veterans and accommodations and supervision guidance to employers.

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Compensated Work Therapy/Sheltered Workshop

Compensated Work Therapy/Sheltered Workshop (CWT/SW) operates sheltered workshops at approximately 25 VA medical centers. CWT/SW is a pre-employment vocational activity that provides an opportunity for work hardening and assessment in a simulated work environment. Participating veterans are paid the greater of federal or state minimum wage on a piece-rate basis.

Incentive Therapy

Incentive Therapy (IT) is a pre-employment program that provides a limited work experience at VA medical centers for veterans who are not actively seeking competitive employment and 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.

CHAPTER 3

Long-term Services

VA provides institution-based services (nursing home level of care) 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. VA is obligated to pay the full cost of nursing home services for enrolled veterans who need nursing home care for a service-connected disability or veterans who have a 70 percent or greater service-connected disability and veterans with a rating of total disability based on individual employability. VA-provided nursing home care for all other veterans is based on available resources. Institution-based nursing home care is expected to be person-centered and serves veterans of all ages.

VA Community Living Centers

VA 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.

State Veterans' Home Program

State veterans' homes are owned and operated by the states. The states petition VA for grant dollars for a portion of the construction costs followed by a request for recognition as a state home. Once recognized, VA pays a portion of the per diem if the state meets VA

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standards. States establish eligibility criteria and determine services offered for short- and long-term care. Specialized services offered are dependent upon the capability of the home to render them.

Community Nursing Home Program

VA health care facilities establish contracts with community nursing homes. 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 and who meet the enrollment and eligibility requirements.

Geriatric Patient-aligned Care Teams

Geriatric patient-aligned care teams (GeriPACT) provide geriatric-focused primary care in an outpatient setting. Home-based primary care PACT provides primary care in the home. Geriatric evaluation and management (GEM) provides inpatient or outpatient short-term comprehensive geriatric evaluation and management.

Emergency Medical Care in U.S. 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.

Foreign Medical Program

VA may authorize reimbursement for medical services for service-connected disabilities or any disability associated with and found to be aggravating a service-connected disability for those

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veterans living or traveling outside the United States. This program may also reimburse for the treatment of foreign medical services needed as part of an approved VA vocational rehabilitation program. For information, visit [va.gov/communitycare](https://www.va.gov/communitycare) [↗](#).

Online Health Services

VA offers veterans, service members, their dependents and caregivers their own personal health record through My HealtheVet at www.myhealth.va.gov [↗](#). My HealtheVet's free online personal health record is available 24 hours a day, seven days a week with internet access. With My HealtheVet, veterans can access trusted health information to better manage personal health care and learn about other VA benefits and services.

Caregiver Programs and Services

VA has long supported family caregivers as vital partners in providing care worthy of the sacrifices by America's veterans and service members. Each VA medical center has a Caregiver Support Program coordinated by a caregiver support coordinator (CSC). The CSC coordinates caregiver activities and serves as a resource expert for veterans, their families and VA providers.

In-house and Community-based Services

VA offers a variety of community-based non-institutional long-term services and supports these services either directly or by contract with community-based agencies. Home and community-based services are expected to be person-centered and serve veterans of all ages. Veterans receiving these services may be subject to a copay.

Respite Care

Respite care is designed to relieve the family caregiver from [CONTINUED »](#)

the constant burden of caring for a chronically ill or disabled veteran at home. Services can include in-home care, a short stay in an institutional setting or adult day health care.

Post-9/11 Caregiver Program

The Caregivers and Veterans Omnibus Health Services Act of 2010 allows VA to provide unprecedented benefits to eligible caregivers (a parent, spouse, child, step-family member, extended family member, or an individual who lives with the veteran but is not a family member) of eligible veterans who incurred or aggravated a serious injury in the line of duty on or after Sept. 11, 2001, (post-9/11 veterans) under the Comprehensive Assistance for Family Caregivers Program.

VA currently provides multiple training opportunities, which include pre-discharge care instruction and specialized caregiver programs in multiple severe traumas such as traumatic brain injury (TBI), spinal cord injury/disorders and blind rehabilitation. VA provides tools, resources and information to family caregivers at www.caregiver.va.gov .

Veterans Canteen Service

Established in 1946, the Veterans Canteen Service (VCS) was created to provide merchandise and services at reasonable prices to veterans enrolled in the VA health care system, caregivers and visitors. The VCS PatriotStoreDirect (1-800-664-8258) provides services to those who cannot visit a VA facility. For more information, visit www.vacanteen.va.gov .

CHAPTER 4

Veterans with Service-connected Disabilities

Disability Compensation

Disability compensation is a monetary benefit paid to veterans who are determined by VA to be disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are service-connected. To be eligible for compensation, the veteran must have been separated or discharged under conditions other than dishonorable. Detailed compensation rate information can be found at benefits.va.gov/compensation/rates-index.asp .

Concurrent Retirement and Disability Pay

Concurrent Retirement and Disability Pay (CRDP) is a DoD program that allows some individuals to receive both military retired pay and VA disability compensation. Normally, such concurrent receipt is prohibited. Veterans do not need to apply for this benefit as payment is coordinated between VA and the military pay center.

Combat-related Special Compensation

Combat-related Special Compensation (CRSC) is a DoD program that provides a tax-free monthly payment to eligible retired veterans with combat-related disabilities. CRSC, in effect, restores retired pay lost due to VA disability compensation offset. Veterans must apply for CRSC through their branch of service.

