

VA Benefits and Services



*Briefing for
Transitioning Service Members*

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April 2009



VA benefits can affect you now, *and* for the rest of your life...

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VA

- **Veterans Benefits Administration**
 - All VA benefits - Compensation, Education, Home Loan Guaranty, etc.
 - Administered by VA Regional Offices
- **Veterans Health Administration**
 - All VA health care services
 - Administered by VA Medical Centers, Ambulatory Care & Community Based Outpatient Clinics, etc.
- **National Cemetery Administration**
 - National and State Veterans Cemeteries
 - Headstones & Markers
 - Presidential Memorial Certificates

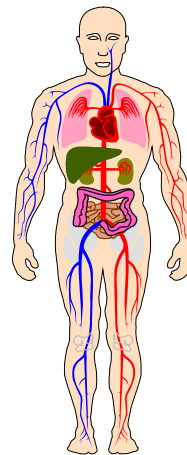
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Compensation for Service-Connected Disabilities



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Compensation

A service-connected disability is a disease or injury incurred or aggravated while on active duty. The disability does not have to be combat or wartime related.

U.S. Department of Veterans Affairs

Compensation

Disability Examples

- Torn knee ligament
- Amputation
- Heart disease
- Post traumatic stress (including the result of sexual trauma)
- Skin condition such as psoriasis

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Compensation

- Disabilities are rated from 0% to 100%
- VA rating is independent of any military rating
- Payments begin with 10% ratings
- Additional allowance for dependents with 30% or higher rating

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Compensation - *Sample Rates*

Rating	Vet Only	Vet+S	Vet+S+1C	Vet+S+2C	Vet+S+3C
10%	\$123	N/A	N/A	N/A	N/A
20%	243	N/A	N/A	N/A	N/A
30%	376	421	453	475	497
40%	541	601	644	674	704
50%	770	845	899	936	973
60%	974	1,064	1,129	1,174	1,219
70%	1,228	1,333	1,409	1,461	1,513
80%	1,427	1,547	1,634	1,694	1,754
90%	1,604	1,739	1,837	1,904	1,971
100%	2,673	2,823	2,932	3,007	3,082

S – Spouse C = Child(ren)
Rates effective Dec 1, 2008

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Compensation

- Compensation is *tax free*
- Additional *Special Monthly Compensation* added for loss of limb, organ, etc.
- Concurrent retired pay, previously prohibited, now being phased in
- Concurrent VSI, SSB, and Separation pay still prohibited
- Severance pay is also prohibited with the following exception (continued),

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Compensation

(continued)

- Severance Pay is not recouped if disabilities incurred in combat zone or combat-related operations as designated by DoD
- Effective January 1, 2008, retirees retired for disability through the military DES with less than 20 years of service for longevity are authorized CRSC payments
- Retirees must apply to their service-specific CRSC Board once VA establishes entitlement to compensation

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Compensation

(continued)

Additional information is available at the following web sites.

- Army: www.crsc.army.mil
- Navy & Marine Corps: www.hq.navy.mil/ncpb/CRSCB/combatrelated.htm
- Air Force: www.afpc.randolph.af.mil/library/combat.asp
- DoD: www.defenselink.mil/prhome/mppcrsc.html



Compensation - *Related Benefits*

- VA health care for all rated service-connected conditions
- Vocational Rehabilitation & Employment services
- \$10,000 life insurance
- Federal employment preference
- VA loan funding fee waived
- Possible State and local benefits for veterans



Compensation - *Related Benefits*

(continued)

- **Annual clothing allowance (\$716)***
- **Specially adapted homes****
 - ✓ **\$60,000** grant for cost of building, buying, remodeling, or paying indebtedness on home already acquired
 - ✓ Grant for actual cost, up to **\$12,000**, for adaptations to residence determined by VA to be necessary

* For certain types of disability

** For certain cases of serious disability, and may be used while on active duty

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Compensation - *Related Benefits*

(continued)

