



VA Benefits and Services | Participant Guide

National Guard and Reserve Component Members



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Welcome to VA Benefits and Services

Introduction

Welcome to VA Benefits and Services. This session is going to be key to help you understand VA benefits, services, and tools that you have earned through your service to our country. The information included pertains to all members of the armed forces, with special focus on members of the National Guard and Reserve Components.

For more details concerning VA benefits and services and how they apply to you, please see your Benefits Advisor to set up a one-on-one session. Write their contact information below. Additional information and resources can also be listed here.

My VA Benefits Advisor: _____

My VA Regional Office: _____

My VA Health Facility: _____

My Vet Center: _____

My VSO: _____

Other Key Resource: _____

Other Key Resource: _____

Key Resources

VA Benefits and Services Participant Guide: In this Participant Guide, you'll find information on eligibility, how to apply for benefits, key links and resources, and more—all the details about VA benefits beyond what we can cover in this briefing. This document and your notes from these briefings will be a valuable resource after you leave these briefings. You can also access the Participant Guide online at <https://www.benefits.va.gov/tap>.

- **Online Resources:** Several key VA websites (Table 0-1) will be important to you going forward. We will discuss and explore many of these websites. Refer to screenshots and steps for these demonstrations in [Appendix C](#) for offline reference.

Table 0-1: VA Online Resources

Resource	Description
eBenefits www.ebenefits.va.gov	A joint DoD–VA web portal with resources and self-service capabilities that enables Veterans, Service members, National Guard and Reserve Component members, families, caregivers, and survivors to apply for, research, access, and manage their VA and military benefits
VA.gov www.va.gov	VA’s primary website, which offers current information, resources, tools, and contact information for all VA benefits
My HealtheVet www.myhealth.va.gov	VA’s online personal health record designed for active duty Service members, Veterans, families, and caregivers, which makes it easier to partner with your health care team and make informed decisions to manage your health care
National Guard www.nationalguard.mil/	The National Guard’s website, which provides current news, information, and resources—including National Guard websites for each state

Asking Questions

As you participate, we encourage you to ask general questions, but please hold your personal questions about your individual situation for a one-one-one session with your Benefits Advisor.

If your Benefits Advisor cannot answer your general questions during class, he or she will place the questions in a “parking lot” and will provide an answer as soon as possible (during a break, after class, or in your one-on-one session).

Course Evaluation

At the end of these briefings, we’ll ask you to complete an assessment to share how you would rate these briefings. When instructed by your Benefits Advisor or Transition Assistance Program (TAP) Manager, complete the assessment at www.dmdc.osd.mil/tgpsp.

VA Overview

VA Mission

You made sacrifices to keep our country—and everything it represents—safe. This is at the very core of our mission (Figure 0-1) to fulfill Lincoln’s promise, “to care for him who shall have borne the battle, and for his widow, and his orphan,” by serving and honoring the men and women who are America’s Veterans.

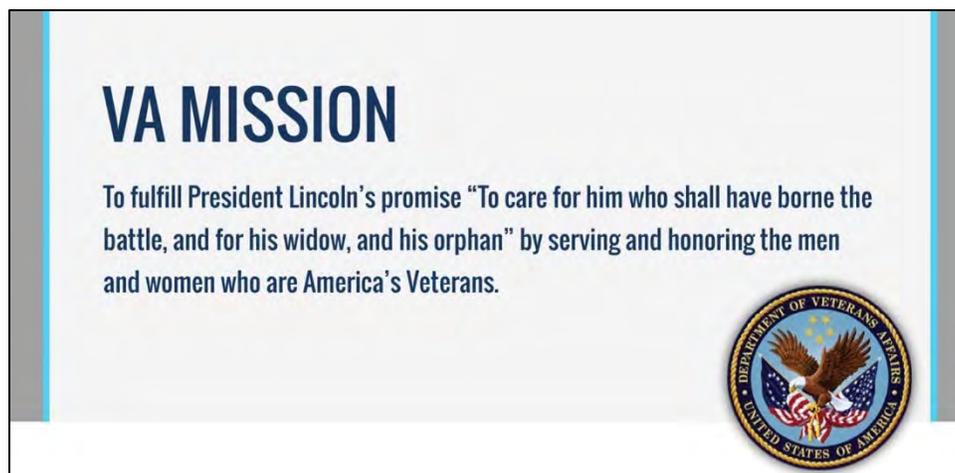


Figure 0-1: VA Mission Statement

How VA Supports You

As you make important choices about your family, finances, and career, we want you to choose VA. VA provides an exceptional level of service, and we want you to take advantage of the benefits, services, and tools that VA offers to Veterans, Service members, National Guard and Reserve Component members, families, caregivers, and survivors.

VA is divided into three administrations that work together to deliver these benefits to you:

- The **Veterans Benefits Administration (VBA)** takes your applications and determines your eligibility for compensation, pension, education, home loan guaranty, life insurance, and Vocational Rehabilitation and Employment (VR&E), as well as benefits assistance.
- The **Veterans Health Administration (VHA)** is America’s largest integrated health care system with over 1,200 sites of care and serves nearly 9 million Veterans each year. VHA provides health care in all its forms at medical centers, clinics, and Vet Centers.
- The **National Cemetery Administration (NCA)** provides burial and memorial benefits and maintains VA national cemeteries. NCA honors you and your eligible family members with lasting tributes that commemorate your service and sacrifice to our nation.

Qualifying Service in the National Guard and Reserve

The Active Guard Reserve (AGR) Program supports and enhances the mobilization readiness of the Reserve Components. AGR includes both National Guard (Title 32) and Reserve members (Title 10) who serve full time. National Guard members may establish eligibility for certain VA benefits by performing full-time duty under either Title 32 or Title 10.

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

Active Service

Eligibility requirements for several VA benefits include a certain length of active service. Active service in the National Guard or Reserve includes:

- **Active duty (Title 10):** Full-time duty in the armed forces, such as unit deployment during war, including travel to and from such duty, except active duty for training, **OR**
- **Full-time National Guard duty (Title 32):** Duty performed for which you are entitled to receive pay from the Federal government, such as responding to a national emergency or performing duties as an Active Guard Reserve (AGR) member

Note: A state or territory's governor may activate National Guard members for **state active duty**, such as in response to a natural or man-made disaster. State active duty is based on state law and does not qualify as "active service" for VA benefits. Unlike full-time National Guard duty, National Guard members on state active duty are paid with state funds.

Traditional Service

Traditional members may become eligible for some VA benefits by fulfilling a service commitment.

Technician Service

Military technicians are civilian employees of the Department of the Army or Department of the Air Force who are required to maintain membership in the National Guard or Reserve in order to retain employment. Similar to traditional National Guard and Reserve members, military technicians are normally in a military status one weekend a month and two weeks a year and are eligible for some VA benefits. You may establish eligibility for additional benefits based on the length of Guard, Reserve, or active service.

DD Form 214/Separation Documents

Your key to most of the VA benefits, services, and tools is DD Form 214—Certificate of Release or Discharge from Active Duty, often referred to as DD214. This form is proof of your military service, and shows:

- The character of your discharge

- Your record of service
- Your current classification code

To get a copy of your DD Form 214, go to the eBenefits website, select **Military Personnel File** under the **Manage Benefits** section, and then sign in or create an account. Keep your DD Form 214 in a safe and accessible location, and make sure that your next of kin or designated representatives know how to access it. Before you leave active duty, confirm the accuracy of the information on your form.

Check basic information, such as name and date of birth, and important information in other sections. For example:

- Block 10 lists your Servicemembers' Group Life Insurance (SGLI) coverage while in service. VA uses this to determine your eligibility for life insurance after separation.
- Block 13 lists all awards you received during service. VA uses this to determine your eligibility for programs that may have specific service requirements.
- Block 17 indicates the status of your service-provided dental care. VA uses this to determine your eligibility for dental care after separation.

If this information is incorrect, it can affect your access to benefits for which you are eligible. Review Figure 0-2 and take time to check and validate all information before you separate. It is much more difficult to make changes after separation.

- If you are changing your DD Form 214 while in service, see your Military Personnel Organization.
- After service, use the **Correcting Military Records** section at this link: <https://www.archives.gov/veterans/military-service-records/correct-service-records.html>.

Additionally, be sure to keep your Leave and Earnings Statement (LES) information, SGLI election certification, and other financial documents when you separate. You may not be able to access them once you leave service.

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES THIS IS AN IMPORTANT RECORD SAFEGUARD IT ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

1. NAME (Last, First, Middle)		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NUMBER	
4a. GRADE, RATE OR RANK SSGT	b. PAY GRADE E5	5. DATE OF BIRTH (YYYYMMDD)		6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD) N/A	
7a. PLACE OF ENTRY INTO ACTIVE DUTY COCOA FL			b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known) COCOA FL		
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND 45 SECURITY FORCES SQ (SPC)			b. STATION WHERE SEPARATED HQ ARPC DENVER CO		
9. COMMAND TO WHICH TRANSFERRED USAFR			10. SGLI COVERAGE NONE AMOUNT: \$250,000		
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.) 3P051-Security Forces Journeyman 11 months			12. RECORD OF SERVICE		
			a. DATE ENTERED AD THIS PERIOD		
			b. SEPARATION DATE THIS PERIOD		
			c. NET ACTIVE SERVICE THIS PERIOD		
			d. TOTAL PRIOR ACTIVE SERVICE		
			e. TOTAL PRIOR INACTIVE SERVICE		
			f. FOREIGN SERVICE		
g. SEA SERVICE			h. EFFECTIVE DATE OF PAY GRADE		
13. RIBBONS AWARDED OR AUTHORIZED (All periods of service) Air Force Training Ribbon, Air Force Longevity Service Award, Air Force Overseas Short Tour Ribbon, Air Force Outstanding Unit Award, AIR RESERVE FORCES (SEE REMARK)			14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed) NONE THIS PERIOD OF SERVICE.		
15. HIGH SCHOOL GRADUATE OR EQUIVALENT			EDUCATIONAL ASSISTANCE PROGRAM		
16. DAYS ACCRUED LEAVE PAID - 0 -			17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION		
18. REMARKS ITEM 13: MERITORIOUS SERVICE MEDAL WITH 1 OAK LEAF CLUSTER. ARMED FORCES RESERVE MEDAL WITH 2 HOURGLASS DEVICES. ITEM 18: MEMBER HAS COMPLETED FIRST FULL TERM OF SERVICE. MEMBER SERVED IN SUPPORT OF OPERATION NOBLE EAGLE/ENDURING FREEDOM. TITLE 10, USC SECTION 12302, PARTIAL MOBILIZATION FROM 05 OCT 01 TO 01 OCT 02. PERIOD SERVED UNDER TITLE 10, USC SECTION 12302 IS EXEMPT FROM 5 YEAR CUMULATIVE SERVICE UNDER TITLE 38, CHAPTER 43, SECTION (C)(4)(A). ///////////////NOTHING FOLLOWS////////////////////					
The information contained herein is subject to computer matching with the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and or continued compliance with, the requirements of a Federal benefit program.					
19a. MAILING ADDRESS AFTER SEPARATION (include Zip Code) 1470 FEATHER STREET COCOA FL 32927			b. NEAREST RELATIVE (Name and address - include Zip Code) UNKNOWN		
20. MEMBER REQUESTS COPY 6 BE SENT TO PL DIRECTOR OF VETERANS AFFAIRS			<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		
21. SIGNATURE OF MEMBER BEING SEPARATED MEMBER NOT AVAILABLE TO SIGN			22. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title and signature)		
23. TYPE OF SEPARATION RELEASE FROM ACTIVE DUTY			24. CHARACTER OF SERVICE (include approval) HONORABLE		
AFI 36-3209			T50 NOT APPLICABLE		
25. NARRATIVE REASON FOR SEPARATION MEMBER RELEASED DUE TO DEMOBILIZATION					
26. DATES OF TIME LOST DURING THIS PERIOD (YYYYMMDD) NONE			27. MEMBER REQUESTS COPY 4 (Initial)		

DD Form 214-AUTOMATED, FEB 2000 PREVIOUS EDITION IS OBSOLETE

MEMBER-4

Figure 0-2: Sample DD Form 214

Other Eligibility Documents for National Guard and Reserve

If you were discharged from the Army or Air National Guard, you may submit NGB Form 22, Report of Separation and Record of Service (Figure 0-3), or NGB Form 23, Retirement Points Accounting (Figure 0-4), or its equivalent. NGB Form 22 is issued upon separation. Be sure to check the following items for accuracy:

- Item 10a provides information on service for the current period.
- Item 24 indicates character of service.

The Air Force Reserve provides a letter on active duty service from the Air Reserve Personnel Center (ARPC) that VA Regional Offices accept in lieu of a DD Form 214.

If you were discharged from the Selected Reserve, you may submit a copy of your latest annual points statement and evidence of honorable service.

If you are still serving in the Selected Reserve or the National Guard, you must include an original statement of service signed by your commander showing the length of time that you have been a member of the Selected Reserve.

Note: There is no single form used by the Reserve or National Guard similar to DD Form 214.

Attachment B

NATIONAL GUARD REPORT OF SEPARATION AND RECORD OF SERVICE						
The proponent agency is NGB-ARH. The prescribing directive is NGR 600-200.						
Report of separation and record of service in the		National Guard of		and as a Reserve of the		
1. LAST NAME- FIRST NAME- MIDDLE NAME		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NUMBER		
4. DATE OF ENLISTMENT	5a. RANK	5b. PAY GRADE	6. DATE OF RANK	7. DATE OF BIRTH		
8a. STATION OR INSTALLATION AT WHICH EFFECTED				8b. EFFECTIVE DATE		
9. COMMAND TO WHICH TRANSFERRED			10. RECORD OF SERVICE	YEARS	MONTHS	DAYS
			(a) NET SERVICE THIS PERIOD			
			(b) PRIOR RESERVE COMPONENT SERVICE			
			(c) PRIOR ACTIVE FEDERAL SERVICE			
11. TERMINAL DATE OF RESERVE/MILITARY SERVICE OBLIGATION			(d) TOTAL SERVICE FOR PAY			
			(e) TOTAL SERVICE FOR RETIRED PAY			
12. MILITARY EDUCATION (Course Title, number of weeks, month and year completed)			13. PRIMARY SPECIALTY NUMBER, TITLE AND DATE AWARDED (Additional specialty numbers and titles)			
14. HIGHEST EDUCATION LEVEL SUCCESSFULLY COMPLETED			15. DECORATIONS, MEDALS, BADGES, COMMENDATIONS, CITATIONS AND CAMPAIGN RIBBONS AWARDED THIS PERIOD (State Awards may be included)			
SECONDARY/HIGH SCHOOL YRS (01-12)						
COLLEGE YRS						
16. SERVICEMAN'S GROUP LIFE INSURANCE COVERAGE						
<input type="checkbox"/> YES <input type="checkbox"/> NO AMT						
17. PERSONNEL SECURITY INVESTIGATION						
a. TYPE			b. INVESTIGATION			
18. REMARKS						
19. MAILING ADDRESS AFTER SEPERATION (Street, City, County, State, and Zip Code)				20. SIGNATURE OF PERSON BEING SEPERATED		
21. NAME, GRADE AND TITLE OF AUTHORIZING OFFICER				22. SIGNATURE OF OFFICER AUTHORIZED TO SIGN		
23. AUTHORITY AND REASON						
24. CHARACTER OF SERVICE		25. TYPE OF CERTIFICATE USED		26. REENLISTMENT ELIGIBLTY		
27. <input type="checkbox"/> REQUEST		<input type="checkbox"/> DECLINE COPIES OF MY NGB FORM 22		INITIALS _____		

NGB FORM 22, 20091101 (USE PREVIOUS EDITIONS UNTIL EXHAUSTED)

Figure 0-3: Sample NGB Form 22

**NATIONAL GUARD BUREAU
ATRMANS ~~RECORDS~~ RETIREMENT CREDITS RECORD**

NAME (Last, first, middle initial) [REDACTED] SERIAL NO. [REDACTED] GRADE (DoD symbol) [REDACTED] STATE [REDACTED]

(1) DULL, PERIOD OF EQUIVALENT INSTRUCTION OR APPROPRIATE DUTY		(2) MEMBER OF NATIONAL GUARD		(3) EXTENSION COURSES COMPLETED OR MISCELLANEOUS DUTIES PERFORMED				(4) TOTAL POINTS INACTIVE DUTY	(5) ACTIVE FEDERAL SERVICE (including full training)		(6) TOTAL POINTS	(7) VERIFIED BY
INCLUSIVE DATES	POINTS	INCLUSIVE DATES	POINTS	DATE	DATE PERFORMED	TOTAL HOURS	POINTS	INCLUSIVE DATES	POINTS	TOTAL POINTS	VERIFIED BY	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]					[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]					[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]					[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	

**ARMY NATIONAL GUARD
RETIREMENT CREDITS RECORD**

Retirement Year: [REDACTED]

NAME (Last, first, middle initial) [REDACTED] SSN [REDACTED] GRADE (DoD symbol) [REDACTED] STATE [REDACTED]

(1) ASSEMBLY, PERIOD OF EQUIVALENT INSTRUCTION OR APPROPRIATE DUTY		(2) MEMBER OF ARMY NATIONAL GUARD		(3) CORRESPONDENCE COURSES COMPLETED OR MISCELLANEOUS DUTIES PERFORMED				(4) TOTAL POINTS INACTIVE DUTY	(5) ACTIVE DUTY, ACTIVE DUTY TRAINING OR FULL TIME TRAINING DUTY		(6) TOTAL POINTS	(7) VERIFIED BY
INCLUSIVE DATES	POINTS	INCLUSIVE DATES	POINTS	DATE	DATE PERFORMED	TOTAL HOURS	POINTS	INCLUSIVE DATES	POINTS	TOTAL POINTS	VERIFIED BY	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]					[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]					[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	

NGB FORM 23 1 AUG 74 (Supersedes NGB Form 22, 1 Jun 72 which will be used)

Figure 0-4: Sample NGB Form 23

Proof of Military Service

While in the military, you use your DoD ID or Common Access Card, or CAC, as proof of your military service. But after separation, there may be times when you need to provide proof of your military service.

You can access and print a Veterans identification proof of service letter at eBenefits. In some cases, your DD Form 214 will work.

But wouldn't it be easier if you had a card you can carry with you for the simple things, like discounts at restaurants? We have options for you.

- If you are retiring, you'll get a **retiree ID card**. This serves as proof of your Veteran status and you don't need any other proof.

- If you are not a retiree, you have some other options after separation to use as proof of service:
 - If you register for VA health care, you will get a **Veterans Health Identification Card (VHIC)** (Figure 0-5). This card serves as proof of your Veteran status and you don't need any other proof of service. You must be registered for the VA health care system to receive a VHIC. Once your registration is verified, you may have your picture taken at your local VA medical center so that a VHIC can be mailed to you. We will talk more later about how to register in VA health care.



Figure 0-5: Veterans Health Identification Card

- If you live in one of many participating states, you can add a **Veteran indicator to your driver's license**. Just go to your DMV to learn more.
- Finally, if none of the above options are available to you, VA can provide a **Veteran ID card** for you.
 - A Veteran ID card is a secure, portable alternative for proving military service for those of you who served your minimum obligated time but don't meet the threshold for retirement or medical discharge.
 - To obtain a Veteran ID card, go to www.va.gov and select the **Get Veteran ID cards** link in the **Records** section. (Figure 0-6).

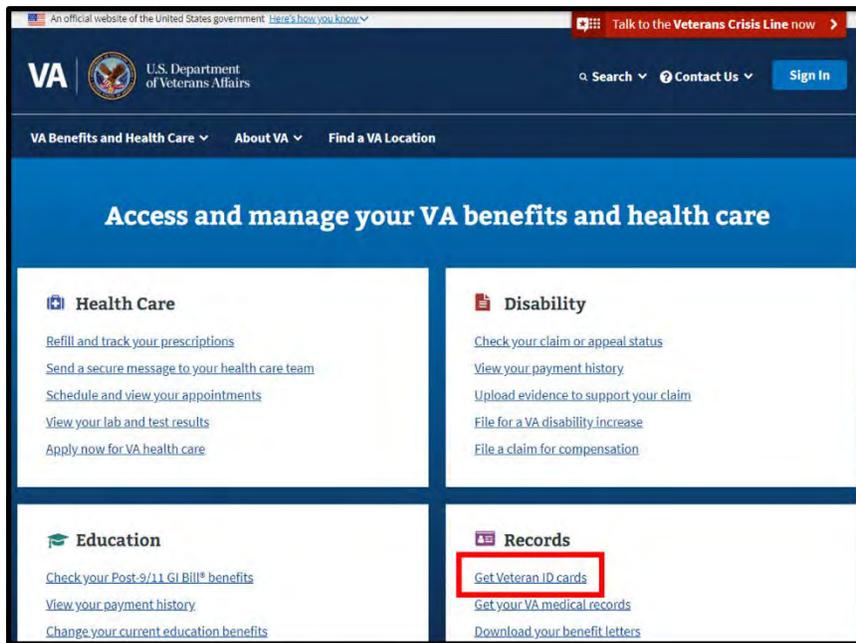


Figure 0-6: Get Veteran ID cards at VA.gov



Module 1: Navigating Your Journey

As you begin your transition journey, a good place to start is to ask yourself:

What do I want to do, and what do I want my quality of life to be like?

VA can help ease your transition by:

- Supporting you and your loved ones throughout your transition
- Helping you identify the key benefits, services, and tools to support your goals

Your Transition Journey

Your transition journey (Figure 1-1) begins with asking yourself what you want to do and what you want your quality of life to be like. It is important to take time to establish your goals and priorities—they are the foundation to help you determine how you can take advantage of what is available to you.

This figure represents your transition journey. It covers some of the major themes in your life. Using the steps in the journey, you can start to understand the benefits and tools that can help you through these common areas of your transition.