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Disability Compensation for Presumptive Conditions

Certain chronic and tropical diseases (for example, multiple sclerosis, diabetes mellitus and arthritis) may be service-connected if the disease becomes at least 10 percent disabling within the applicable time limit following service.

Housing Grants for Disabled Veterans

Certain service members and veterans with service-connected disabilities may be entitled to a housing grant from VA to help build a new specially adapted house, to adapt a home they already own, 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 grant.

Specially Adapted Housing Grant

VA may approve a Specially Adapted Housing (SAH) Grant of not more than 50 percent of the cost of building, buying or adapting existing homes or paying to reduce indebtedness on a currently owned home that is being adapted, up to a maximum of \$67,555.

Special Home Adaption Grant

VA may approve a Special Home Adaption (SHA) Grant amount up to a maximum of \$13,511 for the cost of necessary adaptations to a service member's or veteran's residence or to help him/her acquire a residence already adapted with special features for his/her disability, to purchase and adapt a home, or for adaptations to a family member's home in which they will reside. For more information on SAH, visit benefits.va.gov/homeloans/sah.asp .

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Temporary Residence Adaptation Grant

Eligible veterans and service members who are temporarily residing in a home owned by a family member may also receive a Temporary Residence Adaptation (TRA) Grant to help the veteran or service member adapt the family member's home to meet his or her special needs.

Supplemental Financing

Veterans and service members 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.

Automobile Allowance

Veterans and service members may be eligible for a one-time payment of not more than \$19,817 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 or permanent impairment of vision of both eyes to a certain degree.

Clothing Allowance

Any veteran who has service-connected disabilities that require a prosthetic or orthopedic appliances may receive clothing allowances. This allowance is also available to any veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments.

Allowance for Aid and Attendance for Housebound Veterans

A veteran who is determined by VA to need the regular aid and attendance of another person or a veteran who

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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 needs the aid and attendance of another person.

CHAPTER 5

Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment (VR&E), sometimes referred to as the Chapter 31 program, provides services to eligible service members and veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or achieve independence in daily living. Additional information on VR&E benefits is available at benefits.va.gov/vocrehab .

Vocational Rehabilitation Counselor

A vocational rehabilitation counselor (VRC) works with the veteran to determine if an employment handicap exists. An employment handicap exists if a veteran's service-connected disability impairs his/her ability to prepare for, obtain and maintain suitable career employment. After an entitlement decision is made, the veteran and VRC work together to develop a rehabilitation plan. The rehabilitation plan outlines the rehabilitation services to be provided.

Subsistence Allowance

In some cases, a veteran may require 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.

Employment Services

VR&E staff assists veterans and service members with

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achieving their employment goals by providing job development and placement services, which include on-the-job training, job-seeking skills, résumé development, interviewing skills and direct placement. VR&E has partnerships with federal, state and private agencies to provide direct placement of veterans or service members.

On-the-Job Training

Employers hire veterans at an apprentice wage, and VR&E supplements the salary up to the journeyman wage (up to maximum allowable under On-the-Job Training (OJT)). As the veterans progress through training, the employer begins to pay more of the salary until the veterans reach journeyman level and the employers are paying the entire salary. VR&E will also pay for any necessary tools. Employers are also eligible for a federal tax credit for hiring an individual who participated in a vocational rehabilitation program.

Non-paid Work Experience

The Non-paid Work Experience (NPWE) program provides eligible veterans the opportunity to obtain training and practical job experience concurrently. This program is ideal for veterans or service members who have a clearly established career goal and who learn easily in a hands-on environment. This program is also well-suited for veterans who are having difficulties obtaining employment due to lack of work experience.

Special Employer Incentive

The Special Employer Incentive (SE) program is for eligible veterans who face challenges in obtaining employment. Veterans approved to participate in the SEI program are hired by participating employers, and employment is expected to continue following successful completion of the program. Employers may be provided this incentive to hire veterans. If approved, the employer will receive reimbursement for up

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to 50 percent of the veteran's salary during the SEI program, which can last up to six months.

The Veterans Employment Center

The Veterans Employment Center is the federal government's single authoritative online source for connecting transitioning service members, veterans and military families with meaningful career opportunities with both public and private-sector employers. For more information, visit vets.gov/employment .

VetSuccess on Campus

The VetSuccess on Campus (VSOC) program is designed to assist veterans as they make the transition to college life. Through the VSOC program, VR&E is strengthening partnerships with institutions of higher learning and creating opportunities to help veterans achieve success by providing outreach and transition services to the general veteran population during their transition from military to college life.

Integrated Disability Evaluation System

VR&E is providing earlier access to VR&E benefits to wounded, ill or injured service members pending a medical separation from military service. VRCs are assigned to military installations hosting an Integrated Disability Evaluation System (IDES) site and provide VR&E services to assist service members in the transition from active duty to entering the labor market in viable careers. At these sites, service members will have a mandatory meeting with a VRC when referred to the Physical Evaluation Board (PEB). Service members receive services ranging from a comprehensive rehabilitation evaluation to determine abilities, skills and interests for employment purposes; entry into training programs; and case management and support to become job ready and employed.