- **Automobile grant (\$11,000) and adaptive equipment****
- **Military commissary & exchange privileges*****

** For certain cases of serious disability, and may be used while on active duty

*** For 100% disability cases

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Pension

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Pension

Eligibility Requirements

- At least 90 days of active military service (generally, 24 months for enlistments after September 7, 1980)
- At least one day of wartime service (combat service not required)
- Totally & permanently disabled, or attained age 65
- Within income limits to qualify for this benefit

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Pension

Income-Based Benefit

- Following chart shows the monthly rate for veterans found eligible and who have no source of countable family income that would reduce the rate
- If there *is* countable family income, the monthly rate is reduced, dollar-for-dollar, by the amount of countable family income

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Pension

Sample Monthly Rates

Veteran Status	Regular	If house-bound	If in need of aid & attendance
Veteran alone	\$985	\$1,204	\$1,644
W/ spouse	1,291	1,510	1,949
W/ spouse + 1 child	1,459	1,678	2,118
W/ spouse + 2	1,627	1,846	2,286

Rates effective Dec 1, 2008

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Compensation & Pension

How to Apply

- Complete a VA Form 21-526
(*Veteran's Application for Compensation and/or Pension*)
- Provide other supporting records
VA can help obtain them
- Submit all documents to
appropriate VA Regional Office



Compensation & Pension

How to Apply

(continued)

- Contact VA for the application
form by calling 1-800-827-1000
- Application form may be available
on base
- Or apply on the Internet at
www.va.gov



Compensation & Pension *Time Limit*

- No time limit to apply for Compensation or Pension
- For Compensation, benefits will be paid retroactive to the date of separation/retirement if VA receives the application within one year of the separation/retirement. Otherwise, benefits are effective no earlier than the date VA received the application



Health Care



General

- **Health Care comprises the largest of all VA services**
- **VA medical system consists of 21 integrated networks of care that focus on pooling and aligning resources to better meet local health care needs and provide greater access to care**

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General

(continued)

- **VA provides care at about 1,300 facilities:**
 - ✓ **158 hospitals**
 - ✓ **858 ambulatory care and community-based outpatient clinics**
 - ✓ **206 Vet Centers**
 - ✓ **133 nursing homes**
 - ✓ **42 residential rehabilitation treatment programs**

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General

(continued)

Dental

Care provided:

- *Generally*, for any service-connected condition
- While participating in VA vocational rehabilitation program
- For veterans in some other categories; e.g., former prisoners of war



General

(continued)

Dental – (continued)

- For recently separated veterans
 - ✓ who served for 90 days or more, and
 - ✓ who apply within 180 days of separation

Note: This is for one time treatment of dental conditions if the veteran's separation document does not indicate that necessary dental care was received within 90 days prior to release or discharge



General

(continued)

Maternity Care

- Provided for enrolled women veterans
- Care provided in the community and paid by VA
- Continues through the post-partum visit
- Does not provide care for the newborn

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Eligibility

- Veterans who served in the active military, naval or air service and who were discharged or released under conditions other than dishonorable
- Former Reservists who served full-time and for operational or support (excludes training purposes)
- Former National Guard members if mobilized by a Federal order

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Eligibility

(continued)

- Most veterans who enlisted in the Armed Forces after 9/7/80 must have completed:
 - ✓ 24 months continuous active service, or
 - ✓ the full period for which they were called or ordered to active duty
- A service-connected condition is not necessary to receive VA health care

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Veterans of Operations Enduring & Iraqi Freedom

VA provides free health care for:
*veterans who served on active
duty in a theater of combat
operations after November 11,
1998, for any illness possibly
related to their service in that
theater*

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Veterans of Operations Enduring & Iraqi Freedom

(continued)

Time Limits: You have five years from date of discharge from active duty, if you were discharged from active duty on or after January 28, 2003. You have until January 27, 2011, if you were discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008.