During your transition journey, you will:

- Establish your personal goals and priorities
- Discover how VA benefits, support services, and tools can help you support yourself and your family
- Learn how to put your benefits to use to build the education, skills, or credentials you need to obtain the career you want
- Find a place to live and housing options
- Maintain your health and understand VA health care options
- Find ongoing community connections

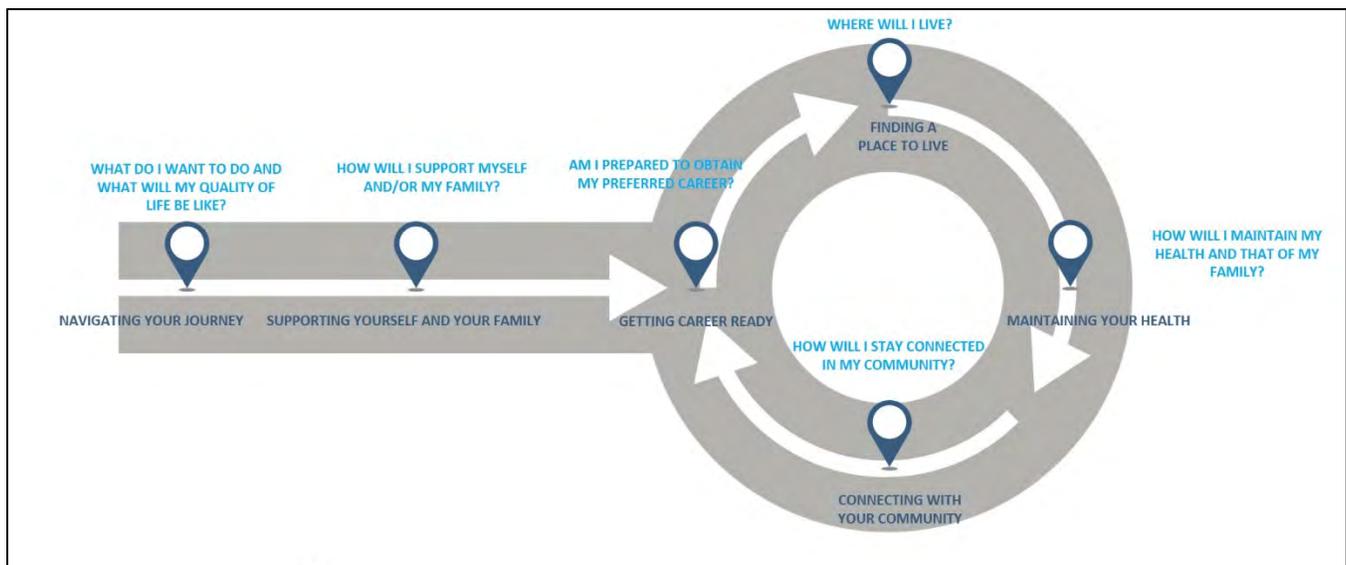


Figure 1-1: Your Transition Journey

Navigating Your Journey

You’re getting ready to transition, and you have decisions to make. Not all your peers are in the same place in life—you each have different circumstances surrounding your family, your health, your employment, and more. One thing you all have in common is that you are transitioning back to civilian life. But no matter where you are on your transition journey, VA is here for you.

Take what you learn today to discover how you can get the most out of your VA benefits during your transition and beyond. These sessions are meant to be a discussion that will help you understand how VA benefits and services might apply to your life and your own personal circumstances.

Establish and Prioritize Your Goals

Your individual goals and priorities determine how you may use VA benefits, services, and tools during your transition and beyond. Not all benefits apply to you, and you may choose not to take advantage of every benefit that is available.

The goal is for you to have enough information and resources available to make informed decisions about what is best for you. To make these decisions, you’ll need to assess your goals.

How do you measure “quality of life”? What does “quality of life” mean to you?

Don’t plan just for today but for tomorrow as well. If you don’t have a family now, do you see having a family in the future? This could change how you prepare your action plan regarding your benefits.

Activity: Self-Reflection

Think about how you want your life to look. Write down your personal plans, goals, or concerns under each topic on the following pages. Be sure to include priority—is the goal a high, medium, or low priority for you?

Keep this information and use it as your guide going forward. After this briefing:

- Take time to think through the activity and make changes, if appropriate.
- Discuss this information in one-on-one sessions with your Benefits Advisor to learn more about how VA benefits, support services, and tools can help make your plans a reality.
- Discuss with your family members, if applicable.

Activity Worksheet: Self-Reflection

Education

Employment

Housing

Financial

Health

Community Connections

Module 2: Supporting Yourself and Your Family

You are preparing to leave the military now and enter the civilian world. There are opportunities and challenges in civilian life, but you are probably still forming a complete picture of how this change will affect you, and how you can make the best use of the skills you obtained during service. You expect there's a lot to learn and are wondering where to start.

At this stage of your journey (Figure 2-1), the first thing to ask yourself is:

How am I going to support myself and my family?

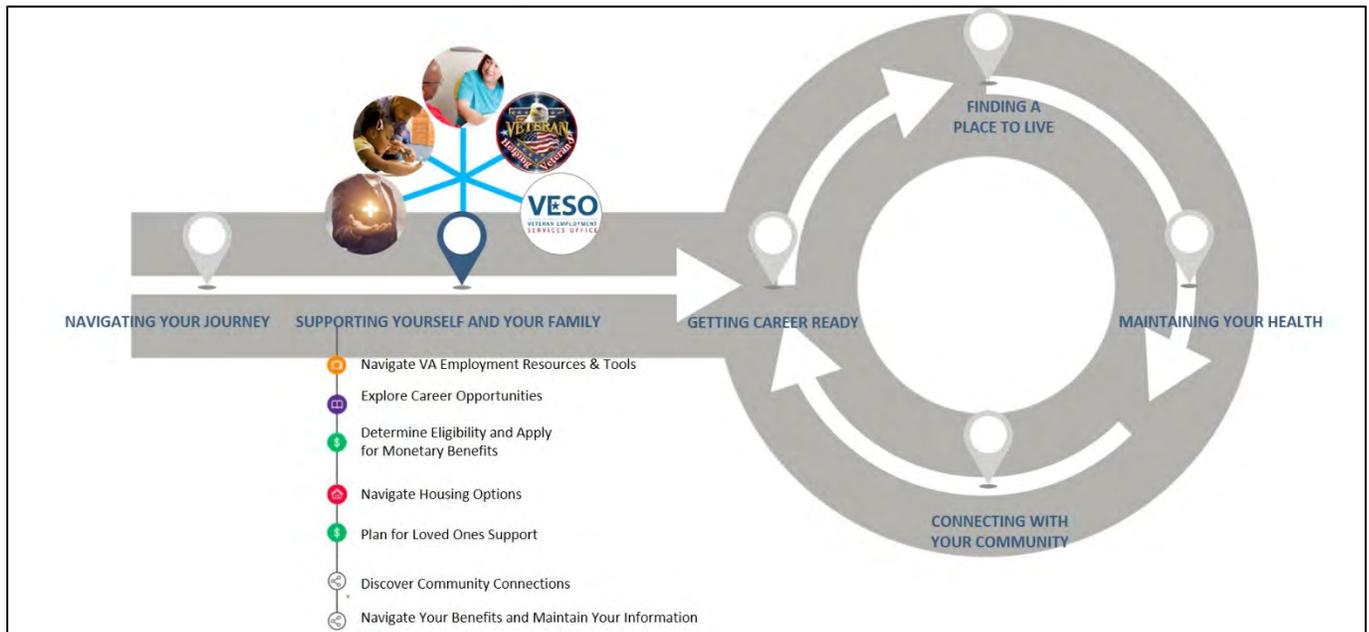


Figure 2-1: Your Transition Journey

VA can support you and your family during your transition and in the future by helping you:

- Plan and prepare for a job or career to fit your goals
- Understand the appropriate education, skills, and credentials that fit your goals
- Discover housing options
- Maintain support for your loved ones
- Establish social and community connections

Now that you started to think about your quality of life and personal goals, think next about how VA benefits, support services, and tools can help you achieve them and build the life you want.

Keep in mind that the National Guard website is a great resource that offers helpful information, resources, and programs for you and your family. For example, you can visit the website at www.nationalguard.mil/ and explore the National Guard family programs or check out the website(s) for your particular state.

Navigating VA Employment Resources and Tools

For many of you, a key part of your transition is planning to reenter the workforce so you can support yourself and your family. Maybe you have an idea of what you want out of the next phase of your career, but maybe you don't. Regardless of where you choose to work, helping you prepare for a new career is a priority for VA.

As you consider civilian career options, reflect on some things about yourself to guide your exploration. Use your military skills, your interests, and your career goals (Figure 2-2) to narrow your options and help you find a satisfying career.

Some military jobs translate very well into the civilian world, but that's not the case for everyone. For example, civilian jobs in human resources, personnel, and management often require specific degrees, certifications, or other credentials. Military experience often is not an acceptable substitute.

In this situation, you might need to look at either going back to school to get required education and training, or choosing another route.

Maybe you have a job that translates well, but you are ready to change your career path. No matter what job you did in the military, you gained valuable skills like leadership, discipline, timeliness, teamwork, and a strong work ethic. These skill sets are all valuable in the civilian sector, too.

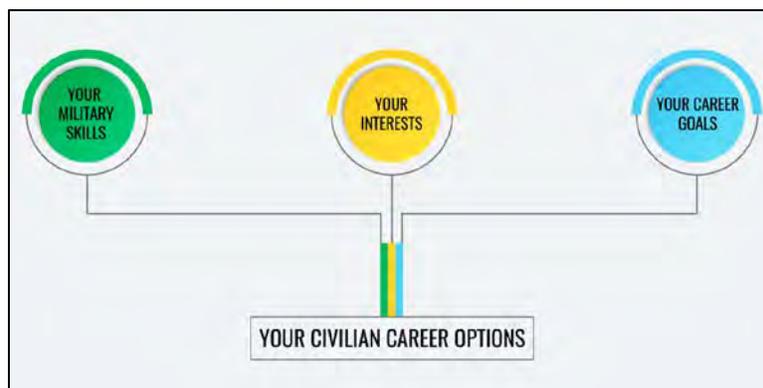


Figure 2-2: Translating Your Experience

Finding your path to a rewarding career might involve:

- Attend a two- or four-year college
- Enroll in a vocational or technical training program
- Obtain a new certification
- Do an apprenticeship or on-the-job training program
- Become licensed in a trade

VA and our partner agencies have benefits, support services, and tools available to help you explore career interests and options.

Explore Career Opportunities

VA has benefits, services, and tools related to education and employment. VA may help fund your education for some of the programs. We offer education and career counseling services to help you plan for your career and make the most out of your education benefits.

These benefits can provide top-notch professional career services that civilians sometimes pay thousands of dollars for.

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets about these benefits are available in [Appendix D](#).

Veteran Employment Services Office (VESO)

www.vaforvets.va.gov

The Veteran Employment Services Office (VESO) offers employment and career management resources designed to attract, retain, and support Veterans as employees at VA and across the federal government.

Education and Career Counseling

www.benefits.va.gov/vocrehab/edu_voc_counseling.asp

VA's Education and Career Counseling (Chapter 36) program is a great opportunity for you to get personalized career counseling and support to help guide your career path, ensure the most effective use of VA benefits, and help you achieve your education and career goals.

Chapter 36 benefits include:

- Guidance on the effective use of VA benefits and other resources
- Help selecting the best career options based on your interests and aptitudes
- Personalized academic or adjustment counseling to help remove barriers to success

- Assistance understanding your academic strengths and weaknesses
- One-on-one career counseling with a qualified career counselor to help you evaluate your skills and strengths, and compare them to your personal career goals
- Information on other resources to help you achieve your education and career goals

Eligibility

All the following are eligible for this benefit:

- Transitioning Service members within six months prior to discharge from active duty
- Veterans within one year following discharge from active duty
- Any Service member or Veteran currently eligible for a VA education benefit
- All current VA education beneficiaries

How to Apply

It's simple to apply. Just follow these steps:

1. Log in to eBenefits at www.ebenefits.va.gov.
2. Select the **Apply** menu.
3. Select **Education and Training**.
4. Select **Vocational Rehabilitation and Employment Benefits**.
5. Login or register to apply for **Educational and Career Counseling**.
6. If you are eligible, you will be contacted for an appointment.

If you do not have access to eBenefits, you may:

1. Print VA Form 28-8832, Application for Counseling.
2. Complete and mail the form to your nearest VA Regional Office to the attention of Vocational Rehabilitation and Employment. You can find your Regional Office at: www.benefits.va.gov/benefits/offices.asp.

Monetary Benefits: Disability Compensation

VA offers disability compensation to eligible Veterans and additional benefits for Veterans with specific service-connected disabilities. If you are disabled because of your service, you may be eligible for these monetary benefits that can help you support yourself and your family.

You can find detailed information about eligibility and how to apply for disability compensation and related benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Disability Compensation Overview

<https://www.benefits.va.gov/compensation>

Disability compensation is a tax-free, monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active duty military service. These disabilities are considered service-connected. Compensation varies with the degree of disability and is paid monthly.

Service-connected disabilities are rated from 0 percent to 100 percent, in 10 percent increments, and monetary payments begin at 10 percent. Veterans with a combined evaluation of 30 percent or more are eligible for an additional allowance for their dependents. Your compensation may be offset if you receive military retirement pay, disability severance pay, or separation incentive pay.

VA does not compensate for acute conditions, or conditions that come and go and leave no lasting effects—a cold, for example, or a mild injury that heals completely.

Establishing Service Connection

To be eligible for disability compensation, you must:

- Have served in the Uniformed Services on active duty, active duty for training, or inactive duty training, **AND**
- Be discharged under other than dishonorable conditions, **AND**
- Be at least 10 percent disabled by an injury or disease that was incurred in or aggravated during active duty

As it relates to National Guard and Reserve Component members:

- Eligibility for disability compensation requires that a disability was the result of an injury or disease incurred or aggravated in the line of duty during active duty or active duty for training.
- For inactive duty training, the disability must have resulted from injury, heart attack, or stroke. Other benefit programs require a specified number of days of active service.

There must also be medical evidence to support your claim. To support a claim for service connection, the evidence must show:

- Current physical or mental disability, **AND**
- Injury or disease incurred in service or experience of an event in service that caused or aggravated an injury or disease, **AND**
- A link between your current disability and the event, injury, or disease in military service

Examples:

- During a weekend drill, an Army Reservist injures her knee while participating in a physical training class. She is eligible to apply for compensation for lasting effects of the knee injury.

- An individual enlisted in the U.S. Navy in June 2002 and served for a period of four years. He was honorably discharged in 2006. During his active duty, he fell from a bunk and injured his back. Based on his active service, he may be eligible for service-connected benefits for the lasting effects of his back injury.

Disability service ratings are determined by VA. Service connection is established as follows:

- **Direct:** A disability resulting from an in-service injury, illness, disease, or incident, and there is no evidence of a preservice incurrence
 For example: Prior to service, your feet were fine. During service, you were diagnosed with bilateral flat feet. Or, you underwent back surgery during service and you are diagnosed with lower back limitations, chronic pain, and weakness.
- **Aggravated:** A pre-existing condition that became worse in service
 For example: You broke your leg in high school and it healed without permanent disability. You annotated the injury at a Military Entrance Processing Station, or MEPS, and it became worse beyond the natural progression of the disability due to your military service.
- **Presumptive:** A condition presumed to be service-connected if the disability manifested to a compensable degree within time limits set by law
 Example 1: In the early 1980s, contaminants were found in several wells that provided water at Camp Lejeune, NC. There is evidence of an association between certain diseases and the contaminants found in the water supply, so VA may presume a service-connection for these identified disabilities.
 Example 2: You worked with asbestos during service as part of the motor pool. You are diagnosed with asbestos-related symptoms and you've had no other exposure to asbestos since your separation from service. VA may presume a service connection for asbestos exposure.
- **Secondary:** A new condition caused by a previously established service-connected condition
 For example: Refer back to the example of flat feet (direct service connection). You have now been rated by VA for service connection for this condition. Your knees were fine before, and you did not suffer pain or limitations of your knees. However, you now have chronic knee pain and limitations. Your doctor states that your gait (walk) has been altered due to your flat feet, which resulted in your current knee problem. Your knee condition may be considered service-connected as secondary to your direct service-connected flat feet condition.

Applying for Disability Compensation

Applying for disability benefits is called “filing a claim.” There are multiple ways to apply (Table 2-1) depending on where you are in your transition.

VA encourages all Service members to use the methods that allow you to file pre-discharge because it makes the claim process easier and faster. Also, if you file your claim soon enough, it provides an opportunity to have your VA examinations conducted while still on active duty.

Table 2-1: Pre-Discharge Disability Claim Programs

Time Frame	Method to Apply
<p>PRE-DISCHARGE: 90 to 180 days prior to separation</p>	<p>Submit a claim using the pre-discharge method called Benefits Delivery at Discharge (BDD).</p> <ul style="list-style-type: none"> • Submit your claim from 90 to 180 days prior to separation (as close as possible to 180 days prior). • Submit copies of your service treatment records for your current period of service, health treatment records, and mental health records, if applicable. • Attend the required VA medical exam(s) at your last station of duty. <p>Note: To learn more about the intake process for overseas Service members at Landstuhl, Germany or Camp Humphreys, Korea visit https://www.benefits.va.gov/predischarge/claims-pre-discharge-overseas-intake-sites.asp.</p>
<p>PRE-DISCHARGE: Less than 90 days prior to separation</p>	<p>Work with an accredited VSO to submit a claim using the method called Decision Ready Claims (DRC).</p> <ul style="list-style-type: none"> • Submit your intent to file a claim through your VSO up to 89 days prior to discharge to receive your examination while on active duty. • Submit your formal VA claim through your VSO as early as the day after your discharge from active duty. • Attend the required VA medical exam at your last station of duty.
<p>Anytime POST-SEPARATION</p>	<p>Submit a claim using the traditional claims process.</p> <p>OR</p> <p>Expedite your post-separation claim using the DRC or the Fully Developed Claims (FDC) method. You may actually submit an FDC claim up to 90 days pre-separation, but your claim will not begin processing until after your separation.</p> <p>For more information, visit https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/</p>

If you are a demobilizing National Guard or Reserve member, you are exempt from the requirement to provide a copy of your Service Treatment Records (STRs) for your current period of service at the time you file your pre-discharge claim.

The Disability Claims Process

When filing a disability claim, VA may need to gather additional evidence to support your claim. There is an eight-step process (Figure 2-3) that your claim will go through, and your VA representative will work directly with you on the process after submission.

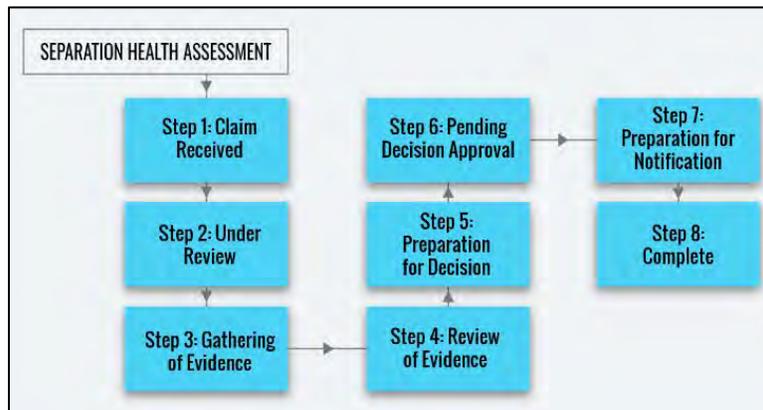


Figure 2-3: Disability Claims Process

The length of time each step requires may vary depending on the complexity of the claim, the amount of evidence that must be gathered to support the claim, and the type of evidence needed. To help minimize processing time, submit as much evidence as possible with your claim.

Step 1: Claim Received

VA receives the claim. If you applied online, you should see a record of receipt in your list of open claims within one hour. If you applied by mail, please allow mailing time plus one week for VA to process and record receipt of the claim.

Step 2: Under Review

VA assigns the claim to a Veteran Service Representative (VSR), who reviews it to determine if it needs additional evidence. If no additional information is needed, the claim will move directly to Step 5: Preparation for Decision.

Step 3: Gathering of Evidence

If more information is needed, the VSR requests it from the required sources. They may request evidence from you, a medical professional, a government agency, or another authority. It is common for claims to return to this phase should additional evidence be required.

Step 4: Review of Evidence

VA possesses all needed evidence. If more evidence is required upon review, the claim will be sent back to Step 3: Gathering of Evidence.

Step 5: Preparation for Decision

The VSR recommends a decision and prepares required documents detailing that decision. If more evidence is required, the claim will be sent back in the process for more information or evidence.

Step 6: Pending Decision Approval

VA reviews the VSR's recommended decision. If it is favorable, VA approves a final award. If VA determines that they need more evidence or information, they send the claim back in the process for more information or evidence.

Step 7: Preparation for Notification

VA prepares the entire claim decision packet for mailing.

Step 8: Complete

VA sends a decision packet via the United States mail. The packet includes details of the decision or award. Allow standard mailing time for the packet to arrive before contacting a VA call center.

Call VA with any questions concerning disability ratings or payments at 800-827-1000.

Claim Effective Date

You should file your claim within one year of separating. If VA receives your claim within one year of the day you left active service, the effective date can be as early as the day following separation. If you did not file your claim within one year, your effective date may be the date VA receives your claim.

Example 1

Shaun is a Veteran who ended his active service on Sept. 30, 2013, with a hearing disability. He filed a claim for his hearing problem more than a year later.

VA received Shaun's claim on Nov. 15, 2014. On March 10, 2015, VA awarded Shaun a 30 percent disability rating with an effective date of Nov. 15, 2014—the date VA received the claim.

Example 2

Ric is a Veteran who ended his active service on Sept. 30, 2013, with a hearing disability. He filed a claim for his hearing problem less than a year later.

VA received Ric's claim on July 5, 2014. Because they received it within one year of his separation from active service, VA awarded Ric a 30 percent disability rating with an effective date of Oct. 1, 2013—the day after Ric's separation from the military.

Separation Health Assessment

The Separation Health Assessment is a comprehensive, standardized physical examination conducted prior to separation from the military. DD Form 2807-1, Report of Medical History, is used to complete the physical exam.

This form documents current or past medical conditions and allows for more efficient identification of service-connected conditions and subsequent delivery of current or future disability benefits.

Every Service member **must** have an exam conducted prior to separation.

If you file a disability claim **at least 90 days** prior to separation and your examination is requested with at least 90 days remaining on active duty, you will undergo the Separation Health Assessment, which meets the needs of both VA's compensation examination and DoD's separation or retirement physical.

If you file your claim **less than 90 days** prior to separation or you don't file a disability claim at all, you will undergo DoD's Separation History and Physical Examination.

Apply for Disability Compensation

It's simple to apply. Remember, for faster processing, it is important to have copies of all your STRs to submit with your claim.

Just follow these steps:

1. Log in to eBenefits at www.ebenefits.va.gov.
2. Select **Apply**.
3. Select **Disability Compensation**.

If you do not have access to eBenefits you may:

1. Print VA Form 21-526EZ—Application for Disability Compensation and Related Compensation Benefits.
2. Complete the form and submit it with copies of your STRs to the address listed on the form.

If you don't have online access:

- You may go to a VA Regional Office and have a VA employee assist you or mail your form to your local office.
- You can also contact and work with an accredited Veterans Service Organization representative who can assist you in submitting your claim.

Monetary Benefits: Ancillary Benefits

VA also has ancillary benefits that may be available to people with certain conditions or serious disabilities. This might not apply to you right now. But, later in life, your service-connected disability may lead to certain limitations and may make you eligible for these additional benefits.

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Clothing Allowance

www.benefits.va.gov/compensation/claims-special-clothing_allowance.asp

Veterans who have unique clothing needs due to a service-related disability or injury may receive a supplement to their disability compensation. If eligible, you can receive a one-time or yearly clothing allowance to reimburse you if a prosthetic or orthopedic appliance or a prescribed medication used on your skin permanently damages your clothing.

You must have a previously submitted claim for disability prior to applying for a clothing allowance.