CHAPTER 6

VA Pensions

Low-income wartime veterans may qualify for pension if they meet certain service, income and net-worth limits set by law and are age 65 or older, permanently and totally disabled, a patient in a nursing home receiving skilled nursing care, receiving Social Security Disability Insurance, or receiving Supplemental Security Income. Generally, a veteran must have at least 90 days of active duty service with at least one day during a VA-recognized wartime period. The 90-day active service requirement does not apply to veterans discharged from the military due to a service-connected disability.

Medal of Honor Pension

VA administers a pension benefit to recipients of the Medal of Honor. This entitlement is not based on income level or need.

Aid and Attendance and Housebound Benefits

Veterans and surviving spouses who are eligible for VA pensions are eligible for higher maximum pension rates if they qualify for aid and attendance or housebound benefits. An eligible individual may qualify if he or she requires the regular aid of another person to perform personal functions required in 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.

CHAPTER 7

Education and Training

Additional information can be found at benefits.va.gov/gibill or by calling 1-888-GI-BILL-1 (1-888-442-4551).

Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for service members 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.

The Yellow Ribbon G.I. Bill Education Enhancement Program

This program may assist eligible individuals with payment of their tuition and fees in instances where costs exceed the in-state tuition charges at a public institution or the national maximum payable at private and foreign institutions. To be eligible, the student must be a veteran receiving benefits at the 100-percent benefit rate payable, a transfer-of-entitlement-eligible dependent child or a transfer-of-entitlement-eligible spouse of a veteran.

Transfer of Entitlement

DoD may offer members of the armed forces on or after Aug. 1, 2009, the opportunity to transfer benefits to a spouse or dependent children. DoD and the military services must approve all requests for this benefit.

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Marine Gunnery Sergeant John David Fry Scholarship

This scholarship entitles children of those who die in the line of duty on or after Sept. 11, 2001, to use Post-9/11 GI Bill benefits.

VetSuccess on Campus

This is designed to provide on-campus benefits assistance and readjustment counseling to assist veterans in completing their college educations and entering the labor market in viable careers. Under this program, a full-time, experienced vocational rehabilitation counselor and a part-time Vet Center outreach coordinator are assigned at each campus to provide VA benefits outreach, support and assistance to ensure their health, educational and benefit needs are met.

Montgomery GI Bill

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.

Work-study Program

Participants 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. Students under the work-study program must be supervised by a VA employee, and all duties performed must relate to VA.

Veterans' Educational Assistance Program

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 contributed prior to April 1, 1987.

CHAPTER 8

Home Loan Guaranty

VA home loan guaranties are issued to help eligible service members, veterans, reservists, National Guard members and certain surviving spouses obtain homes, condominiums and manufactured homes and to refinance loans. 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 buy or build a home; buy a residential condominium unit; repair, alter or improve a residence owned by the veteran and occupied as a home; refinance an existing home loan; buy a manufactured home and/or lot; and install a solar heating or cooling system or other energy-efficient improvements. For additional information or to obtain VA loan guaranty forms, visit benefits.va.gov/homeloans .

Surviving Spouses

Some spouses of veterans may have home loan eligibility. They are:

- ★ The unmarried surviving spouse of a veteran who died because 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; and
- ★ 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.

VA Assistance to Veterans in Default

VA urges all veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers do not want to foreclose because foreclosure costs money. **CONTINUED »**

Service Members Civil Relief Act

Veteran borrowers may be able to request relief pursuant to the service members Civil Relief Act (SCRA). To qualify for certain protections available under the act, their obligation must have originated prior to their current period of active military service. SCRA may provide a lower interest rate during military service and, for up to one year after service ends, provide forbearance or prevent foreclosure or eviction up to nine months from period of military service.

Assistance to Veterans with VA-guaranteed Home Loans

When a VA-guaranteed home loan becomes delinquent, VA may provide supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default.

However, in cases where the servicer is unable to help the veteran borrower, VA has loan technicians in eight regional loan centers and a special servicing center in Hawaii that take an active role in interceding with the mortgage servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call 1-877-827-3702 to reach the nearest VA office where loan specialists are prepared to discuss potential ways to help save the loan.

Preventing Veteran Homelessness

Veterans who feel they may be facing homelessness because of losing their home can call 1-877-4AID VET (877-424-3838) or go to [va.gov/homeless](https://www.va.gov/homeless)  to receive assistance from VA.

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Assistance to Veterans with Non-VA-guaranteed Home Loans

For veterans or service members who have a non-VA-guaranteed or sub-prime loan, VA has a network of eight regional loan centers and a special servicing center in Hawaii that can offer advice and guidance. Borrowers may visit benefits.va.gov/homeloans  or call toll-free 1-877-827-3702 to speak with a VA loan technician. However, unlike when a veteran has a VA-guaranteed home loan, VA does not have the authority to intervene on the borrower's behalf. It is imperative that a borrower contact his/her servicer as quickly as possible.

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.

CHAPTER 9

VA Life Insurance

For complete details on government life insurance, visit benefits.va.gov/insurance or call VA's Insurance Center toll-free at 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, reporting the death of the insured and other insurance issues.

