

# VA Benefits and Services



**Veteran Benefits Administration**

**Veterans Healthcare Administration**

**National Cemetery Association**



# **Veteran Benefits Administration**



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# VETERANS BENEFITS ADMINISTRATION

- COMPENSATION
- PENSION
- HEALTH CARE
- EDUCATION
- LIFE INSURANCE
- VOC REHAB & EMPLOYMENT
- HOME LOAN GUARANTY
- BURIAL & SURVIVOR BENEFITS
- OTHER BENEFITS & SERVICES



# 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.



# COMPENSATION

## Disability Examples

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



# COMPENSATION

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

# Compensation - *Sample Rates*

Rating	Vet Only	Vet+S	Vet+S+1C	Vet+S+2C	Vet+S+3C
<b>10%</b>	<b>\$127</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>20%</b>	<b>251</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>30%</b>	<b>389</b>	<b>435</b>	<b>469</b>	<b>493</b>	<b>515</b>
<b>40%</b>	<b>560</b>	<b>622</b>	<b>667</b>	<b>697</b>	<b>727</b>
<b>50%</b>	<b>797</b>	<b>874</b>	<b>931</b>	<b>969</b>	<b>1007</b>
<b>60%</b>	<b>1,009</b>	<b>1,102</b>	<b>1,169</b>	<b>1,215</b>	<b>1,261</b>
<b>70%</b>	<b>1,272</b>	<b>1,380</b>	<b>1,459</b>	<b>1,512</b>	<b>1,565</b>
<b>80%</b>	<b>1,478</b>	<b>1,602</b>	<b>1,692</b>	<b>1,753</b>	<b>1,814</b>
<b>90%</b>	<b>1,661</b>	<b>1,800</b>	<b>1,902</b>	<b>1,971</b>	<b>2,040</b>
<b>100%</b>	<b>2,769</b>	<b>2,924</b>	<b>3,037</b>	<b>3,114</b>	<b>3,191</b>

**S – Spouse    C = Child(ren)**

**Rates effective Dec 1, 2011**

*Compensation & Pension*



# 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
- Combat Related Special Compensation





## **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*

- Annual clothing allowance (\$716)\*
- Specially adapted homes\*\*
- Automobile grant (\$18,900) and adaptive equipment\*\*
- Military commissary & exchange privileges\*\*\*



# SOCIAL SECURITY BENEFITS

## Enhanced Social Security Payment Benefits

Special Extra Earning For Veterans Serving from  
1957- 2001 (Must Apply) 1968 – 2001  
Automatically (\$300 Quarterly)

- Service from 1957 - 1967 (Must Apply)
- Service From 1968 - 2001 Automatically



# SOCIAL SECURITY DISABILITY INSURANCE

- **Disability or Survivor Benefits**
  - May be available if injured on active duty
  - Regardless of where injury occurred
  - Expedited service for Line of Duty disabilities on or after October 1, 2001
- **How to Apply:**
  - On-Line at [www.socialsecurity.gov](http://www.socialsecurity.gov)
  - Telephonically at 1-800-772-1213
  - In-Person at Social Security Office



# VA PENSION

## Eligibility Requirements

- At least 90 days of active Military services (generally, 24 Months for enlistments after September 7, 1980)
- At least one day of wartime service (combat is not required)

Totally & Permanently disabled, or attained age 65 ... (Within income limits to qualify)

# Pension

## *Sample Annual Rates*

<b>Veteran Status</b>	<b>Regular</b>	<b>If house-bound</b>	<b>If in need of aid &amp; attendance</b>
<b>Veteran alone</b>	<b>\$12,252</b>	<b>\$14,457</b>	<b>\$20,436</b>
<b>W/ spouse</b>	<b>16,051</b>	<b>18,120</b>	<b>23,396</b>
<b>W/ spouse + 1 child</b>	<b>17,513</b>	<b>20,140</b>	<b>25,416</b>
<b>W/ spouse + 2</b>	<b>19,533</b>	<b>22,160</b>	<b>27,436</b>

**Rates effective Dec. 1, 2011**

# 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.





# COMPENSATION & PENSION – TIME LIMITS

No time limit to apply for Compensation or Pension

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# COMPENSATION or PENSION

## How to Apply

- Contact VA for the application form by calling 1-800-827-1000
- Application form may be available on-line
- Or apply on the Internet at [www.va.gov](http://www.va.gov)