Automobile Allowance and Adaptive Equipment Grant

www.benefits.va.gov/compensation/claims-special-auto-allowance.asp

If you have a permanent disability that impacts your ability to drive, you may be eligible for a one-time payment toward the purchase of a new or used automobile or other means of transportation. VA pays the funds directly to the seller of the automobile.

Certain Service members and Veterans may also be eligible for adaptive equipment. Adaptive equipment includes, but is not limited to:

- Power steering, power brakes, power windows, and power seats
- Special equipment to help you get in and out of the vehicle

You must have prior VA approval before purchasing an automobile or adaptive equipment.

Service Disabled Veterans Insurance (S-DVI)

www.benefits.va.gov/insurance/s-dvi.asp

Service-Disabled Veterans Insurance (S-DVI) provides life insurance coverage up to \$10,000 to Veterans who incurred a service-connected disability. You must submit your application within two years of notification that VA approved a new service-connected disability. To apply, Veterans must have separated from service on or after April 25, 1951.

Service Dog

VA partners with certain accredited dog organizations to provide service dogs to eligible Veterans. VA also provides a veterinary insurance benefit so the service dogs can do their jobs to assist Veterans with mobility limitations. Covered benefits include equipment such as a harness or backpack that allows for optimal use of the dog, prescribed medications, veterinary office visits, dental procedures where the dog is sedated, and all required vaccinations. If you qualify, there are no out-of-pocket expenses for this benefit. You can find more information about this benefit in [Appendix A](#).

Monetary Benefits: Additional Benefits

There may be additional benefits available to you depending on your circumstances. You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Veterans Pension

www.benefits.va.gov/pension/vetpen.asp

Veterans Pension is a benefit paid to wartime Veterans who have limited or no income and meet congressional net worth mandates. Veterans who are seriously disabled may qualify for Aid & Attendance (A&A) or Housebound allowance. This allowance is paid in addition to the basic pension rate.

- VA's **pension** program provides monthly benefit payments to certain wartime Veterans with financial need and their survivors.
- **Aid and Attendance (A&A)** is an increased monthly pension amount paid to a Veteran or surviving spouse.
- **Housebound** is an increased monthly pension amount paid to a Veteran or surviving spouse who is substantially confined to his or her home because of permanent disability.

DoD Benefits

In general, the law does not allow you to receive both VA disability compensation and military retired pay unless you waive the amount of retired pay equal to the amount of disability compensation. Most retirees choose this waiver to receive their VA disability compensation because it is tax-free income, while their military pension is taxed by the federal government and by most states. Veterans who choose this option will never receive less than their full retired pay amount.

To help recover some or all of the waived retired pay, Congress created two programs that allow eligible military retirees to receive monthly entitlements in addition to retired pay: Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP).

Note: These are DoD benefits, so you would need to contact your branch of service for more information.

Combat-Related Special Compensation (CRSC)

<https://www.dfas.mil/retiredmilitary/disability/crsc.html>

CRSC is a benefit that DoD administers as special compensation for combat-related disabilities. It is a monthly, tax-free compensation payable to qualified Veterans who have their military retired pay offset due to their receipt of VA compensation for combat-related disabilities.

Payment Amount

The CRSC benefit is equal to the amount of VA compensation that is determined to be attributable to your combat-related disabilities. However, the CRSC benefit amount may not exceed the total amount that is offset from your military retired pay because you are getting VA disability compensation. In addition, if you are receiving disability retired pay, your CRSC entitlement is subject to an offset by the amount which your retired pay based on disability exceeds your retired pay based on your years of service.

Concurrent Retirement and Disability Pay (CRDP)

<https://www.dfas.mil/retiredmilitary/disability/crdp.html>

CRDP is a benefit that DoD administers to restore retired pay to retirees with a 50 to 100 percent VA-rated disability. Enrollment is automatic if you are eligible. CRDP is considered taxable income.

Family Caregiver Support Program: Stipend Benefit

www.caregiver.va.gov

A primary family caregiver may play an important role in your health and well-being. The Family Caregiver Support Program offers training, educational resources, and multiple tools to help you succeed. A monthly stipend may be paid to a primary family caregiver for providing personal care services to an eligible Veteran enrolled in the Caregiver Support Program.

Navigate Housing Options

It's important to consider where you're going to live—whether that's moving in with family or buying a home. Factors you may want to consider include:

- Do you already know where you will live?
- Do you have a home you're moving back into?
- Are you planning to rent? Buy? Build?

It is important to understand early on how VA benefits and services help support you and your family, because that may be another factor in your decision.

Planning for Loved Ones: Life Insurance

www.benefits.va.gov/insurance/index.asp

www.benefits.va.gov/insurance/overviewinsurance.html

VA life insurance benefits are especially important to separating Service members who have conditions that might make them uninsurable or insurable at higher premium rates.

VA offers several types of life insurance benefits for Service members and Veterans (Table 2-2). Life insurance can provide financial peace of mind for your family when you pass away. Decisions on life insurance are personal and should be based on your own financial needs and goals.

You may be thinking you can get life insurance through an employer. But if you leave your job, you'll lose your insurance.

VA has life insurance options that you can take with you wherever you work or live. It is important to consider these options early on because there are strict deadlines you don't want to miss. The table below provides an overview of these options and deadlines.

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Table 2-2: VA Life Insurance Programs

Life Insurance Program	Features
<p>Servicemembers' Group Life Insurance (SGLI)</p>	<p>www.benefits.va.gov/insurance/sgli.asp</p> <p>SGLI is low-cost term life insurance coverage for eligible Service members.</p> <ul style="list-style-type: none"> • Eligible Service members are automatically issued the maximum amount. • Eligible Service members can extend full-time SGLI coverage under the Servicemembers' Group Life Insurance Disability Extension for up to two years from separation at no cost if they are totally disabled (then convert to VGLI at end of extension). • If insured by SGLI, Service members have free coverage for 120 days after separation. • Service members with SGLI coverage have options available to them upon release from service: <ul style="list-style-type: none"> ○ Convert full-time SGLI coverage to term insurance under the Veterans' Group Life Insurance (VGLI) program ○ Convert to a permanent plan of insurance with one of the participating commercial insurance companies
<p>Family Servicemembers' Group Life Insurance (FSGLI)</p>	<p>https://www.benefits.va.gov/insurance/fsgli.asp</p> <p>FSGLI provides coverage for spouses and dependent children of Service members insured under the SGLI program.</p>

Life Insurance Program	Features
	<ul style="list-style-type: none"> • Coverage is available in increments of \$10,000 up to a maximum of \$100,000, not to exceed the amount of SGLI the insured Service member has. • Premiums are charged based on age for spousal coverage. • Dependent children are covered for \$10,000 automatically at no cost. <p>For Service members insured full-time under SGLI, spousal coverage is impacted as follows:</p> <ul style="list-style-type: none"> • If a spouse is not a member of the Uniformed Services, the spouse is automatically covered for the maximum spouse coverage, unless they elect to reduce or cancel this coverage. • A spouse may convert their coverage to an individual policy offered by a participating insurer within 120 days from the Service member's date of separation. The same 120-day period applies for converting an FSGLI policy in the event of divorce, death, or termination of coverage. <p>www.benefits.va.gov/insurance/forms/sgl_133_ed2017-06.pdf</p>
<p>Veterans' Group Life Insurance (VGLI)</p>	<p>www.benefits.va.gov/insurance/vgli.html</p> <p>Veterans may convert their SGLI coverage to VGLI, which is post-separation renewable term life insurance.</p> <ul style="list-style-type: none"> • Premiums are charged based on age. • Lifetime coverage is guaranteed as long as premiums are paid. • Veterans may only convert the same amount of SGLI coverage they had at discharge to VGLI. Lesser amounts of coverage are also available in increments of \$10,000. <p>Once enrolled in VGLI, Veterans can increase coverage by \$25,000 every five years, up to the legislated maximum of \$400,000, until age 60.</p>
<p>Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)</p>	<p>www.benefits.va.gov/insurance/pdfs/tsgli.pdf</p> <p>TSGLI provides automatic traumatic injury coverage to all Service members covered under the SGLI program to assist in recovery from traumatic injuries that occurred in service.</p>

Life Insurance Program	Features
	<ul style="list-style-type: none"> • TSGLI is not only for combat injuries; it also provides insurance coverage for injuries incurred on or off duty. • Payments range from \$25,000 to \$100,000 based on the qualifying loss suffered. <p>The Service member’s branch determines eligibility.</p>
Servicemembers’ Group Life Insurance Disability Extension (SGLI-DE)	<p>www.benefits.va.gov/insurance/sglidisabled.asp</p> <p>Service members who are disabled and unable to work can apply to have SGLI coverage extended for up to two years after separation at no cost. To be eligible, Service members must be totally disabled or have certain conditions regardless of employment status at the time of separation from service. Coverage can be converted to VGLI at the end of the disability extension period upon payment of premiums.</p>
Service-Disabled Veterans’ Insurance (S-DVI)	<p>www.benefits.va.gov/insurance/pdfs/sdvi.pdf</p> <p>S-DVI is life insurance for Veterans who have service-connected disabilities (even 0 percent) and are otherwise in good health.</p> <ul style="list-style-type: none"> • S-DVI is available in a variety of permanent plans and as term insurance; policies are issued for a maximum amount of \$10,000. • Veterans who are totally disabled for at least six consecutive months prior to age 65 may be able to obtain a waiver of premiums. • Supplemental S-DVI is additional insurance coverage of up to \$30,000 available to Veterans who qualify for waiver of premiums and have not yet reached age 65.
Veterans’ Mortgage Life Insurance (VMLI) Program	<p>www.benefits.va.gov/insurance/pdfs/vmli.pdf</p> <p>VMLI provides mortgage life insurance designed to pay off the home mortgages of severely disabled Service members and Veterans upon death.</p> <ul style="list-style-type: none"> • VMLI provides up to \$200,000 of coverage and is payable only to the mortgage holder (that is, a bank or mortgage lender), not to a beneficiary.

Life Insurance Program	Features
	<ul style="list-style-type: none"> • The amount of coverage issued equals the lesser of the amount of the mortgage still owed, or \$200,000. • To be eligible to apply for VMLI, Service members and Veterans must have received an SAH grant, have at least partial ownership of the home, have a mortgage on the home, and be under age 70.

Life Insurance for National Guard and Reserve Component Members

VA’s life insurance programs provide financial security and peace of mind to you and your family, especially considering the risks involved in military service. Eligible Service members and Veterans pay relatively low monthly premiums for coverage, which vary by insurance program. You are automatically insured under full-time Servicemembers’ Group Life Insurance (SGLI) as either a:

- Member of the Ready Reserve or National Guard who is scheduled to perform at least 12 periods of inactive training per year, **OR**
- Service member who volunteers for a mobilization category in the Individual Ready Reserve (IRR)

Part-time coverage is also available to National Guard and Reserve Component members who do not meet the inactive training requirement above, but do perform duty at specific times.

Planning for Loved Ones: Memorial Benefits

VA Burial Benefits

www.cem.va.gov/cem/burial_benefits/

Burial in a VA national cemetery is available for eligible Veterans, their spouses, and dependents. Burial benefits include all the following, at no cost to the family:

- A gravesite in any VA national cemetery with available space
- The opening and closing of the grave
- Continuous care of the grave
- A government headstone, marker, medallion, or burial flag (including faith-based markers)
- A Presidential Memorial Certificate

Eligibility for burial benefits requires that you served on active duty or that your death was due to an injury or disease that developed or was aggravated during active duty, active duty for training, or inactive duty for training.

A full list of faith-based markers can be found at www.cem.va.gov/cem/docs/emblems.pdf.

Presidential Memorial Certificates are issued upon request to recognize the U.S. military service of honorably discharged deceased Veterans. Next of kin, relatives, and other loved ones may apply for a certificate at www.cem.va.gov/pmc.asp.

Arlington National Cemetery

<https://www.arlingtoncemetery.mil/funerals/scheduling-a-funeral/establishing-eligibility>

Laying our Nation's Veterans and their eligible family members to rest with dignity and honor, while treating their loved ones with respect and compassion, is the cornerstone of Arlington National Cemetery's mission. Visit the Arlington National Cemetery website to determine eligibility.

State Veterans Cemeteries

www.cem.va.gov/cem/cems/listcem.asp

State Veterans cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements but many require state residency. Some services, particularly for family members, may require a fee. Contact the state cemetery or state Veterans Affairs office for information.

Private Plot Allowance

www.benefits.va.gov/benefits/factsheets/burials/burial.pdf

VA will pay a plot allowance for Veterans buried in a cemetery not under U.S. government jurisdiction in any of the following circumstances:

- The Veteran was discharged from active duty because of a 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.
- 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.

Pre-Need Program

www.cem.va.gov/cem/pre-need

The Pre-Need burial eligibility determination program assists anyone who would like to know if they are eligible for burial in a VA national cemetery. You and your eligible family members are encouraged

to plan a final resting place in advance to eliminate unnecessary delays and reduce stress on your family at a difficult time. Families of those registered with the Pre-Need Program will have increased confidence that their loved ones are eligible for burial in a VA national cemetery at their time of need.

Planning for Loved Ones: Survivor Benefits

www.benefits.va.gov/gibill/survivor_dependent_assistance.asp

explore.va.gov/spouses-dependents-survivors

VA offers educational and other assistance for eligible surviving spouses and dependents of Veterans (Table 2-3).

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Table 2-3: Survivor Benefits

Essential Information	
Survivors' Pension	<p>www.benefits.va.gov/pension/spousepen.asp</p> <ul style="list-style-type: none"> VA provides a pension to qualifying surviving spouses and unmarried dependent children of deceased Veterans who had wartime service. Surviving spouses and dependents must meet dependency, income, and net worth requirements.
Dependency and Indemnity Compensation (DIC)	<p>benefits.va.gov/compensation/types-dependency_and_indemnity.asp</p> <ul style="list-style-type: none"> DIC is a tax-free, monetary benefit paid to eligible survivors of Service members who died in the line of duty. DIC is available for eligible survivors of Veterans whose death resulted from a service-related injury or disease, or death occurred after an extended period of 100 percent service-connected disability.
Marine Gunnery Sergeant John David Fry Scholarship	<p>www.benefits.va.gov/gibill/fry_scholarship.asp</p> <ul style="list-style-type: none"> This benefit is also called the Fry Scholarship. It provides Post-9/11 GI Bill benefits to the children and surviving spouses of Service members who died in the line of duty while on active duty after Sept. 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100 percent level.

Essential Information	
	<ul style="list-style-type: none"> • Spouses must use before remarriage. • Beneficiaries of this benefit are eligible for the Yellow Ribbon Program.
Dependents' Educational Assistance (DEA)	<p>www.benefits.va.gov/gibill/dea.asp</p> <ul style="list-style-type: none"> • This benefit is also called the Chapter 35 benefit. • It provides education and training opportunities to eligible dependents of certain Service members and Veterans. • DEA offers up to 36 months of education benefits. • Benefits may be used for degree and certificate programs, apprenticeships, correspondence courses, on-the-job training, certifications, and other education programs.

Veterans Service Organizations (VSOs)

Veterans Service Organizations (VSOs) are organizations that serve the needs of Veterans, their families, and survivors. Some VSOs are “chartered,” which means they are federally chartered, recognized, or approved by the Secretary of Veterans Affairs to prepare, present, and prosecute claims under VA laws. VA does not recognize non-chartered organizations or their representatives for purposes of representing VA claimants.

The VA Office of General Counsel accredits chartered organizations through an intense process that requires approval by the Secretary of Veterans Affairs. Once accredited, VSOs routinely participate in extensive training programs and receive comprehensive continuing education to maintain the most current information concerning Veterans benefits.

VSOs are trained and knowledgeable in all areas of Veterans benefits. VSOs, together with state, county, and local Veteran Service Representatives (VSRs), help Veterans, their families, and survivors understand and navigate benefits programs such as:

- Compensation
- Survivor benefits
- Pension
- Health care
- Education
- Vocational rehabilitation and employment
- Home loans
- Life insurance
- Burial benefits

They can also help you file claims for health care eligibility, VA Home Loan Guaranty, and other Veterans benefits, including those offered by the state. **Chartered VSOs offer these services for free.**

A non-recognized organization cannot represent you before VA, but can provide you with information. If an organization's help requires unusual expenses, such as extensive photocopying, you should inquire about its policies for reimbursement. Most organizations that provide these services are free. Check with the organization for specifics.

If you want to appoint a recognized VSO as your representative, that organization or VA can provide you with VA Form 21-22, Appointment of Veterans Service Organization as Claimant's Representative, which acts as a limited power of attorney (POA). This limited POA allows the VSO to represent you only for VA-related claim issues. Find the form at www.vba.va.gov/pubs/forms/vba-21-22-are.pdf.

How to Locate a VSO

- Search the database at www.va.gov/vso. This database includes all recognized VSOs as well as accredited national, state, and local VSO representatives, attorneys, and claims agents.
- Search on the eBenefits portal to find a VSO near you.
 - Go to eBenefits at www.ebenefits.va.gov/ebenefits/apply and select **Manage Your VA Representative**.
 - On the next page, you can choose **Representative Request** (to find a claims agent, attorney, or VSO to assist you) or **Representative Search** (to search by state, city, ZIP code, or the name of a VSO).
 - Your search results will include the VSOs in a geographic area in alphabetical order.
- Some VA medical centers, VA Regional Offices, or military installations have VSOs on premises.

Veteran Peer Groups

There are more Veteran Peer Group organizations to help support you than we can mention here. These grassroots support groups are not only focused on benefits, but also community reintegration, service, and legislative advocacy.

Also, there are peer support services at VHA facilities. No one knows what you have been through like someone who has been through it themselves. These groups offer peer support from people who share your experiences and have also navigated the transition journey before you.

Here are just a few of these support groups:

- **Student Veterans of America** aims to provide Veterans with the resources, support, and advocacy needed to succeed in higher education and following graduation. www.studentveterans.org
- **Team Red White and Blue** aims to enrich the lives of America's Veterans by connecting them to their community through physical and social activity. www.teamrwb.org
- **The Mission Continues** aims to empower Veterans who are adjusting to life at home to find purpose through community impact. www.missioncontinues.org

- **Team Rubicon** unites the skills and experiences of Veterans with first responders to rapidly deploy emergency response teams. www.teamrubiconusa.org

Additionally, the **United Service Organizations (USO)** supports Service members by keeping them connected to family, home, and country throughout their service. Their Pathfinder program extends these services to you and your family as you transition from the military and settle in to your new community. Learn more at www.uso.org.

Community Connections

There are many resources to support your transition and your use of VA benefits and services to help yourself and your family. This includes applying for benefits, finding employment and housing, getting emotional and social support, and more.

VA has specific services, such as Social Work and Mental Health Services, to help Veterans with a mental health diagnosis find employment. Finding satisfying work that supports your financial health is important to maintaining happiness and balance. If you have a hard time finding work or educational programs that match your skills, interests, and abilities, VA has resources to support you.

Emotional and Social Health Support

www.mentalhealth.va.gov

www.ptsd.va.gov

VA is here to support you and your family in many situations and circumstances. There are multiple programs in place to help support your emotional and social health:

- **VA Mental Health and Social Work Services** programs can help you find employment, resources to assist with food insecurity, housing, caregiving resources, and more. www.socialwork.va.gov
- The **Compensative Work Therapy (CWT)** program helps Veterans living with mental illness or physical impairment find and keep competitive employment. Veterans are not required to have a service-connected disability to be eligible for CWT services. www.va.gov/health/cwt
- **Vet Centers** offer readjustment counseling within your community for various issues, support for substance abuse, employment support, and more. Service members and family members can also use Vet Centers. www.vetcenter.va.gov
- The **About Face** program provides resources focused on support for PTSD. www.ptsd.va.gov/apps/aboutface/index.html
- The **Make the Connection** Campaign helps connect you with information, resources, and solutions to handle a variety of issues that impact your life. www.maketheconnection.net
- **VA Voluntary Service** is a great way to stay engaged in your community and support positive emotional and social health. www.volunteer.va.gov/index.asp

Support with Benefits and Services

You can also get help with your questions about a variety of benefits and services. Find your **VA Regional Benefits Office** to get assistance with VA benefits and services at www.benefits.va.gov/benefits/offices.asp.

Working with Community Organizations

There are a lot of community organizations available to provide services and support to Veterans. **Nongovernmental organizations** have tremendous talent and resources that can expand and enhance VA services to Veterans, Service members, National Guard and Reserve Component members, families, caregivers, and survivors. But beware—not all organizations are the same. Before agreeing to work with a local organization, do your due diligence to increase the odds that you'll have a positive experience. You can search in the **National Resource Directory** (NRD) to see if the organization is listed. www.nrd.gov

When beginning to explore if an organization may be a good match for you, it can be helpful to start with a simple web search and read reviews, if there are any. You can gain some insight into the experiences of other individuals and whether the organization presents itself honestly. Speaking to people who have worked with the organization can also be helpful.

GuideStar (www.guidestar.org) is just one website you can use to get information about nonprofit organizations and how they choose to spend their money. For example, if an organization spends more than half of the money it receives on administrative tasks and not on providing services to the people they're supposed to be serving, then perhaps it might not be an organization that you would want to consider working with. Perhaps their focus isn't on their stated mission.

Things to consider include:

- Does this organization appear reputable?
- Does the information that has shown up through internet searches, reviews, and speaking to people support its stated mission?
- Is there anything that seems too good to be true?

If, after your research, the organization still seems like one you'd like to work with, then consider reaching out directly and schedule some time to either talk on the phone or in person.

Things to consider include:

- Does the person you're speaking to sound well-informed? Are they listening to you and your specific needs?
- If you're visiting the organization, does the building feel safe and well-maintained? Do you feel comfortable being in the building?
- Are they promising anything that sounds too good to be true or completely different from what other people, organizations, or resources have stated about the same topic?

- Does this organization work with VA? If so, how do you know?

Military OneSource

Military OneSource provides online information and resources vetted by DoD. In addition, Military OneSource connects you to programs, services, and products developed for military life, including tax services, spouse employment help, webinars and online training, relocation and deployment tools, and much more.

Service members, their families, survivors, and the entire military community have free access to Military OneSource resources anywhere in the world. Military OneSource serves active duty Service members, National Guard and Reserve Component members, recently separated Service members (within the first 365 days), military families, and survivors.

Connect with Military OneSource, 800-342-9647, 24 hours a day, seven days a week, 365 days a year, from anywhere in the world.

eBenefits

www.ebenefits.va.gov

The DoD and VA eBenefits website provides resources and self-service capabilities to Service members, Veterans, and their families to research, access, and manage their VA and military benefits and personal information. It also provides a list of links to other sites that offer information about military and Veteran benefits.

eBenefits uses secure credentials to allow you to access your personal information and complete many self-serve tasks. Some features within eBenefits allow you to:

- Access official military personnel documents
- View the status of your disability compensation claim
- Register for and update direct deposit information for certain benefits
- Apply for Veterans' Group Life Insurance (VGLI)

Access Requirements

Before you can access and use eBenefits, you must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) and create a DoD Self-Service (DS) Logon. Service members can access eBenefits with a DS Logon or Common Access Card (CAC). A DS Logon is a secure identity that gives you access to a host of DoD and VA websites, including DoD Transition Assistance Program (TAP), Spouse Education Career Opportunities (SECO), multiple TRICARE sites, milConnect, and My HealtheVet. If you are already registered in DEERS, you are eligible for a DS Logon. Once you have a DS Logon, it's valid for the rest of your life.