Service Members' Group Life Insurance

The following are automatically insured for \$400,000 under Service Members' Group Life Insurance (SGLI):

- ★ Active duty members of the U.S. Army, Navy, Air Force, Marines and Coast Guard
- ★ Commissioned members of the National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service (PHS)
- ★ Cadets or midshipmen of the U.S. military academies
- ★ Members, cadets and midshipmen of the ROTC while engaged in authorized training and practice cruises
- ★ Members of the Ready Reserves/National Guard who are scheduled to perform at least 12 periods of inactive training per year
- ★ Members who volunteer for a mobilization category in the Individual Ready Reserve

SGLI Traumatic Injury Protection

SGLI Traumatic Injury Protection (TSGLI) provides for payment traumatically injured service members who have suffered certain physical losses. The TSGLI benefit ranges between \$25,000 [CONTINUED »](#)

and \$100,000 depending on the loss. TSGLI helps service members by allowing their families to be with them during their recovery or by helping with other expenses incurred during their recovery period. For more information and branch of service contact information, visit benefits.va.gov/insurance/tsgli.asp .

Service Members' Group Life Insurance Family Coverage

Service Members' Group Life Insurance Family Coverage (FS-GLI) coverage consists of spousal coverage and dependent child coverage. FSGLI provides up to \$100,000 of life insurance coverage for spouses of service members with full-time SGLI coverage, not to exceed the amount of SGLI the member has in force. Premiums for spouse coverage are based on the age of the spouse and the amount of FSGLI coverage.

Veterans' Group Life Insurance

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

- ★ Veterans who had full-time SGLI coverage upon separation from active duty or the Reserves
- ★ 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
- ★ Members of the Individual Ready Reserve and Inactive National Guard

SGLI Disability Extension

Service members who are totally disabled at the time of separation (unable to work or have certain statutory conditions), can apply for the SGLI Disability Extension, which provides

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free coverage for up to two years from the date of separation. To apply, service members must complete and return the SGLI Disability Extension Application.

Accelerated Death Benefits

Like many private life insurance companies, the SGLI, FSGLI and VGLI programs offer an accelerated benefits option to terminally ill insured members. An insured member is terminally ill if he or she has a written medical prognosis of nine months or less to live. All terminally ill members are eligible to receive up to 50 percent of their SGLI or VGLI coverage, and terminally ill spouses can receive up to 50 percent of their FSGLI in a lump sum. Payment of an accelerated benefit reduces the amount payable to the beneficiaries at the time of the insured's death. To apply, an insured member must submit the Service Member/Veteran Accelerated Benefit Option Form, and spouses must complete the Service Member Family Coverage Accelerated Benefits Option Form.

Service-disabled Veterans' Insurance

Veterans who separated from service on or after April 25, 1951, under other than dishonorable conditions who have service-connected disabilities, even 0 percent, but are 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.

Veterans' Mortgage Life Insurance

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 (SAH) Grant. Maximum coverage is the smaller of the existing mortgage balance

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or \$200,000 and is payable only to the mortgage company. Protection is issued automatically following SAH approval, provided the veteran submits mortgage 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 Issued Annually

World War II and Korean-era veterans with active policies beginning with the letters V, RS, W, J, JR, JS or K earn 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.

Borrowing on Policies

Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance after the insurance is in force for one year or more. Interest is compounded annually. The loan interest rate is variable and may be obtained by calling toll-free 1-800-669-8477.

CHAPTER 10

Burials and Memorial Benefits

Veterans discharged from active duty under conditions other than dishonorable; service members who die while on active duty, active duty for training, or inactive duty training; and spouses and dependent children of veterans and active duty service members may be eligible for VA burial and memorial benefits. (For the purposes of this chapter, the term “veteran” includes eligible persons who die during active duty service.) The veteran does not have to die before a spouse or dependent child can be eligible for burial or memorial benefits.

Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible veterans, spouses and dependents at no cost 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 and military funeral honors. For more information, call 1-800-827-1000 or visit www.cem.va.gov .

Parents of Service Members Who Die

Certain parents of service members who die because of hostile activity or from combat training-related injuries may be eligible for burial in a national cemetery with their child. The biological or adopted parents of a service member who died in combat or while performing training in preparation for a combat mission who leaves no surviving spouse or dependent child may be buried with the deceased service

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member if there is available space. Eligibility is limited to service members who died on or after Oct. 7, 2001, and biological or adoptive parents who died on or after Oct. 13, 2010.

Headstones, Markers and Medallions

Veterans, active duty service members, and retired reservists and National Guard service members are eligible for an inscribed headstone or marker for their unmarked grave at any cemetery — national, state veterans, tribal or private. VA will deliver a headstone or marker at no cost, anywhere in the world.

Presidential Memorial Certificates

Presidential Memorial Certificates are issued to recognize the military service of honorably discharged deceased veterans and persons who died in the active military, naval or air service. Next of kin, relatives and other loved ones may apply for a certificate by mailing or faxing a completed and signed Presidential Memorial Certificate Request Form (available at va.gov/vaforms ) , 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. Eligibility requirements can be found at www.cem.va.gov .

Burial Flags

Generally, VA will furnish a U.S. burial flag to memorialize veterans who received 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

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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 the Application for United States Flag for Burial Purposes (available at va.gov/vaforms ). In most cases, a funeral director will help the family obtain the flag.

Burial Allowance

VA will pay a burial and funeral allowance of up to \$2,000 for veterans who die from service-connected injuries. VA will pay a burial and funeral allowance of up to \$300 for veterans who at the time of death from nonservice-connected injuries were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. VA will pay a burial and funeral allowance of up to \$734 when the veteran's death occurs in a VA facility, a VA-contracted nursing home or a state veterans nursing home. In cases in which the veteran's death was not service-connected, claims must be filed within two years after burial or cremation.