# Healthcare Enrollment

- If you enroll into Healthcare you will be enrolled to One of 8 Priority Groups.
- If you have a Service Connected Disability of 10 Percent or more that will allow you to receive treatment at a VA Healthcare facility regardless of Income level



# Dental Care



***Cost free one time treatment*** of dental conditions for recently separated veterans who

- ✓ served for 90 days or more,
- ✓ apply within **180 days of separation**, and
- ✓ DD214 does not indicate necessary dental care was provided within 90 days of release or discharge



# Military Sexual & Other Personal Trauma



## Veterans Affairs

Transition Assistance Program

# Military Sexual & Other Personal Trauma

- » Definition: An event of human design that threatens or inflicts harm.
- » Examples: Rape, physical assault, domestic battering, robbery, mugging, & stalking

Anyone can be a victim of sexual or other personal trauma.



# Treatment & Counseling

- » Veterans are eligible for health care and counseling (e.g., for PTSD) resulting from sexual and other personal trauma even though the incident was never reported.
- » Care and counseling can be provided to Veterans who have qualifying military service and express a need for the care.



# Compensation

- » Residual disability from sexual or other personal trauma while on active duty is considered service-connected for VA compensation purposes, however...
- » ...there must be sufficient evidence to support the claim and the existence of any residual disability caused by the trauma. VA will accept DD Form 2910, Victim Reporting Preference Statement; DD Form 2911, Forensic Medical Report: Sexual Assault Examination; and other similar forms as corroborating evidence of a report of military sexual trauma.



# Life Insurance

[www.insurance.va.gov](http://www.insurance.va.gov)



## Veterans Affairs

Transition Assistance Program



# Service Members' Group Life Insurance (SGLI)

- » \$400,000 automatic maximum coverage
- » Free coverage for 120 days after Service Member's separation from service
- » Convertible to Veterans' Group Life Insurance (VGLI) or commercial policy after separation from service (can split coverage)
- » Insures active duty members, Ready Reservists, cadets at service academies, National Oceanic and Atmospheric Administration (NOAA) and Public Health Service



# SGLI Disability Extension

- » Service Member must request the extended coverage.
- » To qualify, Service Member must be totally disabled at time of separation from service.
- » Coverage may be extended for up to two (2) years post-separation at no cost to the member.
- » Veteran automatically converted to VGLI after end of the disability extension period.



# Traumatic Service Members' Group Life Insurance (TSGLI)

- » Rapid financial assistance payable to members who suffer a qualifying loss due to traumatic injury.
- » Benefit of \$25K—\$100K depending on injury.
- » Automatic for members with SGLI coverage.
- » Traumatic injury must occur prior to separation from service.
- » Qualifying loss must occur within two years of date of traumatic injury.
- » **TSGLI ends after separation from service.**



# TSGLI

## How to Apply

- » Claim form available at VA Insurance web site [www.insurance.va.gov](http://www.insurance.va.gov)
- » Three-part certification process:
  - ✓ Member provides basic claim information.
  - ✓ Medical professional provides medical data.
  - ✓ Branch of service certifies if claim is eligible.
- » Currently no time limit to file a claim.
- » Denials can be appealed to the branch of service or contested in federal court.



# Veterans' Group Life Insurance (VGLI)

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



# 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) shows Service Member's or Veteran's eligibility for the benefit - COE must be updated upon separation/discharge.





# EDUCATION

## MGIB-AD - *General*

- **Eligibility based, in part, on active military service**
- **Up to 36 months of benefits**
- **Benefits payable for up to 10 years following release from active duty**
- **Various education and training program options**
- **May be used while on active duty**



# EDUCATION

## MGIB-SR - *General*

- **Up to 36 months of benefits**
- **Benefits payable while serving in the Selected Reserve**
- **Various education and training program options**





# EDUCATION

## Reserve/Guard Entitlement to Chap. 30 (Active Duty)

Certain Reserve/Guard members may qualify for Montgomery GI Bill benefits based on active duty if:

- Activated under Title 10 U. S. Code after July 1, 1985
- Had no active duty prior to July 1, 1985
- Served on active duty continuously for 24 months



# EDUCATION

## Reserve/Guard Entitlement to Chap. 30 (Active Duty)

- Completed DD Form 2366 (Election to Participate in the MGIB Active Duty Program)\*
- Paid \$1,200 to DFAS to enroll in the program\*
- Had honorable service for the active duty period

\*Must be accomplished while on active duty



# EDUCATION

## REAP - General

REAP provides educational assistance to members of the guard/reserve components called or ordered to active duty in response to a war or national emergency as determined by the President or Congress.