Note: If you attempt to register as a Veteran and the system says you have no DEERS record, VA will first need to verify your military service and add you to DEERS. All VA Regional Offices have staff familiar with procedures for adding a Veteran to DEERS. You can locate a VA Regional Office at www.va.gov.

Register for an Account

You can register for an eBenefits account online using the eBenefits DS Logon Account Registration Wizard. It walks you through a series of questions to create a free Premium Access account—which gives you the highest level of access to eBenefits features. With a Premium Access account, you can view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address records, and more.

- Most people will be able to verify their identity online by answering a few security questions.
- Service members may verify their identity online by using their CAC.
- Military retirees may verify their identity online using their Defense Finance and Accounting Service (DFAS) Logon.

If you cannot verify your identity online, you will automatically receive a free Basic Account, which lets you customize the site and access information you enter into eBenefits. This account will not allow you to see your personal information in VA or DoD systems. Veterans who receive VA benefits through direct deposit can verify their identity by calling 1-800-827-1000 and selecting option 7, Monday through Friday, 9 a.m. to 9 p.m. ET. Others may need to visit a VA Regional Office or TRICARE Service Center to verify their identity in person.

Activity: Create a DS Logon

Your facilitator will lead you through the steps to create a DS Logon account.

You can find steps and screenshots for this activity in [Appendix C](#).

Activity: Explore eBenefits

Open the eBenefits site on your computer at www.ebenefits.va.gov.

Your facilitator will lead you through a tour of eBenefits (Table 2-4). On your screen, you may notice a **[P]** next to some of the topics. This means they require a Premium Access account.

You can find steps and screenshots for this activity in [Appendix C](#).

Table 2-4: eBenefits Navigation

eBenefits Tab	What You Can Do
Apply	On the Apply tab, you can apply for burial, education, VA health care, housing, Vocational Rehabilitation and Employment, insurance, and pension benefits.
Manage	On the Manage tab: <ul style="list-style-type: none"> • Select Status Tracking to review your current application status if you have applied for benefits. This includes disability compensation, health care, insurance, education, and housing, as well as any personal information you may have uploaded. • Select VA Representative to find a VA representative to help you with your benefit claims. • Select Documents and Records to access VA letters and official military personnel files. You can create VA letters for a variety of purposes, including the Standard Form 15, Application for 10-Point Veteran Preference, which is necessary to claim Veterans' Preference in federal hiring. • Select Health Care to access TRICARE online and the My HealtheVet site.
Learn	On the Learn tab: <ul style="list-style-type: none"> • Learn more about benefit categories and eligibility. • Find out how to apply for benefits. • Track your application status.
Contact	On the Contact tab: <ul style="list-style-type: none"> • Find eBenefits help desk information. • Submit a question to VA's Inquiry Routing and Information System (IRIS). • Chat online with a live agent.

Activity Worksheet: Start Your Personal Action Plan

Think about the goals you created earlier today. What did you learn about VA benefits, services, and tools that can help you get there? What goals relate to what we just covered? List them again here.

Related Personal Goals

Then, work in Table 2-5 to create your own action plan. Note which actions you need to complete to take advantage of VA benefits, support services, and tools that can help you build the kind of life you want to have. Cross out the things that don't apply to you or use the blank spaces at the bottom to add more items to your list.

You will have the opportunity to update your plan throughout the briefing.

Be sure to note the deadlines and important time frames for completing each action.

Table 2-5: Module 2 Personal Action Plan

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Register for DS Logon and access eBenefits	Today/As soon as possible
<input type="checkbox"/>	Check my separation documents for accuracy	As soon as I receive them
<input type="checkbox"/>	Store my separation documents in a safe location and share that location with those who may need access if I am not available	As soon as I receive them
<input type="checkbox"/>	Establish personal goals and priorities	Today/As soon as possible
<input type="checkbox"/>	Set up a one-on-one session with my Benefits Advisor	Before I leave this briefing
<input type="checkbox"/>	Determine my insurance coverage needs and eligibility for me and my spouse and/or dependents	As soon as possible
<input type="checkbox"/>	Apply to convert my SGLI coverage to Veterans' Group Life Insurance (VGLI) or SGLI Disability Extension (SGLI-DE)	One year and 120 days from separation (if I apply in first

Action to Take		Deadline or Time Frame
		240 days from separation, there is no health review)
<input type="checkbox"/>	Apply for Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) <i>(if applicable)</i>	As soon as possible, if I did not apply while in service (if eligible)
<input type="checkbox"/>	Apply for Service-Disabled Veterans Life Insurance (S-DVI) <i>(if applicable)</i>	Basic: Within two years of the date VA notifies me of a new service-connected disability Supplemental: Within one year of VA approval of premium waiver or prior to age 65, whichever occurs first
<input type="checkbox"/>	Apply to convert Family Servicemembers' Group Life Insurance (FSGLI) to a policy with a participating commercial insurer <i>(if applicable)</i>	No later than 120 days after my separation
<input type="checkbox"/>	Gather copies of my service treatment records to support my pre-discharge disability compensation claim <i>(if applicable)</i>	Prior to submitting my disability claim
<input type="checkbox"/>	Submit a pre-discharge disability claim under the BDD or DRC programs <i>(if applicable)</i>	90 to 180 days prior to my separation (as close as possible to 180 days prior)
<input type="checkbox"/>	Complete my Separation Health Assessment required for disability claims <i>(if applicable)</i>	Less than 180 days prior to my separation
<input type="checkbox"/>	Appoint a Veterans Service Officer from an accredited Veterans Service Organization (VSO) to prepare and submit my claim on my behalf <i>(if applicable)</i>	Before my separation
<input type="checkbox"/>	Apply for Veterans Mortgage Life Insurance (VMLI) if I have been granted a Specially Adaptive Housing Grant and own a home with an outstanding mortgage <i>(if applicable)</i>	Discuss with my Loan Guaranty representative
<input type="checkbox"/>	Work with my VA health care provider to determine if I am eligible for and need a service dog <i>(if applicable)</i>	After my VA provider determines there is a need
<input type="checkbox"/>	Apply for VA Pension <i>(if applicable)</i>	As soon as possible once I am 65 or older or have limited or no income
<input type="checkbox"/>	Register for the VA burial pre-need program	As soon as possible
<input type="checkbox"/>	Tell my family how to apply for burial benefits upon my death	As soon as possible
<input type="checkbox"/>	Tell my family how to apply for Presidential Memorial Certificate upon my death	As soon as possible

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Tell my family about all my insurance and how to file a claim	As soon as possible
<input type="checkbox"/>	Find and connect to my local Vet Center	Before I leave this briefing
<input type="checkbox"/>		



Module 3: Getting Career-Ready

Now that you've started to think about how you will support yourself and your family across the board, it's time to focus specifically on building your career.

At this stage of your journey (Figure 3-1), you might be asking yourself:

Am I prepared to obtain my preferred career?

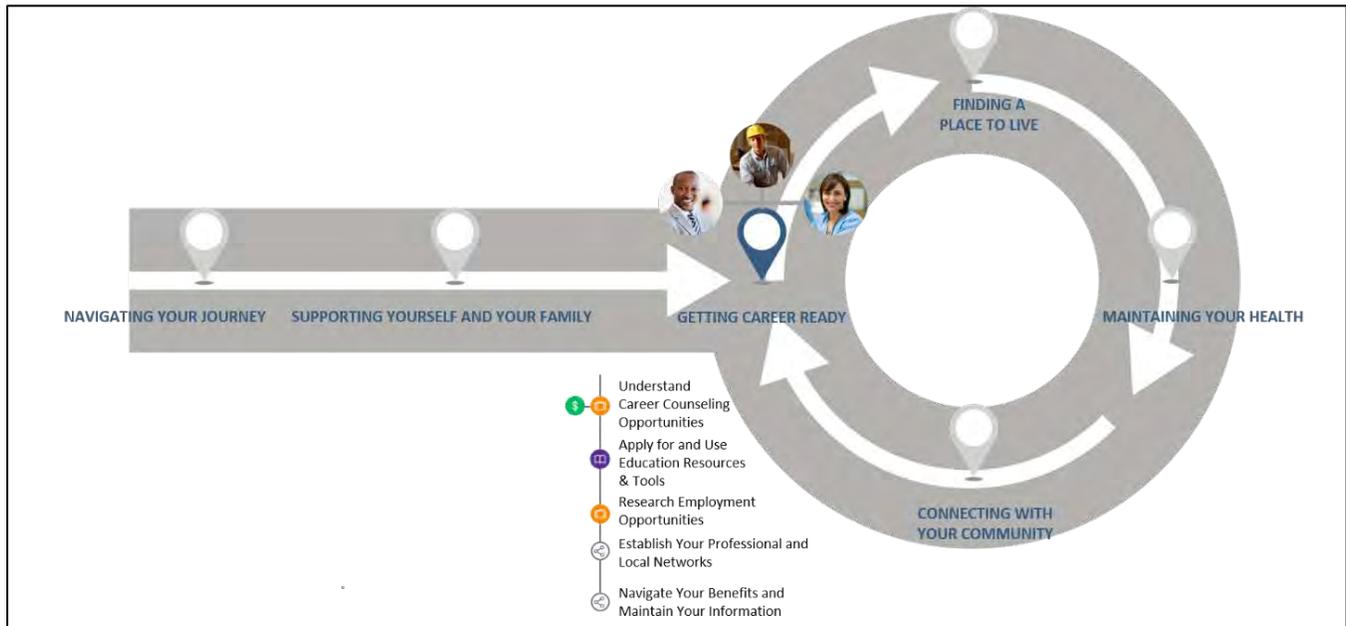


Figure 3-1: Your Transition Journey

As you learned earlier, getting career-ready may mean going back to school, getting new certifications, or otherwise building your credentials to get qualified for the career you want. VA stands ready to help you:

- Build the career that fits your goals
- Obtain the appropriate education, skills, and credentials that fit your goals
- Find the right job or career opportunity
- Develop professional and community connections

Understanding Career Counseling Opportunities

At this stage of your transition, you may be focused on career preparation and ready to apply for benefits that can help you achieve your career goals.

Education and Career Counseling

You can get Education and Career Counseling (Chapter 36) benefits, guidance, coaching, and one-on-one assistance in charting your academic and career path. Remember, you'll need to apply for this free, personalized education and career counseling service.

You can find detailed information about eligibility and how to apply for Education and Career Counseling in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Vocational Rehabilitation & Employment (VR&E)

If you have service-connected disabilities and employment handicaps, Vocational Rehabilitation and Employment (VR&E), also known as Chapter 31, can help. A Vocational Rehabilitation Counselor (VRC) will work with you to assess your interests and abilities, develop your goals for employment and maximum independence, and explore employment opportunities.

VR&E also has education benefits. If you are eligible, VR&E may provide additional support and resources not provided by the GI Bill.

- In general, you must use all VR&E services within 12 years from the date you separated from active military service, or from the date VA officially notified you of your disability rating (whichever is later).
- The basic period of eligibility may be extended if you have a serious employment handicap.

After you apply and VA determines you are eligible for VR&E services, VA will schedule a meeting for you with a VRC.

The VRC will assess your interests, aptitudes and abilities, and whether your service-connected disabilities impair your ability to find or hold a job using the training and occupational skills you already have. If you are eligible, we can help you evaluate the following employment or lifestyle goals (Table 3-1).

Table 3-1: VR&E Information

Track	Goals of Rehabilitation Plan	Who It Is For
Reemployment	<ul style="list-style-type: none"> • Consultation with the employer, job accommodations, job modification, and case management • Coordination and referral for services, such as VA health care, reemployment rights advice, and work adjustment services 	Service members leaving active duty due to medical issues and Veterans with service-connected disabilities
Rapid Access to Employment	Job readiness preparation, résumé development, job search assistance, employment resource development, job accommodations, and post-employment follow-up	Those who seek employment soon after separation or who already have the necessary skills or training to be competitive in the job market in an appropriate occupation
Self-Employment	Analysis of your business concept, development of a business plan, training in operating small businesses, marketing and financial assistance, and guidance in obtaining adequate resources to implement the business plan	Those who have limited access to traditional employment, need flexible work schedules, or need an accommodating work environment due to disabling conditions or other life circumstances
Employment Through Long-Term Services	Training and education, including: On-the-Job Training (OJT), apprenticeships, internships, job shadowing, work monitoring, work-study, public-private job partnering, or higher education sufficient to qualify for and enter suitable employment	Those who need specialized training or education to obtain and maintain suitable employment
Independent Living Services	Assistive technology, independent living skills training, and connection to community-based support services	Those who are not currently ready for employment and need rehabilitation services to live more independently

Who Is Eligible to Receive VR&E Services?

As an **active duty Service member**, you are eligible if you:

- Expect to receive an honorable or other than dishonorable discharge upon separation from active duty, **AND**
- Obtain a VA memorandum rating (VA Form 28-0588—Notice to VA Veterans Service Center) of 20 percent or more

OR if you:

- Participate in the Integrated Disability Evaluation System (IDES) or are certified by the military as having a severe injury or illness that may prevent you from performing your military duties (Service members who participate in IDES are presumed eligible), **AND**
- Report for an evaluation with a VR&E counselor before separating for active duty

As a **Veteran**, you are eligible if you:

- Received or will receive an honorable or other than dishonorable discharge, **AND**
- Have a VA service-connected disability rating of 10 percent with a serious employment handicap or 20 percent or more with an employment handicap

How Do I Apply?

It's simple to apply. Just follow these steps:

1. Log in to eBenefits at www.ebenefits.va.gov.
2. Select the **Apply** menu.
3. Select **Education and Training**.
4. Select **Vocational Rehabilitation and Employment Benefits**.
5. Log in or register to apply for the **Vocational Rehabilitation and Employment Program**.

If VA determines that you are eligible, you will be invited to attend an orientation session at the nearest VA Regional Office. You can find your Regional Office at:

www.benefits.va.gov/benefits/offices.asp.

If you do not have access to eBenefits, you may:

1. Print VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation, www.vba.va.gov/pubs/forms/vba-28-1900-are.pdf. Remember, if you are active duty, you need to attach VA Form 28-0588, Notice to VA Veterans Service Center.
2. Complete and mail the form to your nearest VA Regional Office to the attention of Vocational Rehabilitation and Employment. You can find your Regional Office at: www.benefits.va.gov/benefits/offices.asp.

If you don't have online access, you may go to a VA Regional Office and have a VA employee assist you or mail your form to your local office.

You can find detailed information about eligibility and how to apply for VR&E in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Education Benefits

Career readiness may involve going back to school or participating in skills training. VA education benefits can fund that dream by helping you pay for tuition and fees and maybe even books, supplies, and monthly housing costs. GI Bill benefits are not just for a four-year degree—you can apply them to on-the-job training, flight training, or certification tests, just to name a few.

There are different types of GI Bill Education Benefits (Table 3-2).

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Table 3-2: Types of GI Bill Benefits

GI Bill Type	Essential Information
Post-9/11 GI Bill (Chapter 33)	<p data-bbox="378 821 979 856">www.benefits.va.gov/gibill/post911_gibill.asp</p> <p data-bbox="378 873 618 909">Basic Information</p> <ul data-bbox="428 930 1455 1234" style="list-style-type: none"> <li data-bbox="428 930 1455 1003">• This is an education benefit program for individuals who served on active duty and received an honorable discharge. <li data-bbox="428 1024 1455 1140">• It may be used for college; business, technical, or vocational school; degree or certificate programs; apprenticeship and on-the-job training; and correspondence courses. <li data-bbox="428 1161 1455 1234">• Remedial, refresher, and deficiency training is available under certain circumstances. <p data-bbox="378 1255 597 1291">Tuition and fees</p> <ul data-bbox="428 1312 1455 1675" style="list-style-type: none"> <li data-bbox="428 1312 1455 1348">• Tuition and fees are paid directly to the school on your behalf. <li data-bbox="428 1369 1455 1516">• If you attend a public institution of higher learning, this benefit pays all in-state tuition and fees. Section 702 of the Choice Act requires public institutions of higher learning to offer in-state tuition and fees to all eligible individuals identified for terms that began after July 1, 2015. <li data-bbox="428 1537 1455 1675">• If you attend a private institution of higher learning, this benefit pays actual tuition and fees or a capped amount (whichever amount is less). The capped amount changes yearly; the rate can be found at the link listed above. <p data-bbox="378 1696 850 1732">Monthly Housing Allowance (MHA)</p>

GI Bill Type	Essential Information
	<ul style="list-style-type: none"> • The amount is based on the length of your active duty service. • The amount is equal to the military Basic Allowance for Housing (BAH) payable to an E-5 with dependents and is based on the ZIP code where you physically attend the majority of classes. • VA pays the allowance directly to you. • You must be enrolled greater than half time, as reported by the school. • The allowance is not available to you or your spouse if you're a Service member on active duty. • Distance learners receive half the MHA national average. <p>Books and Supplies Stipend</p> <ul style="list-style-type: none"> • VA issues the stipend directly to you when the school certifies your enrollment. • The amount is prorated based on your length of service and the number of credits/hours you take (full time, part time). • The stipend is available if you enroll in non-college degrees, apprenticeships, or on-the-job training programs. <p>Yellow Ribbon Program</p> <ul style="list-style-type: none"> • Colleges can partner with VA to help pay tuition and expenses that exceed the in-state tuition rate. <ul style="list-style-type: none"> ○ Note: Tuition and fees may exceed this amount due to attending a private institution or graduate school or because of an out-of-state or nonresident status. • If Service members are enrolled in a school that participates in the Yellow Ribbon Program, additional funds may be available for tuition and fees that exceed the highest public, in-state, undergraduate rates. • Only Veterans (or their child transferees) who are eligible for the 100 percent benefit rate may receive this funding. <p>Transfer of Entitlement (TOE)</p> <ul style="list-style-type: none"> • You can transfer a portion or all of your unused Post-9/11 GI Bill education benefits to your spouse or children. • To transfer your entitlement, you may incur additional service obligation.

GI Bill Type	Essential Information
	<ul style="list-style-type: none"> You must fully complete your service obligation—down to the last day. Failure to do so disqualifies your transfer of benefits. If your beneficiary used transferred education benefits and you do not complete your service obligation, you will incur debt to repay the full amount of funds spent on behalf of your beneficiary. You must transfer the entitlement before you leave the service, but you can adjust the transferred entitlement after leaving the service. An Education Services Officer or Education Counselor at your local installation can answer your specific questions about TOE.
Montgomery GI Bill Active Duty (Chapter 30)	<p>www.benefits.va.gov/gibill/mgib_ad.asp</p> <ul style="list-style-type: none"> MGIB-AD provides up to 36 months of educational benefits for college; business, technical, or vocational school; degree or certificate programs; apprenticeship and on-the-job training; and correspondence courses. Remedial or refresher courses and flight training may be approved under certain circumstances. VA makes payments directly to you.
Montgomery GI Bill Selected Reserve (Chapter 1606)	<p>www.benefits.va.gov/gibill/mgib_sr.asp</p> <ul style="list-style-type: none"> MGIB-SR provides education and training benefits to eligible members of the Selected Reserve, including the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard. It may be used for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship and on-the-job training, and vocational flight training programs. Remedial, refresher, and deficiency training are available under certain circumstances.

Forever GI Bill

<https://www.benefits.va.gov/gibill/fgibsummaries.asp>

The Harry W. Colmery Veterans Educational Assistance Act of 2017, also known as the Forever GI Bill, contains several changes that affect the GI Bill recipients past and future.

The biggest change in the Forever GI Bill is that the 15-year limitation to use Post-9/11 GI Bill benefits is eliminated for:

- Veterans who left active duty on or after Jan. 1, 2013, and their spouses
- Children who became eligible for the Fry Scholarship on or after Jan. 1, 2013
- All Fry scholarship-eligible spouses

More changes roll out after 2018, and most of the changes enhance or expand education benefits. A few new provisions became effective Aug. 1, 2018. For example:

- Purple Heart recipients awarded after Sept. 11, 2001, are now eligible for Post-9/11 GI Bill benefits at the 100 percent rate for 36 months
- Recipients of the Fry scholarship and Purple Heart recipients are now eligible for the Yellow Ribbon Program
- Monthly Housing Assistance will now be calculated based on the location where the student physically attends the majority of classes (rather than the primary location of the school)

To learn about all recent GI Bill provisions that went into effect, visit the link listed above.

Eligibility for Multiple GI Bill Benefits

You may be eligible for more than one VA education benefit program. However, you may only receive payments from one program at a time.

- If you are eligible for MGIB-SR or MGIB-AD, you must give up that eligibility to receive Post-9/11 GI Bill benefits, and vice versa. You cannot reverse this choice.
- Having multiple periods of service may result in potential eligibility of an additional 12 months. You can receive a **maximum of 48 months** of benefits under any combination of benefits. For example: if you qualify for both MGIB-AD and MGIB-SR, you can receive 36 months of eligibility at your MGIB-AD payment rate, and then an additional 12 months of eligibility at your MGIB-SR payment rate, up to the maximum total of 48 months.

Review to compare some key features of GI Bill benefits.

Table 3-3: Comparing GI Bill Benefits

	Post-9/11 GI Bill	Montgomery GI Bill
Distribution of Funds	Some funds are sent directly to you and some funds are sent directly to the school where you're enrolled.	All funds are sent directly to you.
Amount Distributed	Post-9/11 GI Bill pays actual tuition, fees, and a monthly benefit.	MGIB pays a flat cash benefit.
Buy-Up Option (or "Kicker")	No buy-up option is available.	A \$600 buy-up option is available.
Tuition Assistance "Top-Up"	A Top-Up option is available.	A Top-Up option is available for MGIB-AD only.

To learn more about these options and help decide which GI Bill benefits to apply for, ask yourself the questions presented on the VA fact sheet, Post-9/11 GI Bill: Factors to Consider. The link is available in [Appendix D](#).

Education Benefits for National Guard and Reserve Component Members

VA provides valuable education and training benefits to National Guard and Reserve Component members, including financial support for undergraduate and graduate degrees, vocational and technical training, licensing and certification tests, apprenticeships, and on-the-job training. You may be eligible for one or more of the following programs if you meet certain service requirements:

- Post-9/11 GI Bill
- Montgomery GI Bill Selected Reserve (MGIB-SR)

[Appendix A](#) has more information on the service requirements for each of these programs as it relates to National Guard and Reserve Component members.

GI Bill Comparison Tool

There are so many opportunities, how do you evaluate your options? The GI Bill Comparison Tool (Figure 3-2) lets you learn about education programs and compare benefits by school. You can filter down to compare cost specifically to the type of GI Bill benefit you want to use.