Plot Allowance

VA will pay a plot allowance of up to \$734 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.

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Military Funeral Honors

Upon request, DoD will provide military funeral honors consisting of folding and the 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 director 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. Veteran service organizations or volunteer groups may help provide honors. For more information, visit dmdc.osd.mil/mfh .

CHAPTER 11

Reserve and National Guard

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

Qualifying for VA Health Care

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

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 were discharged under other than dishonorable conditions.

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

OEF/OIF/OND Veterans

OEF/OIF/OND veterans may be eligible for a one-time dental evaluation and treatment following separation from service if they did not have a dental exam prior to separation. Veterans must request a dental appointment within the first 180 days post separation from active duty.

Disability Benefits

VA pays monthly compensation benefits for disabilities incurred or aggravated during active duty or active duty for training for disabilities because of injury or disease or inactive duty training for disabilities due to injury, heart attack or stroke. Additionally, the discharge must be under other than dishonorable conditions. For additional information see [Chapter 4, “Veterans with Service-connected Disabilities.”](#)

Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for service members 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.

Montgomery GI Bill — Selected Reserve

Members of reserve elements of the U.S. 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. 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.

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Reserve Educational Assistance Program (REAP)

The Reserve Educational Assistance Program (REAP) provides educational assistance to members of National Guard and Reserve components 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 benefits.va.gov/gibill [↗](#) for more information.

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 are 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).

Life Insurance

National Guard members and reservists are eligible to receive SGLI, VGLI and FSGLI. They may also be eligible for SGLI Traumatic Injury Protection if severely injured and suffering a qualifying loss, Service-disabled Veterans Insurance if they receive a service-connected disability rating from VA, and Veterans' Mortgage Life Insurance if approved for a Specially Adapted Housing Grant.

Burial and Memorial Benefits

VA provides a burial flag to memorialize members or former members of the Selected Reserve who served their initial obligation, were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.

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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:

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

Transition Assistance Advisor Program

The Transition Assistance Advisor (TAA) program is a partnership between the National Guard and VA to assist veterans. The TAA program, housed within the National Guard (NG) Office of Warrior Support, places an NG/VA trained expert at the NG headquarters in each of the 50 states as well as PR, GU, VI and the District of Columbia. The advisor serves as an advocate for guard members and their families as well as other geographically dispersed military members and families.

In collaboration with state and local coalition partners, the TAA program provides VA benefit enrollment assistance, referrals and assists in facilitating access for veterans through the overwhelming maze of programs with the compassion of someone who knows what it is like to transition from the guard to active duty and then back to civilian status

Outreach for OEF/OIF/OND Veterans

VA's OEF/OIF/OND outreach teams focus on improving outreach to members of the National Guard and Reserve by engaging them throughout the deployment cycle with targeted messages and face-to-face encounters with VA staff. These outreach teams are located at VAMCs to help ease the transition from military to civilian life. **CONTINUED »**

To learn more, visit www.oefoif.va.gov . Veterans can also call the toll-free OEF/OIF/OND 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, including requests for personnel records, copies of DD Form 214 or other military documents. Many veterans file an Air Force Board Correction of Military Records (AFBCMR) or write their congressperson to get these basic issues resolved, which requires that the request be routed through appropriate authorities, sometimes taking up to 180 days. Alternately, the ARPC routinely handles these actions on a much quicker basis. Members should call the ARPC for assistance at 1-800-525-0102 or log on to www.arpc.afrc.af.mil .

CHAPTER 12

Special Groups of Veterans

Veterans Needing Fiduciary Services

The fiduciary program provides oversight of VA's most vulnerable beneficiaries who are unable to manage their VA benefits because of injury, disease, the infirmities of advanced age or being under 18 years of age. VA appoints fiduciaries who manage VA benefits for these beneficiaries and conducts oversight of VA-appointed fiduciaries to ensure that they are meeting the needs of the beneficiaries they serve.

VA closely monitors fiduciaries for compliance with program responsibilities to ensure that VA benefits are being used for meeting the needs, security, and comfort of beneficiaries and their dependents. In deciding who should act as fiduciary for a beneficiary, VA will always select the most effective and least restrictive fiduciary arrangement.

This means that VA will first consider whether the beneficiary can manage his/her VA benefits with limited supervision. VA will consider the choice of the beneficiary as well as any family, friends and caregivers who are qualified and willing to provide fiduciary services for the beneficiary without a fee.

As a last resort, VA will consider appointment of a paid fiduciary. For more information about VA's fiduciary program, please visit benefits.va.gov/fiduciary .

VA Health Care for Homeless Veterans Program

VA Health Care for Homeless Veterans (HCHV) Program CONTINUED »

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.

Homeless Veterans Supported Employment

Homeless Veterans Supported Employment Program (HVSEP) provides vocational assistance, job development and placement, and ongoing employment supports designed to improve employment outcomes among homeless veterans. HVSEP is coordinated between CWT and the continuum of Homeless Veterans Programs for providing community-based vocational and employment services. All the HVSEP vocational rehabilitation specialists (VRS) hired to provide employment services for the program consists of homeless, formerly homeless or at-risk-of homelessness veterans. For more information, please visit [va.gov/homeless/employment_programs.asp](https://www.va.gov/homeless/employment_programs.asp).