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Enrollment

- **To receive VA health care, a veteran *must enroll* in the VA health care system unless:**
 - ✓ veteran has a 50% or more service-connected VA disability rating
 - ✓ less than one year has passed since veteran was discharged from the military for a disability that was incurred or aggravated in the line of duty but VA has not yet rated

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Enrollment

(continued)

- ✓ the veteran is seeking care for a service-connected disability
- Once enrolled, veteran will be assigned to one of 8 priority groups. Depending on veteran's status, a co-payment for services may be required



Application

- Identify VA health care facility for primary care
- Complete VA Form 10-10EZ and submit in person, in writing, or on-line to facility of choice
- For Help:
 - ✓ Call **1-877-222-VETS** (1-877-222-8387), or
 - ✓ Visit **www.va.gov**



Readjustment Counseling Service



Vet Centers provide quality readjustment counseling in a caring manner. Vet Centers understand and appreciate veterans' military experiences while assisting them and their family members toward a successful post-military adjustment in or near their community.

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Locate a Vet Center

Vet Centers are in all 50 states, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands

- Telephone numbers are available in local telephone directories under U.S. Government, Department of Veterans Affairs, Vet Center
- A complete directory is available on the Internet at www.va.gov/rcs

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Vocational Rehabilitation & Employment

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Program Objective

VA's Vocational Rehabilitation and Employment program's primary function is to help active duty service members and veterans who have service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living.

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Basic Eligibility

(continued)

- Have received, or eventually will receive, an honorable or other than dishonorable discharge
- Documentation of service-connected disability or disabilities ratable at 20% or more, *and* have an employment handicap resulting primarily from such disability



Eligibility Period

The law provides for a 12-year basic period of eligibility during which services may be used. The 12-year period begins on the latter of these dates:

- Date of separation from active military duty, or
- Date VA first informed the veteran of a service-connected disability rating



To Apply

- **Veterans Should Complete:**
 - ✓ VA Form 21-526 (*Veteran's Application for Compensation and/or Pension*), if not already rated by VA for a service-connected disability,
 - ✓ VA Form 28-1900 (*Application for Vocational Rehabilitation Benefits*)
- **Service Members Should Complete:**
 - ✓ VA Form 28-0588 (Memo Rating) or
 - ✓ VA Form 21-526, and
 - ✓ VA Form 28-1900, and
 - ✓ VA Form 28-8832 (*Application for Counseling*)



Educational Vocational Counseling

- Also called Chapter 36
- VA provides educational and vocational counseling for all service members with-in 6 months of discharge and veterans within one year post-discharge
- Complete VA Form 28-8832 (*Application for Counseling*)



Life Insurance

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Veterans' Group Life Insurance (VGLI)

- Lifetime renewable term insurance
- Premiums increase with age
- Maximum coverage=amount of SGLI at time of separation from service
- VGLI=conversion of SGLI to a civilian coverage policy
- Available in increments of \$10,000
- Convertible to a commercial policy at any time

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VGLI Premium Rates

Monthly Premiums for \$200,000 of Insurance (July 2008)

<u>Age Group</u>	<u>Premium Rate</u>
0-29	\$16.00
30-34	\$20.00
35-39	\$26.00
40-44	\$34.00
45-49	\$44.00
50-54	\$72.00
55-59	\$134.00

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How to Apply for VGLI

- A series of 3 mailings are forwarded to last known address after separation
- Application also available on VA web site
- Apply within 120 days of separation=no proof of good health required
- Apply within 1 year + 120 days=must prove good health
- Exception for totally disabled members (eligible for 2-year SGLI extension and then issued VGLI automatically)

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Service-Disabled Veterans Insurance (S-DVI)

- Maximum coverage= \$10,000
- Eligibility for S-DVI coverage:
 - ✓ Discharged on or after April 25, 1951
 - ✓ No dishonorable discharge
 - ✓ Must apply within 2 years of notification of a **new** service-connected disability
 - ✓ Must be in good health, except for any service-connected disabilities