VA Benefits and Health Care | About VA | Find a VA Location

Home | Education and Training | GI Bill® Comparison Tool

GI Bill® Comparison Tool

Learn about education programs and compare benefits by school.

What is your military status?

Which GI Bill benefit do you want to use? [Learn more](#)

Cumulative Post-9/11 active duty service [Learn more](#)

How do you want to take classes?
 Online only
 In person only
 In person and online

Enter a city, school or employer name

[Search Schools](#)

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

[Know Before You Go](#)
 Daniel
 Registered Agent, VA

[Get started with CareerScope](#)
[Get help choosing a school](#)
[Submit a complaint through our Feedback System](#)
[Apply for education benefits](#)

Figure 3-2: GI Bill Comparison Tool

Activity: Use GI Bill Comparison Tool

Access the GI Bill Comparison Tool from www.va.gov, and select the **Compare GI Bill benefits by school link** under the **Education** section.

Help your facilitator compare benefit options for a hypothetical Veteran—or try entering your own information into the GI Bill Comparison Tool and select the options that interest you. Then, review and compare the results.

You can find steps and screenshots for this activity in [Appendix C](#).

GI Bill Feedback Tool

www.benefits.va.gov/gibill/feedback.asp

The VA GI Bill Feedback Tool provides a platform to submit a concern or an issue about a school.

To submit a concern or issue, select the **Click Here to Submit Your Feedback Now** button (Figure 3-3), and follow the instructions on each screen.

Note: This tool is not for submitting concerns or issues about VA.

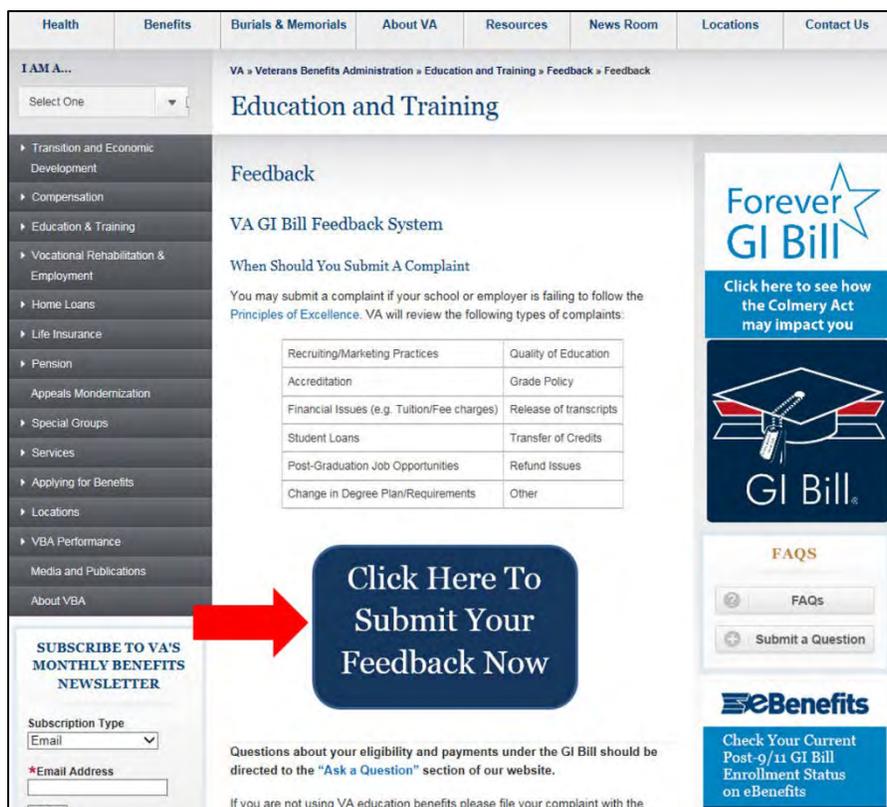


Figure 3-3: VA GI Bill Feedback Tool

VA reviews the following types of issues submitted through this tool:

- Recruiting and marketing practices
- Accreditation
- Financial issues (for example, tuition and fee charges)
- Student loans
- Post-graduation job opportunities
- Change in degree plan or requirements
- Quality of education
- Grade policy
- Release of transcripts
- Transfer of credits
- Refund issues
- Other issues

If you have a question about your specific GI Bill benefits, you can select the **FAQs** button to learn more or submit a question by selecting the **Submit a Question** button on the right-hand side of the page.

Applying for VA Education Benefits

Once you complete your research and have all the information you need, you'll be ready to apply for education benefits.

You can apply for GI Bill education benefits online, by mail, in person, or over the phone. The fastest way is online through eBenefits at www.ebenefits.va.gov.

To apply online:

From the eBenefits home page, select the **Apply** menu.

Next to **Education and Training**, select **Education Benefits**.

Select **Find Your Education Benefits Form** to answer a series of questions to find the correct form.

Select the **Apply Now** button.

Follow the prompts and answer the questions to complete the online form.

There are other ways to apply:

1. Visit your nearest VA Regional Office to apply in person.

Consult with the VA Certifying Official—who is usually in the Registrar's or Financial Aid office—at the school of your choice. This official has application forms and can help you apply.

Call 1-888-GI BILL-1 (1-888-442-4551) to have the application mailed to you.

You can find detailed information about eligibility and how to apply for GI Bill benefits in [Appendix A](#) of this Participant Guide. In addition, a fact sheet showing step-by-step instructions is available in [Appendix D](#).

VA Education Call Center

If you or a school certifying official ever have a question about your GI Bill education benefits, you can call the VA Education Call Center.

If you're stateside, call the VA Education Call Center at 1-888-GI BILL-1 (1-888-442-4551) Monday through Friday, 7 a.m. to 6 p.m., CT.

From outside the United States, call 001-918-781-5678 during business hours, Monday through Friday, 7 a.m. to 6 p.m., CT. This is not a toll-free number; you will be routed to the next available customer service representative.

On Campus Support

VetSuccess on Campus (VSOC)

www.benefits.va.gov/vocrehab/vsoc.asp

VA's Education and Career Counseling, or Chapter 36, benefit offers a wide range of free, personalized education and career counseling services to you and your eligible dependents. The VetSuccess on Campus, or VSOC, program makes career counseling benefits accessible at participating schools by placing professionally trained VA career counselors on many college campuses.

VSOC can help you get oriented into the campus environment and support your education goals. The program's aim is to see you graduate so you can go on to thrive in the career field and community of your choice.

Veterans Integration to Academic Leadership (VITAL)

www.mentalhealth.va.gov/studentveteran/vital.asp

The Veterans Integration to Academic Leadership (VITAL) program provides VA coordinators on some colleges and universities to help Veterans integrate into college and university life.

The VITAL program collaborates with your local VA medical center, the Veterans Benefits Administration, campus faculty and staff, and community resources to provide on-campus clinical care and coordination.

Additional Education Resources

Accessing Higher Education (AHE) Track

The Accessing Higher Education Track is designed to help Service members identify the higher education requirements that support their personal career goals. The two-day workshop is divided into four topic areas: choosing a program of study, selecting an institution of higher education, exploring funding sources, and navigating the admission process.

This workshop is beneficial both for Service members attending college for the first time and those applying to graduate school programs. Throughout the workshop, Service members will have an opportunity to conduct research as each topic is explored and complete a comparison chart of at least two institutions of higher education.

Career Exploration and Planning Track (CEPT)

The Career Exploration and Planning Track (CEPT) offers a unique opportunity to identify skills, increase awareness of training and credentialing programs, and develop an action plan to achieve career goals.

Service members and spouses who attend the two-day Department of Labor CEPT workshop will complete personalized career development assessments of occupational interest, aptitudes, and work values. These assessments will give you a variety of tailored job recommendations aligned with your interests and aptitudes, some of which are classified as "high demand" or "high growth" occupations.

You will learn to narrow your career focus by establishing achievable career goals and development strategies. Workshop facilitators will guide you through a variety of career considerations including labor market projections, education, apprenticeships, certifications, and licensure requirements.

Credentialing Opportunities On-Line (COOL)

Each military branch has a Credentialing Opportunities On-Line (COOL) program:

- Air Force: www.amcaexams.com/military/air-force-cool/
- Army: www.cool.army.mil
- Marine Corps: www.cool.navy.mil/usmc
- Navy: www.cool.navy.mil/usn

You can use these tools to:

- Find information related to your military occupation, training, and career progression goals
- Investigate equivalent civilian jobs, professional certifications, and professional organizations, along with certification funding opportunities

Apprenticeships and On-the-Job Training

www.benefits.va.gov/gibill/onthejob_apprenticeship.asp

Both on-the-job (OTJ) and apprenticeship training programs are available to Veterans who use their VA education benefits, including the Post-9/11 GI Bill. These programs allow Veterans to learn a trade or skill through training on the job rather than attending formal classroom instruction. A Veteran generally enters into a training contract for a specific period with an employer or union and, at the end of the training period, the Veteran gains job certification or journeyman status.

Employers generally pay a reduced OTJ/apprenticeship wage (must be at least 50 percent of journeyman wage). Unless the training establishment is operated by a federal, state, or local government, periodic wage increases must be granted and, by the last full month of training, the wage must be at least 85 percent of the wage for a fully trained employee. Veterans in an approved program can use their GI Bill benefit and receive a tax-free stipend. The Post-9/11 GI Bill stipend is the equivalent to the Monthly Housing Allowance (MHA) of an E-5 with dependents, which is paid in addition to the entry-level wage.

DoD SkillBridge

www.dodskillbridge.com

The DoD SkillBridge initiative promotes the Civilian Job Training Authority available for transitioning Service members. Those who meet specific qualifications participate in civilian job and employment training, including apprenticeships and internships. This training can take place starting up to six months prior to separation. The training must offer a high probability of employment and be provided to the Service member at little or no cost. Tremendous potential exists for Service members, companies, trade unions, and others to leverage this DoD authority.

VA Work-Study

www.benefits.va.gov/gibill/workstudy.asp

VA work-study programs may allow you to receive a work-study allowance (in addition to your education benefits) for performing certain types of VA-related work while enrolled in a college degree, vocational, or professional program. You must attend at least three-quarter time and your allowance is based on the number of hours of work you perform.

Research Employment Opportunities

VA for Vets

When it's time to find a job, remember that VESO manages the VA for Vets program. VA is interested in what you have to offer. VA values Veterans because they're highly skilled and dedicated employees, and VA for Vets can help you find tools and resources to find a job at VA or at any federal agency that interests you.

In fact, VA may have a program for you and your specific skillset. For example, if you served as a medic in your military job, you might be able to put your skills to work in a clinical setting immediately.

The Intermediate Care Technician (ICT) is a health care occupation in VA. ICTs are former military medics and corpsmen who work in VA clinical areas where there is a need for their skills.

Intermediate Care Technician (ICT) Program

www.vacareers.va.gov/careers/intermediatecare

ICTs are expected to function in a health care role commensurate with their military experience and training without the need for a license or additional credential.

ICTs bring a wealth of knowledge and expertise into the VA health care system. Some of the jobs they can immediately perform are starting an intravenous (IV) catheter into the external jugular vein, venipuncture, ear irrigation, splinting, suture removal, and so much more.

The ICT program has a career pathway for former medics and corpsmen who are interested in academic degrees leading to advanced professional clinical positions.

Other Resources

VA and our partner agencies offer several resources to help you find employment.

Employer Support of the Guard and Reserve (ESGR) Program

www.esgr.mil

ESGR, a Department of Defense program, was established in 1972 to promote cooperation and understanding between Reserve Component Service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment.

Office of Personnel and Management (OPM) Resources

Veterans Preference

www.fedshirevets.gov/job/veterans.aspx

By law, Veterans who are disabled or who served on active duty during specific time frames are eligible for preference over others in certain hiring and retention decisions.

Preference is also offered to certain widows and widowers of Veterans who died in service, spouses of service-connected disabled Veterans, and mothers of Veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities.

Other OPM Resources

The Office of Personnel and Management (OPM) has partnered to build a great collection of online employment tools:

- **FedsHireVets.gov** is the preeminent source for federal employment information for our Veterans, transitioning Service members, their families, federal human resources professionals, and hiring managers. The goal is to provide consistent and accurate information and useful training and other resources in a way that will inform both the applicant and the hiring agency.
- There is a federal employment training module titled **Transitioning to Federal Employment: A Guide**. You can access this training module through your Joint Knowledge Online (JKO) account.

Department of Labor Employment Workshop (DOLEW)

The Department of Labor Employment Workshop (DOLEW) is designed to lay the foundation of the transition from military to civilian life. The workshop helps participants develop a résumé, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.

The course is organized around four basic principles of getting a job.

1. **Think like an employer.** You must understand the factors that make employers and their organizations successful.
2. **Identify your skills.** Highlight how you can contribute to the success of your target business and the hiring decision-makers who determine if it makes sense to offer you a job.
3. **Discover, research, and connect.** Create a network of contacts and seek out employment opportunities that are a good match for your skills and interests.
4. **Develop and deliver self-marketing messages.** Effective, targeted, self-marketing messages will convince civilian hiring decision-makers that they should hire you.

These principles are the underlying structure of this workshop. By carefully applying each principle, participants will be poised for success during their transition and throughout their job search.

Live DOLEW workshops are offered at military installations, and military spouses are also eligible to attend.

Military Spouse Employment Partnership (MSEP)

VA joined DoD's MSEP program to advance employment for military spouses. MSEP is a career program connecting military spouses with more than 390 affiliated employers who are committed to recruit, hire, promote, and retain military spouses in portable careers.

SBA Introduction to Entrepreneurship Workshop

The Small Business Administration offers Boots to Business, a training program for transitioning Service members interested in owning their own businesses. Boots to Business includes an Introduction to Entrepreneurship workshop, followed by opportunities to enroll in additional entrepreneurship development courses, which help transitioning Service members navigate the business start-up process.

Find SBA's Boots to Business at www.sba.gov/bootstobusiness.

Additional Department of Labor Career and Employment Resources

Multiple government organizations collaborated to design, develop, and incorporate the best features of online employment tools to give you career advice, help to build your résumé, and access to employers who want to hire Veterans and military spouses.

The Department of Labor web site (www.dol.gov/vets) links to several resources where you can get one-on-one assistance, search for jobs, explore careers, and find training.

If you attended DOLEW, you are already familiar with this site and these tools. If you haven't attended, you'll get your chance to explore all these tools during the workshop.

Get One-on-One Assistance

www.careeronestop.org/veterans/toolkit/find-american-job-centers.aspx

Find workforce services in your neighborhood or across the country at American Job Centers (AJC) to guide you as you look for work, participate in job search workshops, get free computer access, and more.

Search for Jobs and Find Training Now

www.careeronestop.org

Put together a successful job search by visiting CareerOneStop, sponsored by DOL, which has resources on how to develop résumés, interview, network, and find job openings. CareerOneStop can also help you search training programs, colleges, and universities in your local area.

Explore Careers

www.mynextmove.org/vets

My Next Move is an interactive tool for job seekers and students to learn more about career options. My Next Move lists tasks, skills, salary information, and more for over 900 different careers. Users can find careers through keyword searches, by browsing industries that employ different types of workers, or through the O*NET Interest Profiler (www.mynextmove.org/explore/ip)—a tool that offers personalized career suggestions based on a person's interests and level of work experience.

Establish Your Network

Think about building your local and professional network. A large, connected network makes you more visible to employers and can ultimately help you grow your career.

LinkedIn Subscription

LinkedIn, a social media site for networking professionals, offers eligible Service members, Veterans, and military spouses one year of free access to LinkedIn Premium Subscriptions, including the LinkedIn Learning Platform—a value of \$360.

In DOLEW, you'll learn more about LinkedIn and how to make that free access to LinkedIn Premium Subscriptions work for you.

Learn more at www.linkedinforgood.linkedin.com/programs/veterans/premiumform.

eBenefits

Remember that the eBenefits website is your portal to update your information and apply for benefits. Through eBenefits, you not only have access to benefits related to your health, home ownership, and more—you also have access to Education Benefits and Vocational Rehabilitation and Employment Benefits. The eBenefits website is a great place to start when getting career ready. Visit eBenefits at www.ebenefits.va.gov.



Activity Worksheet: Update Your Personal Action Plan

Think back to your personal goals that relate to this part of your transition journey. What new information have you learned about VA benefits, services, and tools that can help you get career-ready? List your relevant goals below and work in Table 3-4 to update your action plan. Cross out the things that don't apply to you or use the blank spaces at the bottom to add more items to your list.

Related Personal Goals	

Table 3-4: Module 3 Personal Action Plan

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Apply for Education and Career Counseling benefit	As soon as I determine I need it
<input type="checkbox"/>	Connect with a Veteran Employment Services Office (VESO) representative	When I need more information or am ready to apply for a federal/VA job
<input type="checkbox"/>	Apply for Vocational Rehabilitation and Employment <i>(if applicable)</i>	When I am ready for job training and employment opportunity, if eligible
<input type="checkbox"/>	Use the GI Bill Comparison Tool to compare schools and do other useful research	After/if I determine going to school is the next step
<input type="checkbox"/>	Apply for one of the following GI Bill benefits: <ul style="list-style-type: none"> • Post-9/11 GI Bill • Montgomery (MGIB-AD) GI Bill Active Duty • Montgomery (MGIB-SR) GI Bill Selected Reserve 	As soon as I determine if I will use the benefit
<input type="checkbox"/>	Find out more about Veterans Success on Campus (VSOC) at participating schools I might be interested in attending	As soon as I identify schools that might be right for me
<input type="checkbox"/>	Sign up for a free year of the LinkedIn Premium Subscription	Six months prior to separation

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Explore potential careers using resources at www.dol.gov/vets	When I am ready to explore the workforce
<input type="checkbox"/>	Complete the Department of Labor Employment Workshop	Retiring: 24 months prior to retirement Separating: 12-18 months prior to separation
<input type="checkbox"/>	Register for the Small Business Administration (SBA) Entrepreneurship Workshop <i>(if applicable)</i>	As soon as possible, if I am interested in owning my own business
<input type="checkbox"/>	Contact my local TAP office to register for the Accessing Higher Education (AHE) track <i>(recommended for all GI Bill recipients, even if you're not attending school right away)</i>	As soon as I determine I want to go to school
<input type="checkbox"/>	Find out more about the Credentialing Opportunities On-Line (COOL) program for my branch of service	As soon as I determine a desired relevant occupation
<input type="checkbox"/>	Contact my local TAP office to register myself and my spouse for the Career Exploration and Planning Track (CEPT)	As soon as I determine I want to explore career options
<input type="checkbox"/>	Visit an American Job Center	When I am ready to plan for entering the workforce
<input type="checkbox"/>	Determine if the DoD SkillBridge initiative is right for me	Up to six months prior to my separation
<input type="checkbox"/>	Obtain a Veterans' Preference letter from eBenefits	As soon as I determine I want to apply for federal government jobs
<input type="checkbox"/>	Find and connect to my local Vet Center	Before I leave this briefing
<input type="checkbox"/>		

Module 4: Finding a Place to Live

One of the most important things to plan is your housing. Some of you may know where you'll live after separation, some don't. Still others are considering whether to rent, build, buy, or something else.

It might seem like a simple question, but at this stage of your journey (Figure 4-1), it's important to ask yourself:

Where will I live?

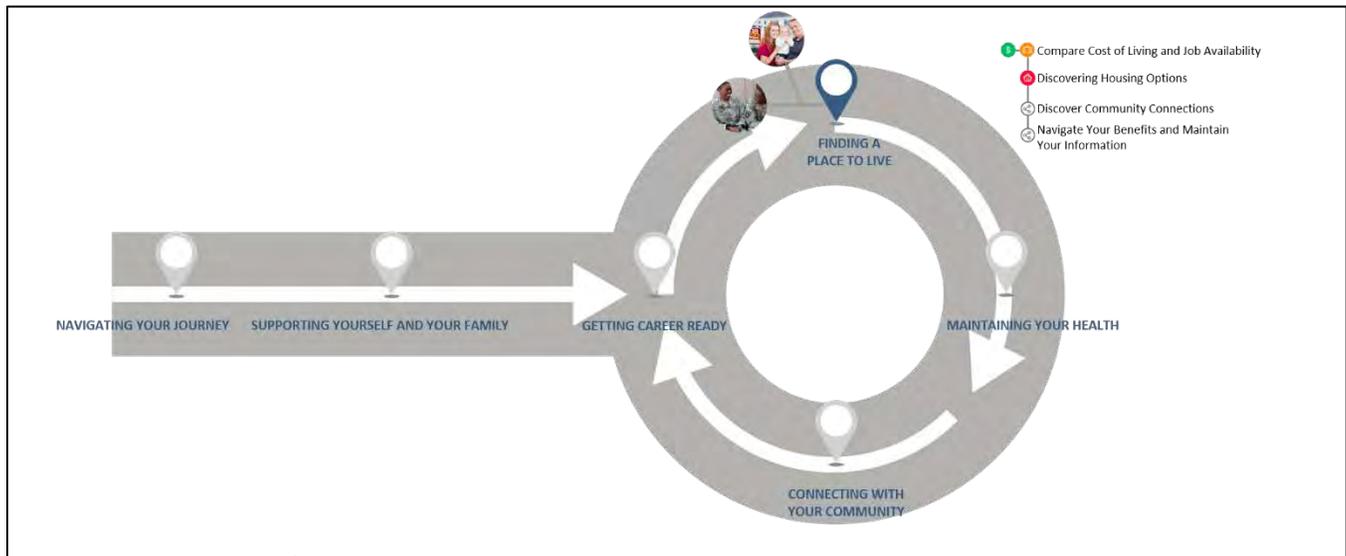


Figure 4-1: Your Transition Journey

It may not be as simple a question as it seems. Where you live will impact every other aspect of your life—your opportunities for education and employment, your housing budget, your access to health care, and more.

Whether you have a solid plan for where you will live or are still deciding, VA can help you to:

- Assess potential locations
- Secure housing
- Establish social and community connections

Keep in mind that the National Guard website is a great resource that offers helpful information, resources, and programs, including National Guard websites for every state. You can visit the website at www.nationalguard.mil/ and explore the website(s) for your state.

Comparing Locations—Influences

What is the number one, most important factor to consider when you decide where to live?

The truth is, we all have different priorities and different ideas about what is most important (Figure 4-2). And that’s how it should be, because your goals are based on your own personal circumstances. Consider factors that are most important to you personally—for example, maybe you want to be close to your parents, or maybe you’re planning to relocate near the college where you got accepted.

VA has resources to help you make this decision.



Figure 4-2: Factors that Influence Where to Live

Cost of Living and Job Availability

If you don’t yet know where you will settle, it’s important to research the cost of living and the job market in the areas you are considering.

- What type of work do you want to do?
 - Are there available jobs in that industry in the area where you want to live?
 - What is the expected income for that type of job in the area?
- Consider your housing expenses.
 - What is the average cost of housing in the area?
 - Does it fall within your budget based on your estimated income?
- What are your personal goals and how may they impact your decision?

VA Facility Locators

VA has various facility locator tools to help you find locations of VA benefits and services that meet your needs. This is something you might want to consider when you decide where to live.