The National Call Center for Homeless Veterans

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). NCCHV chat services are also available through the National Call Center's website at [va.gov/homeless](https://www.va.gov/homeless).

VA's Homeless Providers Grant and Per Diem Program

VA's Homeless Providers Grant and Per Diem Program provides funds to nonprofit community agencies providing transitional

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housing (up to 24 months) and/or offering services to homeless veterans, such as case management, education, crisis intervention, counseling and services targeted toward 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. For more information, please visit va.gov/homeless/gpd.asp .

Housing and Urban Development-Veterans Affairs Supportive Housing

The Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) provides permanent housing and case management for eligible homeless veterans who need community-based support to keep stable housing. 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. For more information, please visit va.gov/homeless/hud-vash.asp .

Supportive Services for Veterans Families Program

The Supportive Services for Veterans Families (SSVF) Program is designed to rapidly rehouse homeless veteran families and prevent homelessness for those at imminent risk due to a housing crisis. Funds are granted to private nonprofit organizations and consumer cooperatives that will assist very low-income veteran families by providing a range of supportive services designed to promote housing stability. To meet this goal, grantees (private nonprofit organizations

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and consumer cooperatives) provide eligible veteran families with outreach, case management and assistance in obtaining VA and other benefits. To locate a SSVF provider in your community, please visit va.gov/homeless/ssvf.asp  and look for the list of current SSVF providers or call VA's National Call Center for Homeless Veterans at 1-888-4AIDVET (1-888-424-3838).

VA's Compensated Work Therapy/Transitional Residence Program

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. While in this program, they learn new job skills, relearn successful work habits, and regain a sense of self-esteem and self-worth.

Veterans Justice Outreach Program

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 who may be at risk for homelessness upon their release.

Health Care for Re-entry Veterans Program

The Health Care 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. Visit va.gov/homeless  to locate an outreach worker.

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, **CONTINUED »**

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.

VA Benefits for Veterans Living 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 .

World War II-era Merchant Marine Seamen

Certain merchant marine seamen who served in World War II may qualify for benefits. When applying for medical care, merchant marine 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.

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World War Service by Particular Groups

Many 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.

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 to the veteran while incarcerated 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.

CHAPTER 13

Transition Assistance

National Resource Directory

The Departments of Veterans Affairs, Defense and Labor relaunched a new and improved website for wounded warriors: the National Resource Directory (NRD). This directory (nrd.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 service members, 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 service members returning from Operations Enduring Freedom, Iraqi Freedom and New Dawn (OEF/OIF/OND) as they transition from military to civilian life. OEF/OIF/OND service members 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.

Transition Assistance Program

This consists of comprehensive workshops at military installations designed to assist service members as they transition from military to civilian life. The program includes job search, employment CONTINUED »

and training information, as well as VA benefits information for service members who are within 18 months of separation or retirement. VA Benefit Briefings are comprised of two briefings focusing on education, benefits, and VA health care and disability compensation. Service members can sign up for one-on-one appointments with a VA representative. Interested service members should contact their local TAP manager to sign up for this program.

The inTransition Program

Service members 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 the toll-free telephone number 1-800-424-7877. For more information about the inTransition Program, please log on to intransition.dcoe.mil .

Pre-discharge Program

The Pre-discharge Program is a joint VA and DoD program that affords service members the opportunity to file claims for disability compensation and other benefits up to 180 days prior to separation or retirement. The two primary components of the Pre-discharge Program — Benefits Delivery at Discharge (BDD) and Quick Start — may be utilized by separating and retiring service members 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 after release or discharge from active duty.

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Integrated Disability Evaluation System

The Integrated Disability Evaluation System (IDES) is a joint VA and DoD program designed to improve the process for service members who face potential medical discharges. IDES participants are referred to the program by the respective service departments when an injury or disability calls into question the member's ability to continue serving.

Federal Recovery Coordination Program

The Federal Recovery Coordination Program (FRCP), 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 service members and their families through recovery, rehabilitation and reintegration into the community.

Military Services Provide 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 each military branch's support office 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.

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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 résumés, using the internet to find a job, and links to job search and recruiting websites, visit the DoD Transportal at veteranprograms.com .

Education and Career Counseling

The Vocational Rehabilitation and Employment (VR&E) Program provides education and career counseling services to service members, veterans and certain dependents at no charge. These services provide an opportunity for transitioning service members and veterans to receive personalized counseling and support to guide their careers, ensure the most effective use of VA benefits and achieve their goals.

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 résumé preparation assistance at state Workforce Career or One-stop Centers. These offices also have specialists to help disabled veterans find employment.

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Veterans Preference for Federal Jobs

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 Title 5, United States Code (U.S.C.). 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 in retention during a reduction in force (RIF).

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 [usajobs.gov](https://www.usajobs.gov) or [fedshirevets.gov](https://www.fedshirevets.gov).

Veterans' Recruitment Appointment

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, visit [fedshirevets.gov](https://www.fedshirevets.gov).

VA's Center for Veterans Enterprise

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, call toll-free 1-866-584-2344 or visit [va.gov/osdbu](https://www.va.gov/osdbu).

CHAPTER 14

Dependents and Survivors Health Care

Civilian Health and Medical Program of the Department of Veterans Affairs

Under Civilian Health and Medical Program of the Department of Veterans Affairs (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.