## GI Bill (Chapter 33) August 1, 2009

- Total tuition based on State school rates (national average FY08: \$6,185 mo.)
- Books and fees \$1,000 a year
- \$1,200 for tutorial assistance (\$100 per mo.)
- Living expense stipend based on E5 BAH with dependents for area
- 36 months of total benefits
- 15 years to use benefits
- Possible transfer to dependents



# POST 9/11 ELIGIBILITY

*Served on or called to active duty  
after Sept. 11, 2001*

- 100% benefit if you have  $\geq$  36 months of duty
- 100% 30 months with service-connected disability
- 90% 30 to 36 month of duty
- 80% 24 to 30 months of duty
- 70% 18 to 24 months of duty
- 60% 12 to 18 months of duty
- 50% 6 to 12 months of duty
- 40% 90 days to 6 months of duty



# EDUCATION

## Yellow Ribbon Program



- » Institutions voluntarily enter into an agreement with VA to fund tuition and fee costs that exceed the highest public, instate, undergraduate tuition and fees.
- » VA matches each additional dollar that an institution contributes, up to total cost of tuition and fees.

Training at  
private  
institutions

Graduate  
training

Out-of-state  
tuition





# Vocational Rehabilitation & Employment

## Program Objective

- 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.



# Vocational Rehabilitation & Employment

## Basic Eligibility

- Have an informal disability rating (called a “memorandum rating”) of 20% or greater or 10% if there is a bar to employment
- 12 year - 48 month entitlement





# **LIFE INSURANCE**

## **Veterans' Group**

### **Life Insurance (VGLI)**

- Can convert from SGLI to VGLI within 1 year + 120 days of separation
- No proof of good health required if conversion within 120 days of separation
- Lifetime renewable term coverage



# LIFE INSURANCE

## Traumatic Injury SGLI

- Effective 12/1/05 with retroactive provision for OIF & OEF
- Payable to members who suffer a qualifying loss due to traumatic injury
- Rapid financial assistance program for service members and families during recovery
- Automatic with SGLI coverage



# HOME LOAN GUARANTY

- Buy a home
- Build a home
- Simultaneously buy and improve a home
- Refinance existing loan
- 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



# HOME LOAN GUARANTY

- No down payment
- Limitations on closing costs
- The right to prepay without penalty
- Funding Fee may be Waived with SC of 10 percent or higher
- Negotiated interest rates
- Direct Loan to Native Americans Living on Trusted Land (Reservation, Homeland ..etc.)

# How To Apply

Service Members or Veterans can obtain COE through eBenefits [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

OR

Ask your lender to apply online through the VA Portal – <https://vip.vba.va.gov>,

OR

Complete and mail VA Form 26-1880 to:  
Eligibility Center, P.O. Box 20729  
Winston-Salem, NC 27120

Eligibility can be restored if VA loan is paid in full and property is no longer owned by Service Member/Veteran.





# BURIAL BENEFITS INFORMATION

- Possible Assistance With Burial Expenses
  - Veterans in Receipt of Payment from VA
  - Veterans with SC Cause of Death
  - Veteran Dies in/or enroute to VA Medical Facility
- Payment Ranges from \$300 to \$2000
- Presidential Memorial Certificate
- US Flag for Burial Ceremony
- Military Honors



# **SURVIVORS BENEFITS**

## **Dependency and Indemnity Compensation ( DIC )**

- Veteran Had SC Cause of Death or Rated P&T for SC Condition  $\geq$  10 Years Prior to Death
- Payable to Spouse and Dependent Children
- Surviving Spouse Must be Married  $\geq$  One Year or Be Biological Parent to Veterans Child
- Dependent Education Assistance
- Health Care Benefits ( Tri-Care or CHAMPVA)



# **SURVIVORS BENEFITS**

## **Death Pension ( NSC )**

- Survivors of War-time Veteran
- Based Upon Net Worth and Adjusted Income
- Available to Surviving Spouse and Dependent Children
- Spouse Must Have Been Married to Veteran at Time of Death
- Children Must Be Under 18 or 23 if in School
- Increased Payments for Aid & Attendance





# Help Your Buddy

**VA's  
National Suicide Hotline Resource  
1-800-273-TALK  
(8255)**



**For Benefits Information  
and Assistance  
call toll-free**

**1 (800) 827-1000**

**TDD 1 (800) 829-4833**

**On line at**

**[www.va.gov](http://www.va.gov)**



# QUESTIONS



# Welcome Home