Refer to [Appendix B](#) for a list of locator tools to find different types of VA facilities, like:

- Hospitals and clinics
- Regional Benefits Offices
- Regional Loan Centers

Activity: Use the VA Facility Locator Tool

Take a few minutes to explore VA's facility locator tool on your own, based on services you think you may need. Your facilitator will demonstrate this tool.

To complete this activity:

1. On your computer, go to www.va.gov.
2. Select the **Find a VA Location** tab from the top menu.
3. Complete the **Search near** field by entering a location which can be a street, city, state, or ZIP code.
4. Select the facility type from the **Search for** drop-down field. You can search for VA health facilities, benefits offices, cemeteries, and Vet Centers near where you might live.
5. Once you select an option from the **Search for** drop-down field, the **Service type (optional)** field populates with specific facilities that are optional to choose from.
6. Select **Search** and the map below shows location options. You'll see a list of the facilities next to the map. Scroll down to view the entire list.

You can find steps and screenshots for this activity in [Appendix C](#).

Discovering Housing Options

No matter your situation, VA can help you explore housing options and secure a place to live. You can get help from a VHA provider to find housing or take advantage of benefits like the home loan guaranty or housing grants. Whatever path you take, VA is here to support you.

VA Home Loan Guaranty

www.benefits.va.gov/homeloans

VA helps Service members, Veterans, and eligible surviving spouses become homeowners. As part of its mission to serve you, VA provides a home loan guaranty benefit and other housing-related programs to help you buy, build, repair, retain, or adapt a home for your own personal occupancy (Figure 4-3).



Figure 4-3: VA Home Loan Guaranty Mission

The VA Home Loan Guaranty program can help you buy a home or refinance your existing mortgage. You get a loan through a private lender (banks and mortgage companies), and VA guarantees a portion of the loan to protect the lender against loss if you don't make payments. This allows lenders to provide favorable terms to you. For example, the lender may choose to waive the down payment.

You can use the VA Home Loan Guaranty to:

- Buy, build, repair, alter, renovate, or improve a home
- Refinance an existing home loan to reduce the interest rate
- Buy a manufactured (mobile) home and lot or buy and improve a lot for your existing manufactured home
- Refinance an existing loan on a manufactured home and purchase the lot to which the home will be affixed
- Improve a home by installing energy-efficient features like solar heating and cooling systems, water heater insulation, storm windows and doors, or other approved improvements

This is a lifetime benefit that can be used more than once. Some of the advantages of this program include:

- Little to no down payment
- Negotiable interest rates
- Limitations on closing costs
- No mortgage insurance premiums
- Fully assumable mortgages
- Long repayment terms
- Right to prepay without penalty
- Assistance for borrowers in default

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Getting a VA-Backed Home Loan

VA offers crucial information about things to consider when buying a home (Figure 4-4). To learn about homeownership costs and get information about buying and owning a home, visit www.benefits.va.gov/homeloans/resources_veteran.asp.



Figure 4-4: Your Road to Buying a VA Home

The process to obtain a VA Home Loan Guaranty is not difficult. Review the six-step process:

1. Apply online for a Certificate of Eligibility (COE) at www.ebenefits.va.gov, or have your lender apply via WebLGY. Don't print your COE until you are ready to apply for a loan, because printed certificates may expire for certain reasons.
2. If you have not selected a lender, do so. Ensure the lender has your COE and complete the loan application.
3. Decide on a home you want to buy and sign a purchase agreement that contains a VA Option Clause. You may want the purchase agreement to allow you to "escape" from the contract without penalty if you can't get a VA loan.
4. The lender will ask VA to assign a licensed appraiser to determine the reasonable value for the property. A Notice of Value will be issued.

5. The lender will let you know the decision on the loan. You should be approved if the property meets VA's minimum property requirements and the established value, your credit rating, and income are acceptable.
6. Attend the loan closing. The lender or closing attorney will explain the loan terms and requirements, as well as where and how to make the monthly payments. Sign all relevant papers and move in.

Note: At closing, you have to pay a funding fee unless you're eligible for VA disability compensation. If you filed a claim for VA disability compensation prior to discharge, remind your lender that you need to fill out VA Form 26-8937, Verification of VA Benefits, and submit it to VA. This will help determine if you are exempt from the funding fee. The fee may be paid in cash or included in your loan. If you file for disability prior to closing on your home, you may be able to get your funding fee refunded.

Predatory Lending Practices

Be aware of predatory lending practices. Some lenders take advantage of Service members and Veterans with home loans. You might get mailers or calls with offers to refinance mortgages, and they may make some misleading claims. Many of these solicitations promise extremely low interest rates, thousands of dollars in cash back, skipped mortgage payments, and no out-of-pocket costs or waiting period. Be sure to research any offer before you accept to make sure they are legitimate and in your best financial interest.

These predatory lending practices can trigger chain reactions that result in higher interest rates to all Veterans. Because of this, the Protecting Veterans from Predatory Lending Act of 2018 mandates new requirements for VA-backed home loans. This law is designed to protect Veterans from predatory lending practices known as "loan churning" or "serial refinancing" when obtaining a VA-guaranteed refinance loan.

To learn more, review the Economic Growth, Regulatory Relief and Consumer Protection Act fact sheet listed in [Appendix D](#).

Foreclosure Resources

Veterans who have VA home loans have the lowest foreclosure rates in the country because VA has resources to assist you.

If you are a borrower and want to contact the VA Loan Guaranty Office regarding any aspect of your mortgage, call 1-877-827-3702, or access the website:

www.benefits.va.gov/homeloans/contact_rlc_info.asp

VA Regional Loan Centers have technicians available to conduct financial counseling. This counseling is designed to help you avoid foreclosure. If you want this assistance, call 1-877-827-3702 to reach a Loan Service Representative.

To learn more, review the Delinquency Assistance: General Guidance fact sheet listed in [Appendix D](#).

Housing Grants

Earlier, you learned that VA provides housing grants to Service members and Veterans with certain permanent and total service-connected disabilities (Table 4-1). These grants can help you buy or build an adapted home or modify an existing home to accommodate a disability.

You can find detailed information about eligibility and how to apply for these benefits in [Appendix A](#) of this Participant Guide. In addition, links to detailed VA fact sheets are available in [Appendix D](#).

Remember, Veteran’s Mortgage Life Insurance (VMLI), is the type of life insurance that can protect your investment if you have a Specially Adapted Housing Grant and a mortgage on the home. Talk with your Specially Adapted Housing Agent about VMLI during the grant application and interview process.

Table 4-1: Types of Housing Grants

Housing Grant Type	Essential Information
Specially Adapted Housing (SAH) Grant	<p>www.benefits.va.gov/homeloans/adaptedhousing.asp</p> <p>SAH grants help Veterans with certain service-connected disabilities live independently in barrier-free environments.</p> <p>SAH grants can be used in one of the following ways:</p> <ul style="list-style-type: none"> • Build a specially adapted home on land to be acquired • Build a home on land already owned (if suitable for SAH) • Remodel an existing home (if it can be made suitable for SAH) • Apply the grant against the unpaid principal mortgage balance of an adapted home you already bought without the assistance of a VA grant
Special Housing Adaptation (SHA) Grant	<p>www.benefits.va.gov/homeloans/adaptedhousing.asp</p> <p>SHA grants help Veterans with certain service-connected disabilities modify or purchase a home to accommodate the disability.</p> <p>SHA grants can be used in one of the following ways:</p> <ul style="list-style-type: none"> • Modify an existing home the Veteran or a family member already owns in which the Veteran lives • Modify a home the Veteran or family member intends to purchase in which the Veteran will live • Help a Veteran purchase a home already modified in which he or she will live

Housing Grant Type	Essential Information
Temporary Residence Adaptation (TRA) Grant	<p>www.benefits.va.gov/homeloans/adaptedhousing.asp</p> <p>TRA grants may be available for Service members and Veterans who qualify for either an SAH or SHA grant to adapt a family member's where he or she lives temporarily. This grant can be used one time up to the maximum allowable amount.</p>
Home Improvements and Structural Alterations (HISA) Program	<p>www.prosthetics.va.gov/psas/hisa2.asp</p> <p>The HISA program can provide medically necessary improvements and structural changes to a Veteran's residence to:</p> <ul style="list-style-type: none"> • Allow entrance to, or exit from, the residence • Enable use of essential lavatory and sanitary facilities • Allow access to kitchen or bathroom sinks or counters • Improve entrance paths or driveways in the immediate area of the home to facilitate access to the home by the Veteran • Improve plumbing or electrical systems made necessary due to installation of dialysis equipment in the home

Homeless Veterans Support

www.va.gov/homeless

VA is committed to ending Veteran homelessness. The focus of the Homeless Veterans Program is to:

- Conduct coordinated outreach to proactively seek out Veterans in need of assistance
- Connect Veterans who experience or are at risk of homelessness with housing solutions, health care, community employment services, and other required support
- Collaborate with federal, state, and local agencies; employers; housing providers; faith-based and community nonprofits; and others to expand employment and affordable housing options for Veterans exiting homelessness

The National Call Center for Homeless Veterans hotline ensures that Veterans who are or are at risk of becoming homeless have free, 24/7 access to trained counselors (Figure 4-5). The hotline also helps VA medical centers; federal, state, and local partners; community agencies; service providers; and others in the community find needed resources and support for Veterans.

Call the hotline to connect with trained VA staff at 1-877-4AID-VET (1-877-424-3838).



Figure 4-5: VA Homeless Support

Housing Resources for Homeless Veterans

Rental Assistance Vouchers

www.va.gov/homeless/hud-vash.asp

The U.S. Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) program provides rental assistance vouchers for privately owned housing to Veterans who are eligible for VA health care services and are experiencing homelessness.

Supportive Services for Veteran Families (SSVF)

www.va.gov/homeless/ssvf

Supportive Services for Veteran Families (SSVF) provides very low-income Veterans with case management and supportive services to prevent the loss of his or her home or identify a new, more suitable housing situation for them and their family. They can also rapidly re-house Veterans and their families who are homeless and might remain homeless without this assistance.

Homeless Providers Grant and Per Diem (GPD) Program

www.va.gov/homeless/gpd.asp

State, local, and tribal governments and nonprofits receive capital grants and per diem payments to develop and operate transitional housing or service centers for Veterans who are homeless.

Enhanced-Use Lease Program (EUL)

www.va.gov/assetmanagement

VA's Enhanced-Use Lease program allows certain land and buildings to be used for supportive housing and related projects for Veterans who experience or at risk of homelessness.

EUL partners also often provide Veterans with job training, financial management, haircuts, computer and laundry facilities, fitness centers, and other services. Veterans and their families are prioritized for EUL developments, which are also convenient to VA health care facilities.

Domiciliary Care for Homeless Veterans (DCHV) Program

www.va.gov/homeless/dchv.asp

The Domiciliary Care for Homeless Veterans (DCHV) Program encompasses residential care for sheltered and unsheltered Veterans with multiple challenges, illnesses, or rehabilitative care needs. DCHV provides a structured setting to foster Veterans' independence and mutual support.

Community Connections

State and Local Benefits

www.va.gov/statedva.htm

There may be various state, local, and commercial benefits available to you as a Service member or Veteran. In addition to state and local benefits, various commercial benefits may be available. For example, stores, airlines, and restaurants may offer Veteran discounts. It is always a good idea to mention you are a Veteran to see if there are any discounts available to you. As was mentioned earlier, eligibility may vary depending on disability status.

You can use the National Resource Directory (available at eBenefits and www.nrd.gov) to determine state services in your area. You can also discuss state and local resources with your Benefits Advisor during your one-on-one session or contact your state Veterans Affairs office for more information.

Also, remember that your local Vet Center can help with outreach and education and may offer events for Veterans in your community.

Activity: Explore the National Resource Directory (NRD)

The National Resource Directory (NRD) can be a valuable resource with financial help and information. It provides access to services and resources at the national, state, and local levels to support recovery, rehabilitation, and community reintegration.

For example, you can search by category for things like financial planning, day care, and many more. Using this site can save you and your family time and money.

Go to www.nrd.gov and take some time to explore the directory on your own.

eBenefits

eBenefits can help you learn more or apply for housing benefits. Use eBenefits to:

- Download your COE as the first step to using the VA Home Loan Guaranty.
- Apply for the SAH or SHA housing grants by selecting **Housing** from the **Apply** menu.
- Learn more about state and local benefits at eBenefits.



Activity Worksheet: Update Your Personal Action Plan

Think back to your personal goals that relate to this part of your transition journey. What new information have you learned about VA benefits, services, and tools that can help you find a place to live? List your relevant goals below and work in Table 4-2 to update your action plan. Cross out the things that don't apply to you or use the blank spaces at the bottom to add more items to your list.

Related Personal Goals

Table 4-2: Module 4 Personal Action Plan

Action to Take	Deadline or Time Frame
<input type="checkbox"/> Compare cost of living, job availability, and other factors that are important to me in areas where I want to live	Before my separation
<input type="checkbox"/> Determine if I will rent, buy, or build a home and where I will live	Before my separation
<input type="checkbox"/> Get my Certificate of Eligibility for a VA Home Loan Guaranty from eBenefits or my lender and apply for a home loan	Before I buy a house, if that's what I decide to do
<input type="checkbox"/> Apply for the Specially Adapted Housing (SAH) grant <i>(if applicable)</i>	As soon as I determine that I'd like to apply for one, if eligible
<input type="checkbox"/> Apply for the Special Housing Adaptation (SHA) grant <i>(if applicable)</i>	As soon as I determine that I'd like to apply for one, if eligible
<input type="checkbox"/> Contact my VA Regional Office to find out if I am eligible for a Temporary Residence Adaptation (TRA) grant <i>(if applicable)</i>	As soon as I determine that I'd like to apply for one, if eligible
<input type="checkbox"/> Apply for the Home Improvements and Structural Alterations (HISA) program <i>(if applicable)</i>	As soon as I determine that I'd like to apply, if eligible

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Apply for Veterans' Mortgage Life Insurance (VMLI) if I get a Specially Adapted Housing Grant or Special Housing Adaptation Grant <i>(if applicable)</i>	As soon as I have title and a mortgage on the home, and prior to age 70, if eligible
<input type="checkbox"/>	Locate a Homeless Coordinator if I don't have a permanent place to stay	As soon as I determine that I'm struggling with finding adequate housing
<input type="checkbox"/>	Find and connect to my local Vet Center	Before I leave this briefing
<input type="checkbox"/>		

Module 5: Maintaining Your Health

One of the most important things to consider when planning your transition is your overall health. Some of you may be in good health, and others may have varying degrees of service-connected disabilities. You need to think about how to take accountability for your health going forward.

So, at this stage of your journey (Figure 5-1), it's a good time to ask yourself:

How will I maintain my health and that of my family?

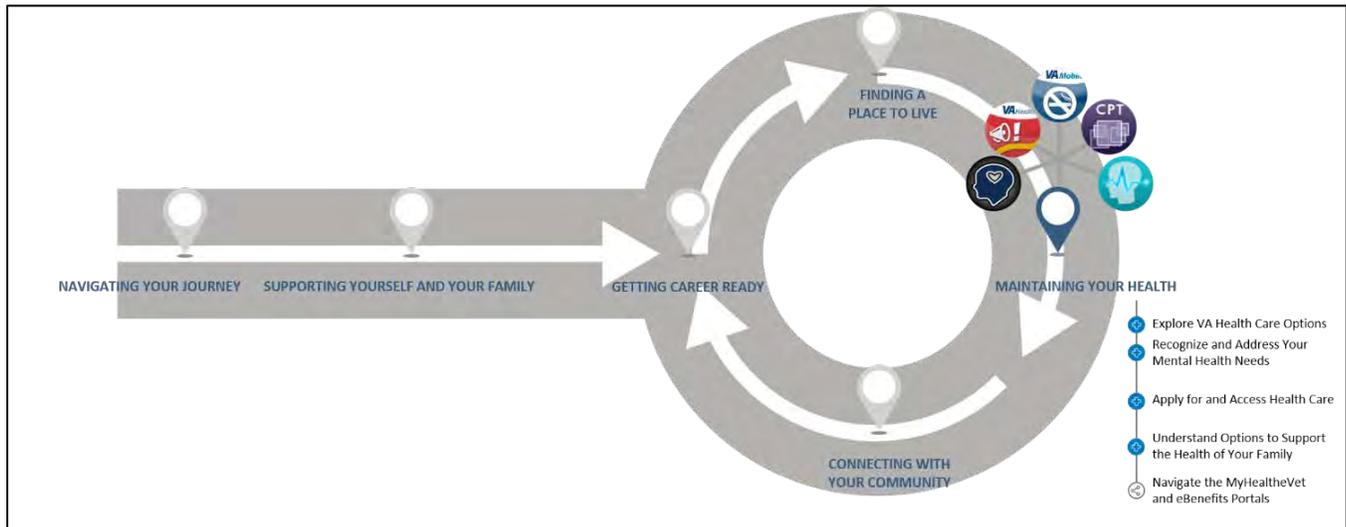


Figure 5-1: Your Transition Journey

VA can provide total health solutions to help you:

- Take care of your mental health
- Manage your health care needs
- Find health care options for your family

Your Whole Health

VA and the Whole Health Approach

Often when you think of VA benefits, the first thing that comes to mind is VA health care. The VA health care system today is vast and offers the full spectrum of traditional and specialty health care services.

VA takes a modern approach to health care with a focus on whole health. Whole health is a comprehensive, patient-centered approach that is rooted in forming continuous healing partnerships to help you achieve your greatest well-being.

Self-Care

Who plays the biggest role in maintaining your health—you or your care providers? Hint: It's you. Self-care is at the core of the whole health approach. Review the eight areas of self-care (Figure 5-2) and begin to think about your own self-care in these terms.

Maintaining your health is critical to your long-term success. As you transition out of the military, it's important to be proactive with your overall health. In the service, maintaining your health was an expectation. Once you leave, your health care is self-driven.

8 Areas of Self-Care

- Working Your Body
- Surroundings
- Personal Development
- Food and Drink
- Recharge
- Family, Friends, and Co-Workers
- Spirit and Soul
- Power of the Mind

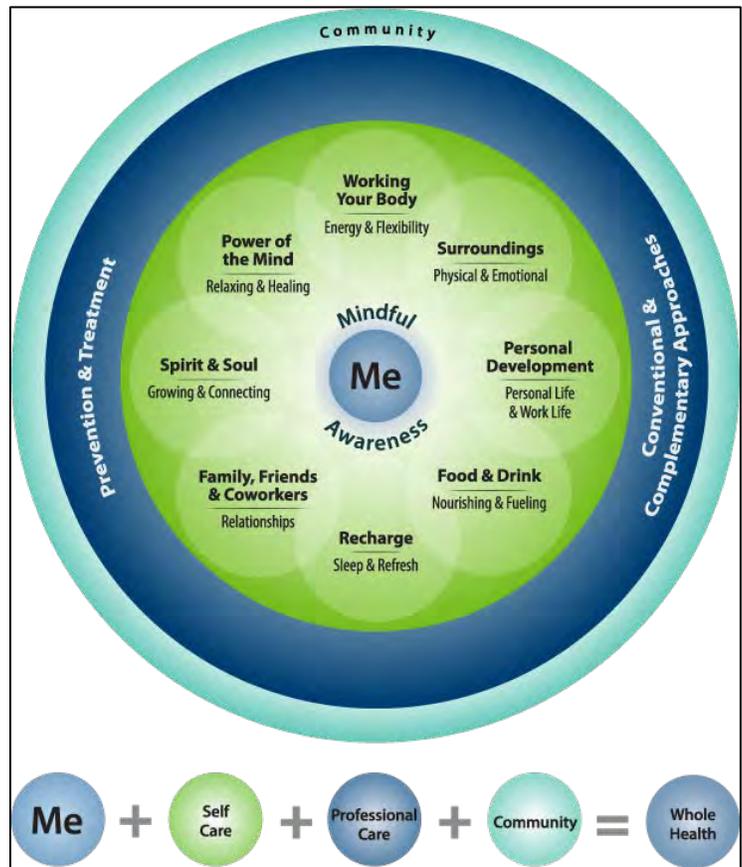


Figure 5-2: Components of Proactive Health and Well-Being

Personal Health Inventory

www.va.gov/patientcenteredcare/resources/personal-health-inventory.asp

Consider taking the MyStory: Personal Health Inventory. This self-assessment tool can help you explore areas of your life as they relate to your health. It takes about 30 minutes to complete and will help you assess your health and begin planning for your care.

Completing this assessment is a valuable first step toward starting a conversation between you and your health care team and building a personalized health plan. This tool will ask you to consider things like:

- Are you getting enough sleep at night to refresh your body and mind?
- Are you eating foods and beverages that nourish and fuel you?
- Are you surrounding yourself with people you love and care about?

Explore VA Health Care Options

VA health care has many types of health benefits and services that may be available to you as a Veteran, including:

- **Inpatient care** includes the full spectrum of treatment services.
- **Preventive care** includes periodic medical exams, preventive health screening, immunizations, routine vision testing and eye care services, and health education.
- **Specialty care** includes services such as cardiology, diabetes and endocrinology, neurology, oncology, gynecology, optometry, mental health, and ophthalmology.
- **Patient-centered care teams** provide accessible, coordinated, comprehensive, patient-aligned care. Your primary care provider manages the team with the active involvement of other staff, including nurses, mental health providers, dietitians, and social workers.

Comprehensive VA health care benefits include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore your health. VA operates the largest integrated health care system in the nation, including more than 1,200 facilities—hospitals, community-based outpatient clinics, residential care facilities, rehabilitation centers, readjustment and counseling centers, and other facilities.

If VA grants you service connection for any injury or illness, even those rated at 0 percent, you are eligible for free VA medical treatment, including required medication and supplies for those granted conditions.

Primary Care

<https://www.patientcare.va.gov/primarycare/index.asp>

Primary care gives eligible Veterans easy access to health care professionals familiar with their needs. This benefit promotes team-based, patient-centered care that focuses on a personalized, integrated, comprehensive, and coordinated approach to health care.