VA's Comprehensive Assistance for Family Caregivers Program

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

The Spina Bifida (SB) Health Care Benefits Program is a 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 Health Care Benefits Program provides reimbursement for covered medical services and supplies, such as inpatient and outpatient medical services, pharmacy, durable medical equipment, and supplies. For more information about spina bifida health care benefits, call [CONTINUED »](#)

1-888-820-1756 or visit va.gov/communitycare/programs/dependents/spinabifida .

Children of Women Vietnam Veterans

The Children of Women Vietnam Veterans (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 va.gov/communitycare/programs/dependents/cwvv .

Bereavement Counseling

VA Vet Centers provide bereavement counseling 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.

Bereavement counseling is available through any VA medical center to immediate family members of veterans who die unexpectedly or while participating in a VA hospice or similar program, if 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, if 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.

CHAPTER 15

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 service members who die while on active duty (including those who die within 120 days of separation) because 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 service member 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

For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), one of the following must have directly caused or contributed to the veteran's death:

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

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Aid and Attendance and Housebound Benefits

Surviving spouses who are eligible for DIC or survivors 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 care. The report should contain 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 surviving spouse is confined to the home or immediate premises.

Parents' DIC

VA provides an income-based monthly benefit to the surviving parent(s) of a service member 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.

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Survivors Pension

VA provides pension benefits to qualifying surviving spouses and unmarried dependent children of deceased veterans with wartime service.

Survivors' and Dependents' Educational Assistance

VA provides educational assistance to qualifying dependents as follows:

- ★ The spouse or child of a service member 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
- ★ The spouse or child of a service member 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
- ★ The spouse or child of a service member 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

Visit benefits.va.gov/gibill  for more information.

Marine Gunnery Sergeant John David Fry Scholarship

Children of those who died in the line of duty on or after Sept. 11, 2001, are potentially eligible to use Post-9/11 GI Bill benefits. Refer to [Chapter 7, "Education and Training,"](#) for more details.

Montgomery GI Bill Death Benefit

VA will pay a special Montgomery GI Bill (MGIB) death benefit to a designated survivor in the event of the service-connected death of a service member while on active duty or within one year

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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 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 Aug. 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.

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.

Vocational Training

VA provides vocational training, rehabilitation services and employment assistance to help children prepare for and attain suitable employment.

To qualify, an applicant must be a child receiving a VA

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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.

VA Home Loan Guaranty

A VA loan guaranty to acquire a home may be available to an unmarried spouse of a veteran or service member who died as a result of service-connected disabilities, a surviving spouse who remarries after age 57, or to a spouse of a service member 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. Surviving spouses of certain totally disabled veterans, whose disability may not have been the cause of death, may also be eligible for VA loan guaranty.

“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, call 703-696-6897 or visit 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 interment at a state, tribal or national veterans cemetery, plot, marker and more. To learn more about these and other benefits please refer to [Chapter 10, “Burial and Memorial Benefits.”](#)

CHAPTER 16

Appeals of VA Claim 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 VA regional office, medical center or national cemetery 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.

CHAPTER 17

Military Medals and Records

Replacing Military Medals

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 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 archives.gov/st-louis/military-personnel . For questions, call Military Personnel Records at 314-801-0800, or email questions to MPR.center@nara.gov .

Correcting 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.

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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 at [dtic.mil/whs/directives/forms](https://www.dtic.mil/whs/directives/forms) .

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.

Physical Disability Board of Review

Veterans separated due to disability from Sept. 11, 2001, through Dec. 31, 2009, with a combined rating of 20 percent or less, as determined by the respective branch of service Physical Evaluation Board (PEB), and not found eligible for retirement, may be eligible for a review by the Physical Disability Board of Review (PDBR).

CHAPTER 18

Other Federal Benefits

Internal Revenue Service

Disabled military retirees may be eligible to claim a federal tax refund based on an increase in their disability rating percentage from VA or, if combat disabled, applying for and being granted combat-related special compensation after an award for concurrent retirement and disability. To do so, the disabled military retiree needs to file the amended return, Form 1040X, Amended U.S. Individual Income Tax Return, to correct a previously filed Form 1040, 1040A or 1040EZ. An amended return cannot be e-filed. It must be filed as a paper return. The filer should include all documents received from VA and any information received from Defense Finance and Accounting Service explaining proper tax treatment for the current year.

U.S. Department of Agriculture

The U.S. Department of Agriculture (USDA) provides loans and guaranties to buy, improve or operate farms. Loans and guaranties 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.

HUD Veteran Resource Center

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 **CONTINUED »**

and services. To contact HUDVET, call 1-800-998-9999, TDD 800-483-2209 or visit 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 service member 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.

Small Business Administration

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 (SBA) Office of Veterans Business Development (OVBD) for assistance. OVBD conducts comprehensive outreach to veterans, service-disabled veterans and reservists of the U.S. military. OVBD also aids 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.

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 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

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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).

For information, call 1-800-772-1213 or visit [socialsecurity.gov](https://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, Mississippi, 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:

- ★ Are 60 years of age or older and were discharged or released under honorable conditions after 20 or more years of active service
- ★ Are determined to be incapable of earning a livelihood because of a service-connected disability incurred in the line of duty
- ★ 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.
- ★ 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

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 un-remarried surviving spouses and dependents of service

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members 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

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. More information can be found at [acf.hhs.gov/programs/ocs/liheap](https://www.acf.hhs.gov/programs/ocs/liheap) .