Home Loan Guaranty



Features of a VA Loan



- No down payment
- Limitations on closing costs
- The right to prepay without penalty
- Funding Fee
- Negotiated interest rates
- Special assistance for veterans experiencing difficulty in making loan payments

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Loan Purposes

- Buy a home
- Build a home
- Refinance existing loan
- Repair, alter, or improve a home
- Use only for property located in the US, its territories or possessions
- Must occupy the property as your home within a reasonable period of time

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Eligibility

- Generally, must serve 24 months of continuous active duty or the full period for which called or ordered to active duty
- Service must be at least 90 days during a period of war (181 during peacetime), unless discharged earlier due to a service connected disability*
- Certificate of Eligibility (COE) required for home loan process

* Currently-it is still the "Gulf War" period

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Eligibility (cont)

- Must update Loan Certificate upon separation/discharge
- Apply for COE by completing VA Form 26-1880 and submitting to Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120
- OR, have your lender apply online through the VA Portal – www.vip.vba.va.gov

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Loan Amounts

- VA does not have a “maximum” loan.
- There are “loan limits” which vary by county. Lenders may require a downpayment for loans above these limits.
- To see the limits for 2009, visit this link:http://www.homeloans.va.gov/docs/2009_county_loan_limits.pdf



Funding Fee

- Law requires funding fee to be paid on VA loans
- Fee ranges from .5% to 3.3%, depending on loan type and if first time or subsequent user
- Fee can be included in loan
- Fee is waived for vets entitled to VA disability compensation



Steps to a VA Home Loan

1. Find property to buy
2. Apply to a mortgage lender for a loan (must meet credit and income standards)
3. Apply for a Certificate of Eligibility
4. Obtain a VA appraisal
5. Close the loan and move in



Native American Direct Loans

- VA makes direct loans to Native Americans living on Trust Land (reservations, homelands, etc.)
- Maximum loan amount is the same as the amount allowed for VA guaranteed loans
- Vets must still meet credit qualifications



More Information?

Visit Loan Guaranty
on the Internet at:

www.homeloans.va.gov



Burial & Survivor Benefits



Burial Benefits

- National Cemeteries
- State Veterans Cemeteries
- Headstone or Marker
- Burial Flag
- Presidential Memorial Certificates
- Burial Cost Reimbursement

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Burial Benefits

(continued)

National Cemetery Burial



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120+ Cemeteries Nationwide

- Gravesite
- Opening and Closing
- Headstone/Marker
- Burial Flag
- Funeral Honors
- Presidential Memorial Certificates
- Burial Cost Reimbursement
- Perpetual Care
- All at No Cost to the Family

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Burial Benefits - (continued)

To Do List

To ease the burden on family members, the veteran should:

- Provide appropriate loved ones with a copy of his/her discharge document (DD Form 214, *Report of Separation from Active Military Service*), and
- Inform them of his/her burial wishes – final resting place, etc.



VA on the Internet

**Information on *all* VA
benefits and services
is available**

Visit www.va.gov



VA on the Internet

(continued)

- Apply on-line for benefits (select "Online Applications")
- Submit electronic inquiries as well (select "Contact VA")

Visit www.va.gov



Phone VA

For *benefits* information
and assistance
call toll-free

1 (800) 827-1000

TDD 1 (800) 829-4833



U.S. Department of Veterans Affairs

Phone VA

(continued)

For *health care eligibility*
OR *general health care*
information, call toll-free
1 (877) 222-8387

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U.S. Department of Veterans Affairs

Phone VA

(continued)

For information &
assistance on
Education benefits
call toll-free
1 (888) 442-4551

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U.S. Department of Veterans Affairs

Phone VA

(continued)

For information &
assistance on

SGLI/VGLI

call toll-free

1 (800) 419-1473

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U.S. Department of Veterans Affairs

Phone VA

(continued)

For information &
assistance on

VA life insurance

call toll-free

1 (800) 669-8477

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QUESTIONS

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