Primary care also helps develop and evaluate innovative programs used in the Patient Aligned Care Team (PACT) model. PACTs are built around the idea of whole health and team-based care. PACTs involve each Veteran working together with health care professionals to plan for whole-person care and lifelong health and wellness. PACTs (Figure 5-3):

- Build partnerships with Veterans
- Create access to care using multiple methods (secure messaging, office visits, educational seminars, etc.)
- Coordinate care by collaborating with team members
- Keep team-based care with Veterans at the center of the program

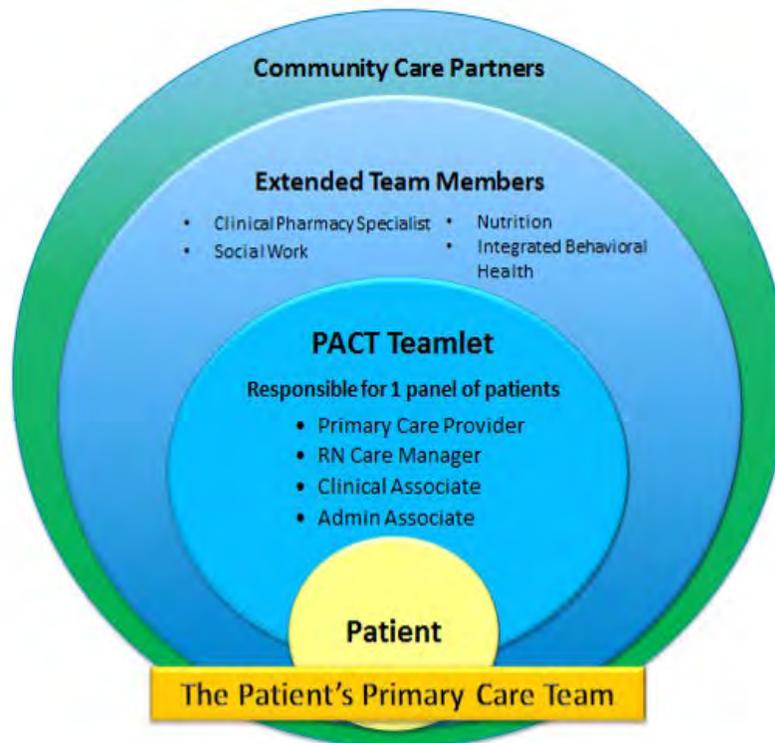


Figure 5-3: Your VA Primary Care Team

Specialty Care

www.va.gov/healthbenefits/access/specialty_care_services.asp

VA offers specialized health care services to certain groups. Specialty care encompasses all specialty fields like dermatology, oncology, cardiology, podiatry, and others.

VA has other specialty programs like gender-specific care, complex care, foreign medical care, and homeless services.

Gender-Specific Care

Gender-specific care provides specialized care for men and women, who experience many of the same diseases, but in different ways.

Women Veterans Health Care

www.womenshealth.va.gov

VA's women Veterans health care program addresses the unique health care needs of women Veterans and works to provide timely, equitable, high-quality, comprehensive health care services in a sensitive and safe environment at VA facilities nationwide. VA strives to be a national leader in the provision of health care for women, raising the standard of care for all women.

To fulfill this mission, women Veterans' health care works to make certain that all eligible women Veterans requesting VA care are assured of:

- Comprehensive primary care by a proficient and interested primary care provider
- Privacy, safety, dignity, and sensitivity to gender-specific needs
- The right care at the right place and time
- State-of-the-art health care equipment and technology
- High-quality preventive and clinical care, equal to that provided to male Veterans

A full continuum of health care, including comprehensive primary care (care for acute and chronic illness and gender-specific care), specialty care, mental health care, disease prevention and screening, emergency care, and women's health specialty care (advanced breast and gynecological care, maternity care, and some infertility treatments), is available at every VA medical facility.

For more information, call 1-855-VAWOMEN (Figure 5-4).

Note: If you or your spouse are pregnant at the time of transition, you may be eligible to extend your in-service health care benefits through six weeks post-delivery. You should contact your DoD counselor for more information.



1.855.VA.WOMEN
WOMEN VETERANS
CALL CENTER

★ **The Women Veterans Call Center is your guide to VA.**

Hours of Operation
 Monday – Friday: 8:00 am – 10:00 pm ET
 Saturday: 8:00 am – 6:30 pm ET
 Phone: 1.855.829.6636
 Anonymous Chat at www.womenshealth.va.gov

VA |  U.S. Department of Veterans Affairs

Figure 5-4: VA Women Veterans Call Center

Complex Care Coordination

www.patientcare.va.gov/primarycare/pact/Coordination.asp

Complex care coordination provides a Care Management Team to Veterans who live with complex medical or health issues, including but not limited to:

- Polytrauma
- Spinal cord disorders
- Blindness
- Amputations
- Cognitive, psychological, and emotional disorders

Service members and Veterans who meet criteria for complex care coordination will have a Care Management Team, including an assigned lead coordinator who serves as the primary point of contact to establish and update an Interagency Comprehensive Plan and facilitate care, benefits, services, and transfers across facilities.

Dental Care

www.va.gov/dental/

VA provides dental services to Veterans, which range from simple to complex care. Eligibility isn't the same as other VA medical benefits; it's categorized into different classes. If you qualify for VA dental care benefits, you may be able to get some or all of your dental care through VA.

You may be eligible for a **one-time, free dental exam** if:

- You served in active duty for 90 days or more, **AND**

- Your DD Form 214 does **not** show that you received a complete dental examination and all appropriate dental care prior to your separation, **AND**
- You apply to VA for this free dental care within 180 days (six months) after discharge

VA provides **dental care** to Veterans who meet certain eligibility requirements. Covered services may include cleaning and X-rays, fillings, crowns, bridges, and more.

Note: If you experienced “dental trauma” while on active duty status, you may be eligible for lifelong dental care associated with this trauma and receive a service-connected disability.

If you don’t meet any of these criteria, you may be able to buy dental insurance through VA.

VA Dental Insurance Program

www.va.gov/healthbenefits/vadip

The VA Dental Insurance Program (VADIP) offers all eligible Veterans and family members the opportunity to buy dental insurance at reduced cost. VA implements a comprehensive national program that lets enrolled Veterans and beneficiaries of the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) buy dental insurance through Delta Dental and MetLife at a reduced cost. Participation is voluntary. Purchasing a dental plan does not affect a Veteran’s eligibility for VA dental services and treatment.

Covered services include diagnostic, preventive, surgical, emergency, and endodontic/restorative treatment. Each participant pays the fixed monthly premiums for coverage and any copayments required, depending on the type of plan selected.

Prescription Services

www.va.gov/healthbenefits/access/prescriptions.asp

VA runs a national mail-order pharmacy for prescriptions. All Veterans who use VA health care can access VA pharmacy services for medications that their VA providers order. Copays may apply. You can manage your prescription refills on My HealthVet (www.myhealth.va.gov).

Telehealth

www.telehealth.va.gov

Telehealth helps VA provide clinical care in circumstances where distance separates you from your care team. Telehealth allows your provider to monitor your condition remotely using home monitoring equipment.

Other Care Programs

Homeless Veterans Support

www.va.gov/homeless

Veterans who might not otherwise qualify for VA health care benefits may be eligible for homeless services.

The National Call Center for Homeless Veterans hotline ensures that Veterans who experience or are at risk for homelessness have free, 24/7 access to trained counselors. The hotline is intended to help them and their families; VA medical centers; federal, state, and local partners; community agencies; service providers; and others in the community find needed resources and support for Veterans. Call the hotline (Figure 5-5) to connect with trained VA staff at 1-877-4AID-VET (1-877-424-3838).

National Call Center for Homeless Veterans

Free Help for Homeless Veterans



Veterans who are homeless or at risk of homelessness—and their family members, friends and supporters—can make the call to or chat online with the National Call Center for Homeless Veterans, where trained counselors are ready to talk confidentially 24 hours a day, 7 days a week.

Who Can Call

- Veterans who are homeless or at risk of homelessness
- Family members, friends and supporters calling on behalf of Veterans
- VA Medical Centers and other VA facilities and staff
- Federal, state and local partners
- Community agencies and providers who serve Veterans who are homeless

Help for Homeless Veterans
877-4AID-VET
va.gov/homeless | (877) 424-3838

Figure 5-5: VA Homeless Veterans Call Center

Foreign Medical Program

www.va.gov/communitycare/programs/veterans/fmp

The Foreign Medical Program reimburses eligible Veterans who live or travel outside of the United States for medical services that treat service-connected disabilities or any disability associated with and found to be aggravating a service-connected disability.

This program may also reimburse for foreign medical services needed as part of an approved VA vocational rehabilitation program.

For more information, visit the link above or contact the Foreign Medical Program office.

Transition and Care Management (TCM)

www.oefoif.va.gov/caremanagement.asp

The Transition and Care Management (TCM) team at your home VA medical center can connect you with the appropriate VA health care and resources as needed to help ease your transition from active duty to Veteran status.

The TCM program provides the following services.

- **System navigation:** TCM teams at each medical center are ready to welcome and guide you into the VA health care system.
- **Access to VA health care:** TCM teams help you fully register for VA health care and schedule your initial appointments.
- **Case management:** TCM Case Managers speak with you about your individual needs and discuss whether you could benefit from case management.
- **Links to community resources:** TCM teams connect you with local community services and resources that may provide you additional assistance.
- **VA care and benefits assistance:** TCM Case Managers work with you to ensure you maximize your VA health care benefits and services.
- **Veteran advocacy:** TCM teams support you to promote your whole health and successful return home.

Connect with Transition and Care Management

www.oefoif.va.gov/caremanagement.asp

To get connected with the TCM team at your home VA health care facility, you can find the contact information for the TCM Program Manager on the TCM web page at the link above.

VA Liaison Program

<https://www.oefoif.va.gov/valiaisons.asp>

An on-site VA Liaison for Health Care is available at each of the following locations to get you started with VA health care:

Ft. Belvoir, VA	Ft. Eustis, VA	Ft. Sam Houston, TX
Ft. Benning, GA	Ft. Gordon, GA	Ft. Stewart, GA
Ft. Bliss, TX	Ft. Hood, TX	Naval Hospital Camp Lejeune, NC
Ft. Bragg, NC	Ft. Knox, KY	Naval Hospital Camp Pendleton, CA
Ft. Campbell, KY	Ft. Lewis, WA	Naval Medical Center San Diego, CA
Ft. Carson, CO	Ft. Polk, LA	Tripler Army Medical Center, HI
Ft. Drum, NY	Ft. Riley, KS	Walter Reed National Military Medical Center, MD

The VA Liaison for Health Care can:

- Educate you about VA health care and services
- Help you identify the VA health care facility closest to your home or most appropriate for your individual needs
- Communicate your needs to that VA facility
- Connect you to the VA facility's TCM team

The goal is that you leave the facility registered for VA health care with a scheduled VA appointment. The VA liaisons' contact information can be found at the link above.

Your Emotional Wellness

www.mentalhealth.va.gov

Your emotional wellness is a significant part of caring for your whole health. It is about the state of your emotional well-being, and it affects your life every day in how you think, feel, and act.

Since the brain and body affect one another, problems in your emotional state can cause physical problems, along with changes in thinking, feeling, and behavior. In addition to commonly recognized emotional symptoms, like feeling very sad or nervous, other indicators and signs may include:

- Changes in sleep, appetite, weight, or sex life
- Headaches or other physical pain
- Muscle tension and weakness
- Decreased energy, motivation, or interest
- Problems with attention, concentration, or memory
- Irritability, anger, or having a "short temper"
- Feelings of guilt, worthlessness, helplessness, or hopelessness

- Unhealthy behaviors (misusing drugs, alcohol, food, or sex; gambling or spending too much money to cope with stress or emotions; etc.)
- Problems functioning at home, work, or school

Your emotional well-being is especially important considering the growing number of Veterans diagnosed with depression and the issue of suicide. VA believes every Veteran suicide is a tragic outcome. Regardless of the numbers or rates, one Veteran suicide is one too many. And because suicide prevention is everyone's responsibility, VA takes this issue to heart.

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring VA responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call **1-800-273-8255 and press 1**, chat online at www.veteranscrisisline.net, or **text 838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year.

VA offers one year of post-transition mental health care, regardless of whether you are eligible for VA health care. You might also find support in your local community or faith-based organization, regardless of denomination. If your community or faith-based organization is not familiar with services for Veterans, families, and survivors, they can contact the Center for Faith-Based and Neighborhood Partnerships to learn more. (<https://www.va.gov/cfbnpartnerships/>)

Vet Centers

www.vetcenter.va.gov

Vet Centers are community-based centers that offer readjustment counseling in a safe and confidential environment to you and your family.

A core goal of Vet Centers is to promote access to care by helping you and your family overcome any barrier you might be experiencing. For example, all Vet Centers have evening and Saturday hours to accommodate your busy schedule. In addition, over 70 percent of Vet Center staff are Veterans, the majority of whom served in combat theaters. Some communities even have mobile Vet Centers (Figure 5-6) that travel to places where there is no permanent local Vet Center.



Figure 5-6: Mobile Vet Center

Vet Center Readjustment Counseling Centers offer readjustment counseling and a wide range of psychosocial services so you can make successful transitions from military to civilian life. The list of services includes:

- Individual and group counseling for Veterans, Service members, and their families
- Family and marriage counseling for military-related issues
- Bereavement counseling for families who experience the death of an active duty Service member
- Counseling and referral for those who experience a military sexual trauma
- Outreach and education, including the **Post-Deployment Health Reassessment Program**, community events, etc.
- Substance abuse assessment and referral
- Employment assessment and referral
- VA benefits explanation and referral
- Screening and referral for medical issues, including traumatic brain injury, depression, etc.

All Vet Center services are available without time limitation and at no cost. To use Vet Center services:

- You do **not** need to be registered with the Department of Veteran Affairs (VA) medical centers.
- You do **not** need a disability rating or service connection for injuries from either the VA or the Department of Defense.
- You can access Vet Center services regardless of discharge character, to include dishonorable discharges.

Vet Center staff maintain the strictest levels of confidentiality. No information will be released to any person or agency without your written consent, except in circumstances averting a crisis.

You can call 1-877-927-8387 (WAR-VETS) 24 hours a day, toll free, to talk to another combat Veteran or a family member of a combat Veteran about your military experience, your transition home, or to get connected to a Vet Center.

How VA Mental Health Can Help

www.socialwork.va.gov

Social workers are an invaluable resource and vital team members. They may provide counseling, therapy, supportive services, and case management. If you have questions or problems, a social worker will be able to help you or can refer you to the right person for help.

Social workers provide a variety of services within the VA system and the community, including:

- Information linkage and referral
- Discharge planning
- Caregiver information, resources, and support
- Outreach to homeless Veterans
- Counseling and psychotherapy
- Intimate partner violence assistance and resources
- Case management
- Financial assistance referral
- Housing and community living options
- Assessment and treatment of substance abuse problems
- Advance directives, mental health preferences, and long-term planning

Other Programs and Resources

VA has specific programs in place to help Veterans with emotional wellness-related issues. One of the most helpful coping strategies for people living with mental conditions is therapy or counseling. Whether it's on an individual basis or in a group setting, VA makes these services available to you. VA also partners with chaplain services to provide faith-based counseling for mental health, grief and loss, and conflict resolution.

Mobile Apps

VA also provides helpful resources at its online app store at mobile.va.gov/appstore. More than 40 apps are available at the site, such as:

- Mindfulness Coach: mobile.va.gov/app/mindfulness-coach

- PTSD Coach: mobile.va.gov/app/ptsd-coach

Veterans Crisis Line (VCL)

www.veteranscrisisline.net

The Veterans Crisis Line (VCL) connects you and your family to qualified, caring, and supportive VA representatives who have special training and experience to help Veterans of all ages and circumstances. Counselors can be contacted to offer support 24 hours a day, seven days a week, 365 days a year:

- Call the confidential, toll-free hotline at 1-800-273-8255 and press 1.
- Send a text message to 838255.
- Chat online by selecting the **Chat Online** link on the home page.

VCL is a key source of support for Veterans, Service members, and their families. VCL has many national resources to refer you to help, regardless of your enrollment status in VA health care. VCL's main referral is to the Suicide Prevention Coordinator closest to where you live. Every day, more than 400 VA Suicide Prevention Coordinators and their teams, located at every VA medical center, connect Veterans to care.

Make the Connection

www.maketheconnection.net

www.maketheconnection.net/stories/177

Difficult experiences can be harder to cope with when it feels like no one, not even family or friends, understands what you went through. Connecting with other Veterans and reaching out for support can help overcome isolation and increase enjoyment of life.

The Make the Connection program (Figure 5-7) provides support for PTSD, preparing for deployment, and transitioning from the service. There are also resources for self-help strategies and self-assessments including screening for depression, PTSD, and alcohol or substance abuse.

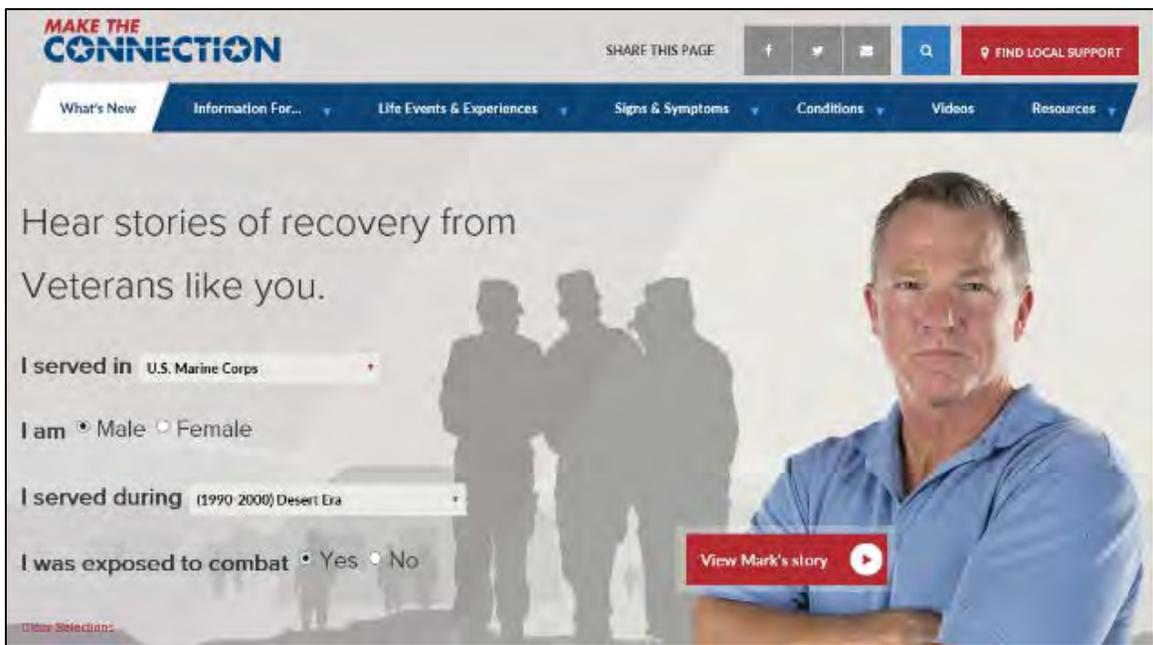


Figure 5-7: Make the Connection Website

About Face

www.ptsd.va.gov/apps/aboutface/

About Face (Figure 5-8) is a web-based public awareness campaign to help recognize PTSD and motivate Veterans to seek evidence-based care. It features personal stories of Veterans and is designed to improve mental health treatment engagement among those with PTSD.

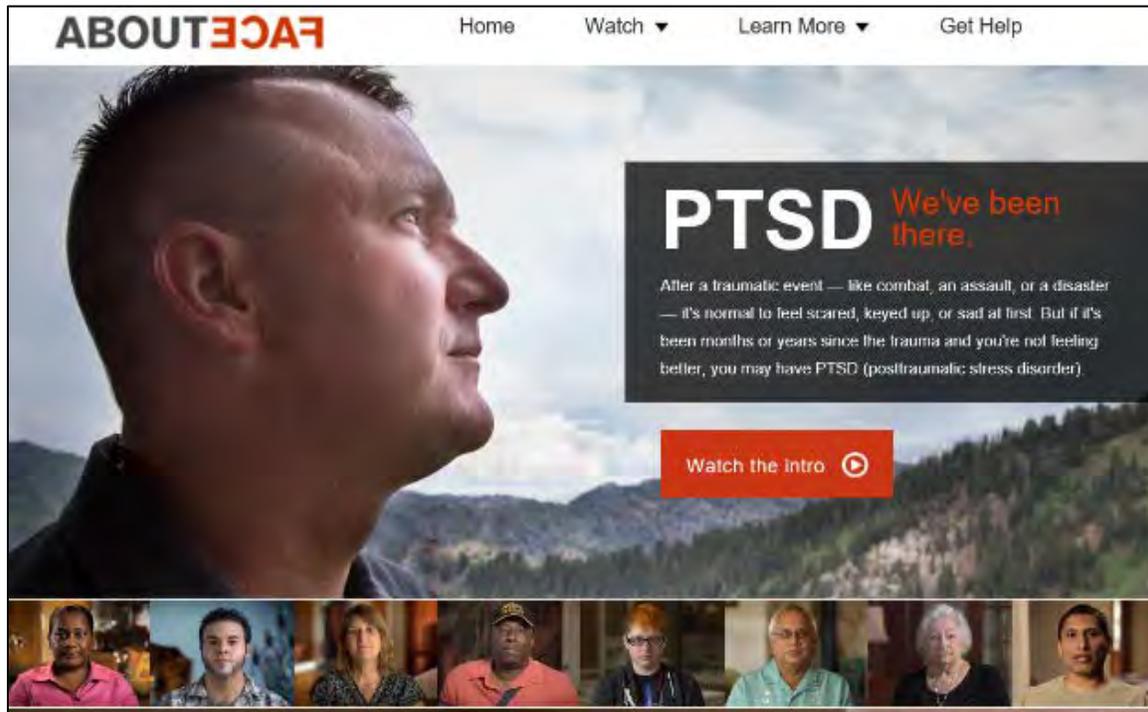


Figure 5-8: About Face Website

VA Substance Abuse Programs

www.myhealth.va.gov/mhv-portal-web/substance-abuse-screening

VA substance abuse programs help those struggling with addiction. The My HealthVet portal has a screening tool that can help you determine if you need support. The tool is anonymous, confidential, and gives you immediate results. You can also speak with your existing VA health care provider, contact the Transition and Care Management Program Manager at your local VA medical center, contact your local Vet Center, or call VA's general information hotline if you have concerns about substance abuse.

Intimate Partner Violence (IPV)

www.patientcare.va.gov/ipv/intimate_partner_violence_ipv.asp

Intimate partner violence (IPV) is a serious, preventable public health problem that affects millions of Americans. “Intimate partner violence” describes physical, sexual, or psychological harm by a current or former partner or spouse. This type of violence can occur among heterosexual or same-sex couples and does not require sexual intimacy. If you are concerned for your safety, you can talk to the Intimate Partner Violence Coordinator at your VA or talk to any of your VA providers about IPV or any safety concerns.

National Domestic Violence Hotline

1-800-799-7233 or chat at www.thehotline.org

The VA Intimate Partner Violence Assistance Program partners with the National Domestic Violence Hotline to offer outreach, resources, and safety planning for Veterans and their intimate partners. Hotline advocates are available to chat every day.

National Alliance on Mental Illness (NAMI)

www.nami.org

The National Alliance on Mental Illness (NAMI) is a community resource for family members of individuals affected by mental illness who may need support and education.

Coping with Traumatic Events

VA gives specialize help to those coping with traumatic events, such as military sexual trauma and PTSD.