Appendix

VA Facilities

Patients should call the telephone numbers listed to obtain clinic hours of operation and services.

For more information or to search for a facility by ZIP code, visit [va.gov/directory/guide](https://www.va.gov/directory/guide) .

Phone Numbers

Bereavement Counseling	1-202-461-6530
Civilian Health and Medical Program (CHAMPVA) . . .	1-800-733-8387
Caregiver Support	1-855-260-3274
Debt Management Center.	1-800-827-0648
Education	1-888-442-4551
Federal Recovery Coordination Program	1-877-732-4456
Foreign Medical Program	1-888-820-1756
Headstones and Markers.	1-800-697-6947
Health Care	1-877-222-8387
Homeless Veterans.	1-877-424-3838
Home Loans.	1-877-827-3702
Life Insurance	1-800-669-8477
National Cemetery Scheduling Office	1-800-535-1117
Pension Management Center.	1-877-294-6380
Presidential Memorial Certificate Program	1-202-565-4964
Special Health Issues	1-800-749-8387
Telecommunication Device for the Deaf (TDD) . . .	1-800-829-4833
VA Benefits	1-800-827-1000
VA Combat Call Center	1-877-927-8387
Veterans Crisis Line	1-800-273-8255
Women Veterans.	1-855-829-6636

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Appendix

Websites

Burial and Memorial Benefits	www.cem.va.gov
Caregiver Support	www.caregiver.va.gov
CHAMPVA	va.gov/communitycare
eBenefits.	ebenefits.va.gov
Education Benefits	benefits.va.gov/gibill
Environmental Exposures	www.publichealth.va.gov/exposures
Health Care Eligibility	va.gov/healthbenefits
Homeless Veterans	va.gov/homeless
Home Loan Guaranty	benefits.va.gov/homeloans
Life Insurance	benefits.va.gov/insurance
Memorial Certificate Program	www.cem.va.gov/pmc.asp
Mental Health.	www.mentalhealth.va.gov
My HealtheVet.	www.myhealth.va.gov
National Resource Directory	nrd.gov
Prosthetics	www.prosthetics.va.gov
Records.	archives.gov/st-louis/military-personnel
Returning Service Members	www.oefoif.va.gov
State Departments of Veterans Affairs	va.gov/statedva
Women Veterans.	va.gov/womenvet
VA Vet Centers	www.vetcenter.va.gov
VA Home Page	va.gov
VA Benefit Payment Rates	benefits.va.gov/compensation/rates-index
VA Forms	va.gov/vaforms
Vocational Rehabilitation & Employment	benefits.va.gov/vocrehab

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Appendix

Abbreviations

ALS	Amyotrophic Lateral Sclerosis
CHAMPVA . . .	Civilian Health and Medical Program of VA
CLC	Community Living Center
C&P	Compensation and Pension
COE	Certificate of Eligibility
CRDP	Concurrent Retirement and Disability Payments
CRSC	Combat-related Special Compensation
CWT	Compensated Work Therapy
CZTE	Combat Zone Tax Exclusion
DIC	Dependency and Indemnity Compensation
DoD	Department of Defense
FHA	Federal Housing Administration
FSGLI	Family Service Members' Group Life Insurance
HUD	Department of Housing and Urban Development
IRR	Individual Ready Reserve
MGIB	Montgomery GI Bill
MIA	Missing in Action
NPRC	National Personnel Records Center
NSLI	National Service Life Insurance
OEF	Operation Enduring Freedom
OIF	Operation Iraqi Freedom
OND	Operation New Dawn
OPM	Office of Personnel Management

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Appendix

POW	Prisoner of War
PTSD	Post-traumatic Stress Disorder
SAH	Specially Adapted Housing
SBA	Small Business Administration
S-DVI	Service-disabled Veterans' Insurance
SGLI	Service Members' Group Life Insurance
SSB	Special Separation Benefits
TAP	Transition Assistance Program
TSGLI	Service Members' Group Life Insurance Traumatic Injury Protection
USCIS	U.S. Citizenship and Immigration Services
USDA	U.S. Department of Agriculture
VA	Department of Veterans Affairs
VEAP	Veterans Educational Assistance Program
VEOA	Veterans' Employment Opportunities Act
VGLI	Veterans' Group Life Insurance
VHA	Veterans Health Administration
VMET	Verification of Military Experience and Training
VMLI	Veterans' Mortgage Life Insurance
VR&E	Vocational Rehabilitation and Employment
VSI	Voluntary Separation Incentive
WAAC	Women's Army Auxiliary Corps
WASPs	Women Air Force Service Pilots



About BlueStar HonorCare

BlueStar HonorCare is a service-disabled, veteran-owned small business dedicated to improving the quality of care and life of veterans and seniors everywhere. Offering medical, emergency and health alert systems and senior care products, BlueStar helps make independent living safe and enjoyable while delivering peace of mind to seniors and their loved ones. BlueStar also provides directories of veterans services and organizations and online resources to make aging in place easy and attainable while also keeping veterans and their families connected and supported.

Founded in 2013 by retired U.S. Navy Rear Admiral Robert O. Wray, Jr., BlueStar is owned by veterans, focuses its services on families with veterans, hires veterans and donates a portion of profits to veteran causes. For more information, visit bluestarhonorcare.com .