Military Sexual Trauma

www.mentalhealth.va.gov/msthome.asp

Military sexual trauma (MST) is the term VA uses to refer to sexual assault or repeated, threatening sexual harassment that occurred while a Veteran was in the military. It includes any sexual activity in which someone is involved against his or her will. He or she may have been pressured into sexual activities (for example, with threats of negative consequences for refusing to be sexually cooperative or with implied faster promotions or better treatment in exchange for sex), may have been unable to consent to sexual activities (for example, when intoxicated), or may have been physically forced into sexual activities. Other experiences that fall into the category of MST include unwanted sexual touching or grabbing; threatening, offensive remarks about a person’s body or sexual activities; and threatening or unwelcome sexual advances.

Both women and men can experience MST during their service. All Veterans seen at Veterans Health Administration facilities are asked about experiences of sexual trauma, because we know that any type

of trauma can affect a person’s physical and mental health—even many years later. We also know that people can recover from trauma. VA has free services to help Veterans do this.

Free MST-related care is available for both male and female Veterans at every VA health care facility and Vet Center. In addition, Veterans may apply for disability compensation from physical or psychological disabilities related to sexual or other trauma.

Eligibility for MST-related health care is independent of receipt of other VA benefits. You do not need to have a VA disability rating (be service-connected) to receive these services; you may be able to receive services even if you are not eligible for other forms of VA health care. There are no length-of-service or income requirements to receive MST-related care. Veterans do not need to have reported the incident(s) when they happened or have other documentation that they occurred.

For help with treatment and health care related to experiences of MST, please contact your local VA medical center and ask to speak to the MST Coordinator, or use the link above.

For help with disability compensation related to MST, please contact the MST coordinator at your local Veterans Benefits Administration Regional Office or use the link above.

You can find more information about MST in [Appendix D](#).

Post-Traumatic Stress Disorder

www.ptsd.va.gov

Post-traumatic stress disorder (PTSD) can occur after you have been through a traumatic event and may not surface until months or years later. A traumatic event is something overwhelming and hard to cope with or move past that you see, hear about, or that happens to you, such as:

- Combat exposure
- Child sexual or physical abuse
- Terrorist attack
- Sexual or physical assault
- Motor vehicle accidents
- Natural disasters such as a fire, tornado, hurricane, flood, or earthquake

During a traumatic event, you may think your life or others’ lives are in danger. You may feel afraid or helpless over what is happening around you. Most people have some stress-related reactions after a traumatic event, but not everyone gets PTSD. If your reactions don’t go away over time and they disrupt your life, you may have PTSD.

For more information, visit the link provided above.

Apply for and Access VA Health Care

VA Health Care Portal

www.va.gov/health-care/

VA's main source of health care information is its health benefits website (Figure 5-9). From this site, you can get information on the VA health benefits and services available to you, locate medical facilities, apply for health care, update your information in the VA health care system, and more.

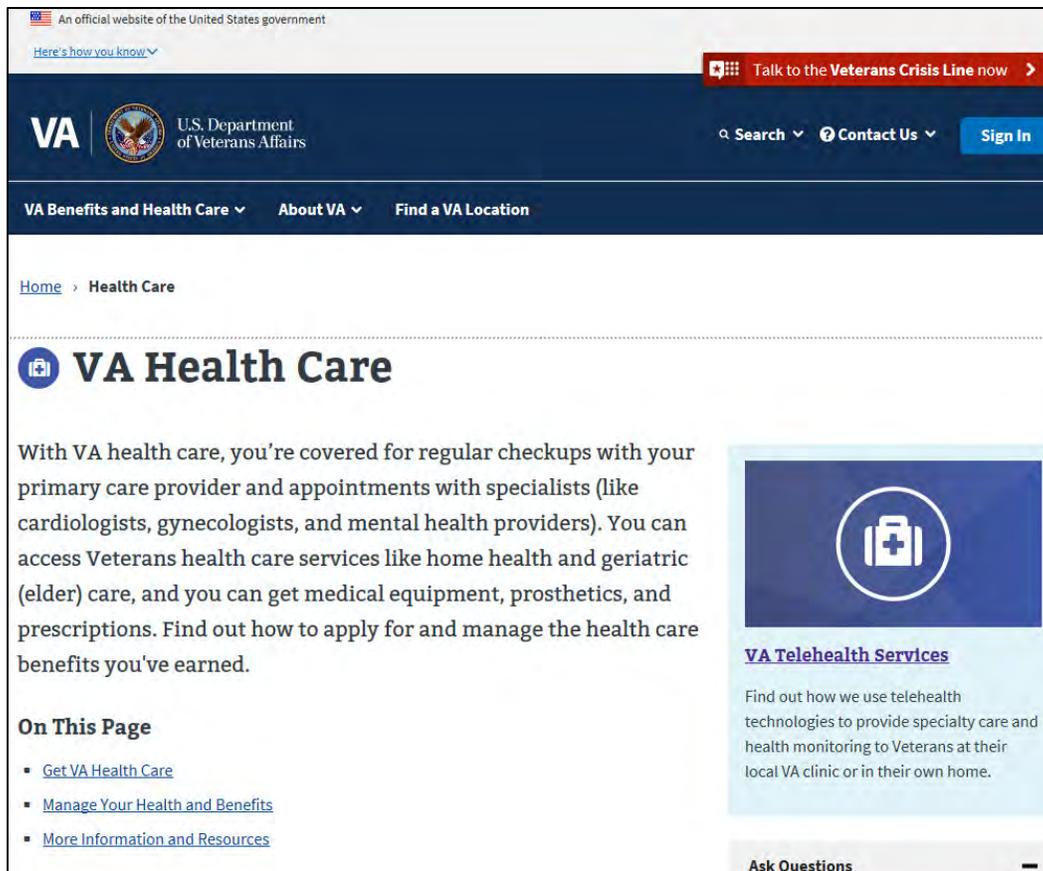


Figure 5-9: VA Health Benefits Website

Eligibility for VA Health Care

The VA health care registration system is based on priority groups to ensure health care benefits are readily available to all registered Veterans (Table 5-1). More specific information about VA health care eligibility can be found in Appendix A.

Table 5-1: VA Health Care Priority Groups

Priority Group	Who is Included
Priority Group 1	<ul style="list-style-type: none"> • Veterans with VA-rated service-connected disabilities 50 percent or more disabling • Veterans who VA determines to be unemployable due to service-connected conditions
Priority Group 2	<ul style="list-style-type: none"> • Veterans with VA-rated service-connected disabilities 30 percent or 40 percent disabling
Priority Group 3	<ul style="list-style-type: none"> • Veterans who are Former Prisoners of War (POWs) • Veterans awarded a Purple Heart medal • Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty • Veterans with VA-rated service-connected disabilities 10 percent or 20 percent disabling • Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, “benefits for individuals disabled by treatment or vocational rehabilitation” • Veterans awarded the Medal Of Honor (MOH)
Priority Group 4	<ul style="list-style-type: none"> • Veterans who receive Aid and Attendance (A&A) or Housebound allowance from VA • Veterans who VA determines to be catastrophically disabled
Priority Group 5	<ul style="list-style-type: none"> • Nonservice-connected Veterans and non-compensable service-connected Veterans rated 0 percent disabled with annual income below VA’s and geographically (based on your resident ZIP code) adjusted income limits • Veterans receiving VA pension benefits • Veterans eligible for Medicaid programs

Priority Group	Who is Included
Priority Group 6	<ul style="list-style-type: none"> • Compensable 0 percent service-connected Veterans • Veterans exposed to Ionizing Radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki • Project 112/SHAD (Shipboard Hazard and Defense) participants • Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975 • Veterans of the Persian Gulf War who served between Aug. 2, 1990 and Nov. 11, 1998 • Veterans who served on active duty at Camp Lejeune for at least 30 days between Aug. 1, 1953 and Dec. 31, 1987 • Currently enrolled Veterans and new enrollees who served in a theater of combat operations after Nov. 11, 1998 and those who were discharged from active duty on or after Jan. 28, 2003, are eligible for the enhanced benefits for five years post discharge
Priority Group 7	<ul style="list-style-type: none"> • Veterans with gross household income below the geographically-adjusted income limits for their resident location and who agree to pay copays
Priority Group 8	<ul style="list-style-type: none"> • Veterans with gross household income above VA and geographically-adjusted income limits for their resident location and who agree to pay copays

Make an Informed Decision

Part of making an informed decision about VA health care is knowing how to apply. Did you know that 26 percent of Veterans say they don't know how to apply for VA health benefits?

While not everyone is eligible, we encourage you to apply for VA health care even before you separate. Why? Maybe you think you have a job lined up that will provide health insurance for you. But what if it falls through? And you should know that, unlike private coverage, there are no monthly premiums. You may have to pay a copay, but that's it. VA health care can help you meet all your medical needs—you don't have to have a service-connected condition to be eligible.

TRICARE Eligibility for Retirees

www.tricare.mil

It's also important to understand TRICARE coverage requirements. Retirees and their eligible family members must enroll in either TRICARE Prime or TRICARE Select by the effective date of retirement to be eligible for continuous health care coverage.

If you have specific questions about TRICARE eligibility or would like more information, go to the link above.

Other Considerations

Information about how VA health care works with other types of coverage can help you make an informed decision (Table 5-2).

Table 5-2: Health Coverage Dependencies

If...	Then...
<p>You have a family, AND You are retiring and are eligible for TRICARE,</p>	<p>You may be eligible for care at VA facilities.</p>
<p>You have a family, AND You have the option to enroll in a job-based health plan,</p>	<p>You can enroll in your job-based coverage AND use the VA health care system.</p>
<p>You have a family, AND You are ineligible for TRICARE, AND You do not have access to a job-based health plan,</p>	<p>You may be eligible for subsidies on Affordable Care Act coverage through the Health Insurance Marketplace for you and your family. You cannot use a Marketplace plan at VA facilities.</p> <p>Also, if you register for VA health care, you may lose your eligibility for subsidies on your Marketplace plan.</p>
<p>You are single or have no family members to cover, AND You are eligible for VA health care,</p>	<p>VA will cover your health care at VA facilities. You won't need any other form of health coverage.</p>

If you aren't ready to make a decision today, there are various resources, other than your Benefits Advisor, available to support you. You're not on your own to find information about VA health care benefits and the registration process. The Health Benefits Explorer can help, but we also have **Concierge for Care (C4C)**, which helps you build a relationship with VA early on and make your transition from active duty health care to Veteran health care easier than ever before. Our goal is for

you to have the information you need to make informed decisions about your post-separation health care options. Under C4C:

- A registration representative will contact you as you prepare for military separation to provide information about VA health care benefits and answer any questions you may have.
- After you transition, a representative will contact you by telephone to answer any additional questions you may have and, if you're interested, help you register for VA health care and make your first VA medical appointment.

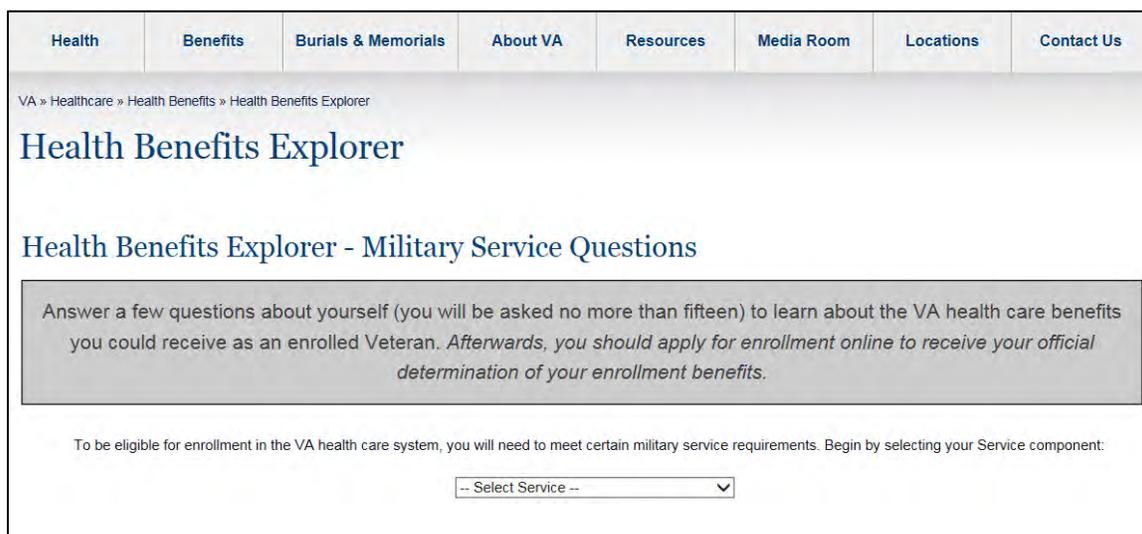
The C4C program was designed to make your Veteran health care transition easier, but it only works if VA has your correct contact information. Because your military telephone number and email address don't follow you after separation, it is important that you give VA your personal telephone number and email address. You can update your contact information through the eBenefits website at www.ebenefits.va.gov. Your information will not be shared with other businesses, and VA makes every effort to ensure you are contacted only regarding your important VA benefits and services.

And remember, another resource is your TCM team or VA health care liaison. If you have further questions about your health care options, you can call 1-877-222-8387 for assistance.

Activity: VA Health Benefits Explorer

<http://hbexplorer.vacloud.us>

The Health Benefits Explorer tool (Figure 5-10) can help you determine which health benefits you may be eligible for. It only takes a few minutes to use this tool. While it's not an official eligibility determination, it can give you an idea about your eligibility based on your service.



The screenshot shows the VA Health Benefits Explorer tool interface. At the top, there is a navigation menu with tabs for Health, Benefits, Burials & Memorials, About VA, Resources, Media Room, Locations, and Contact Us. Below the menu, the breadcrumb trail reads "VA » Healthcare » Health Benefits » Health Benefits Explorer". The main heading is "Health Benefits Explorer". Below this, there is a sub-heading "Health Benefits Explorer - Military Service Questions". A grey box contains the text: "Answer a few questions about yourself (you will be asked no more than fifteen) to learn about the VA health care benefits you could receive as an enrolled Veteran. Afterwards, you should apply for enrollment online to receive your official determination of your enrollment benefits." Below this, there is a note: "To be eligible for enrollment in the VA health care system, you will need to meet certain military service requirements. Begin by selecting your Service component:" followed by a dropdown menu with the text "-- Select Service --" and a downward arrow.

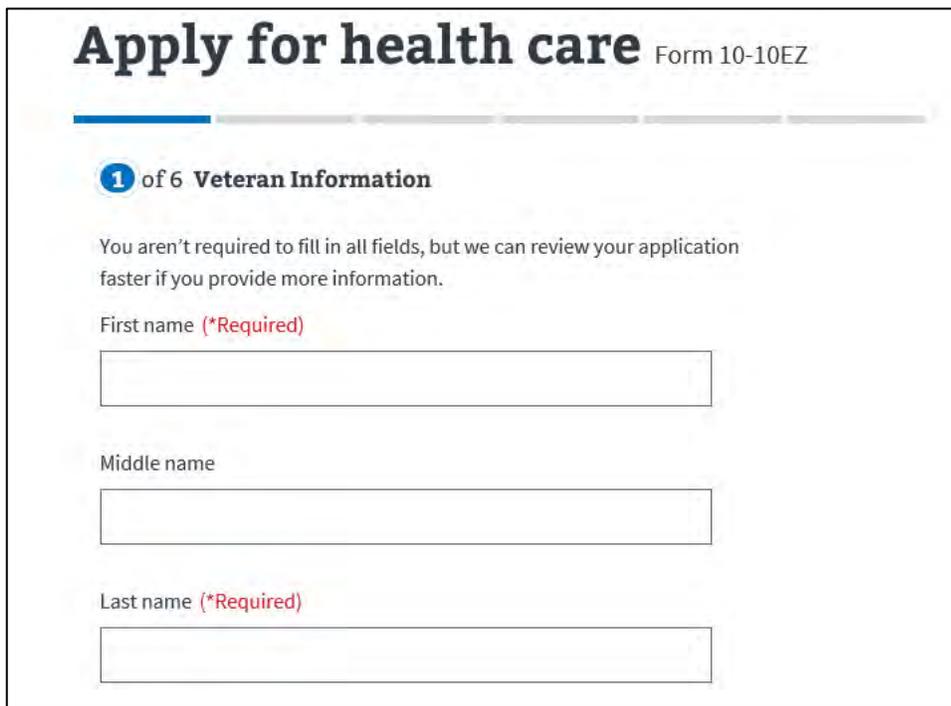
Figure 5-10: VA Health Benefits Explorer

Activity: Apply for VA Health Care

Take time now to apply for VA health care benefits (Figure 5-11) or complete the application as much as possible. You can get to the application from the Health Benefits Explorer or follow your facilitator to get there through eBenefits.

Be sure to sign in with your DS Logon before completing the application.

You can also find information about eligibility and how to apply for VA health care in [Appendix A](#). And there are links to additional fact sheets available in [Appendix D](#).



Apply for health care Form 10-10EZ

1 of 6 **Veteran Information**

You aren't required to fill in all fields, but we can review your application faster if you provide more information.

First name (*Required)

Middle name

Last name (*Required)

Figure 5-11: Apply for VA Health Care Through eBenefits

To fill out this application, you'll need your:

- CAC or DS Logon
- Social Security number
- Copy of your military discharge papers (DD Form 214 or other separation documents)
- Financial information and your dependents' financial information
- Most recent tax return
- Account numbers for any health insurance you currently have (such as Medicare, private insurance, or insurance from an employer)

To apply for VA health care benefits:

1. Navigate to the **VA Health Care** page (www.va.gov/health-care/) and log in using either your DS logon or CAC.
2. Scroll down to the **Get VA Health Care** section and select **How to Apply**.
3. On the **How to Apply for VA Health Care** page, scroll down to the **How do I apply?** section and select the **Apply for Health Care Benefits** button.
4. On the **Apply for health care benefits** page, read through the steps to apply for VA health care benefits.
5. To begin your application, select the **Start the Health Care Application** button, located at the beginning and end of the page.
6. Complete the screens as follows. (**Note:** There is a **Save and finish this application later.** link at the bottom of each screen.)
 - Complete **Section 1: Veteran Information**. This section has five parts.
 - Complete **Section 2: Military Service Information**. This section has two parts.
 - Complete **Section 3: VA Benefits Information**. This section has one part.
 - Complete **Section 4: Household Information**. This section has four parts.
 - Complete **Section 5: Insurance Information**. This section has four parts.
 - Complete **Section 6: Review Application**. Review each section by selecting the plus (+) sign to view the details for each. Make changes to information by selecting the **Edit** button.
7. Check the box that acknowledges you have read and accept the privacy policy.
8. Select the **Submit Application** button to send your application for approval.

You can find steps and screenshots for this activity in [Appendix C](#).

You can apply for VA health care in multiple ways (Figure 5-12).



Figure 5-12: Methods of Applying for VA Health Care

VA Health Care Facilities

www.va.gov/directory/guide/home.asp

There are many VA health care facilities located across the United States that offer a wide range of services.

Use the VA locator tool to locate outpatient clinics, hospitals, and Vet Centers near you.

- To access the VA locator tool, go to www.va.gov and select the **Find a VA Location** menu.
- Complete the fields and select **Search**.

Types of Health Care Facilities

There are many types of VA health care facilities.

- **VA medical centers** are located throughout the nation. They offer a wide range of services, such as basic or preventive care and traditional hospital-based services—surgery, critical care, and emotional well-being programs.
- **Community-based outpatient clinics (CBOCs)** bring access to care closer to home and offer the most common outpatient services, including health and wellness visits.
- **Residential care facilities**, or domiciliary care facilities, provide residential treatment and rehabilitative services to eligible Veterans who have a wide range of concerns, illnesses, or rehabilitative care needs. These can include mental health disorders; substance use disorders; post-traumatic stress disorder; homelessness; and vocational, educational, or social issues.
- **Community living centers** for short- and long-term nursing home care are available for Veterans whose needs no longer require acute hospitalization. They focus on restoring or maintaining the highest degree of functional independence possible. Although some Veterans can receive indefinite Community Living Center services, others may qualify for a limited period. Among those who automatically qualify for indefinite community living care are Veterans

whose service-connected conditions are clinically determined to require nursing home care and Veterans who have a service-connected disability rating of 70 percent or more and are unemployable.

A copay may be charged for Community Living Center care based on your VA service-connected disability status and financial information. Contact your VA social worker or case manager to complete VA Form 10-10EC—Application for Extended Care Benefits to determine the cost of your copay. This form is online at www.va.gov/vaforms/medical/pdf/vha-10-10ec-fill.pdf.

VA Care in the Community

www.benefits.gov/benefits/benefit-details/322

If you are enrolled in VA health care and can't get to a VA facility, the **Veteran Choice Program (VCP)** may let you go to a community health care provider. For example, if you need services that are not feasibly available at a VA health care facility, or VA determines it is more economical or geographically appropriate to get those services elsewhere, VA will pay for you to go to a non-VA medical facility.

VA must authorize this community care in advance, unless you have an emergency medical event. Emergency events may be reimbursed on behalf of the Veteran in certain cases.

To participate, you must be registered in the VA health care system or qualify based on one of the exceptions in the law, and have an other than dishonorable character of discharge. However, individuals who receive undesirable, bad conduct, and other types of dishonorable discharges may qualify for VA benefits depending on VA's determination.

To inquire about authorized hospital care and medical services in non-VA health care facilities, contact your nearest VA health care facility or call 1-877-222-8387.

Family Support

Fisher House Program

www.socialwork.va.gov/fisher.asp

The Fisher House Program is another example of how VA links you to your community's resources. Fisher House has a network of comfortable homes where Service members' and Veterans' families can stay at no cost while a loved one is receiving treatment. Fisher House is "a home away from home" for families and caregivers of Veterans and active duty military receiving treatment at major military and VA medical facilities. Fisher Houses have up to 21 suites with private bedrooms and baths.

If you're interested in Fisher House locations, go to the link above and select **Fisher House Locations** from the left-hand menu. From there, you can view the locations of Fisher Houses in each state. Knowing where Fisher Houses are located may help you determine where you and your family may be able to stay while you are receiving care from VA.

Family Caregiver Support Program

www.caregiver.va.gov/care_caregivers.asp

The Family Caregiver Support Program provides support and assistance to caregivers of eligible Service members and Veterans. Eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement, and access to health insurance if they are not already under a health care plan.

The Caregiver Support website contains a wealth of information, tools, and resources on family caregiving. The program also offers services to help you succeed, including:

- Education resources, like self-care activities and tips on staying organized
- Medication logs
- Crisis Symptom Reporting Guide
- Self-Care Assessment
- Daily Attention Diary
- VHA Intimate Partner Violence Assistance Program

VA also provides financial support for Service members and Veterans recovering from severe injuries through the **TSGLI** program. Some Service members and Veterans are eligible for both TSGLI and the Family Caregiver Support Program.

You can find more information from a Caregiver Support Coordinator at the nearest VA health care facility or by calling 1-855-260-3274.

My HealtheVet

www.myhealth.va.gov

My HealtheVet (Figure 5-13) is VA's award-winning health website that offers Veterans, active duty Service members, dependents, and caregivers access to VA health care information and services. It is a free, online Personal Health Record that empowers Veterans to become informed partners in their health care.

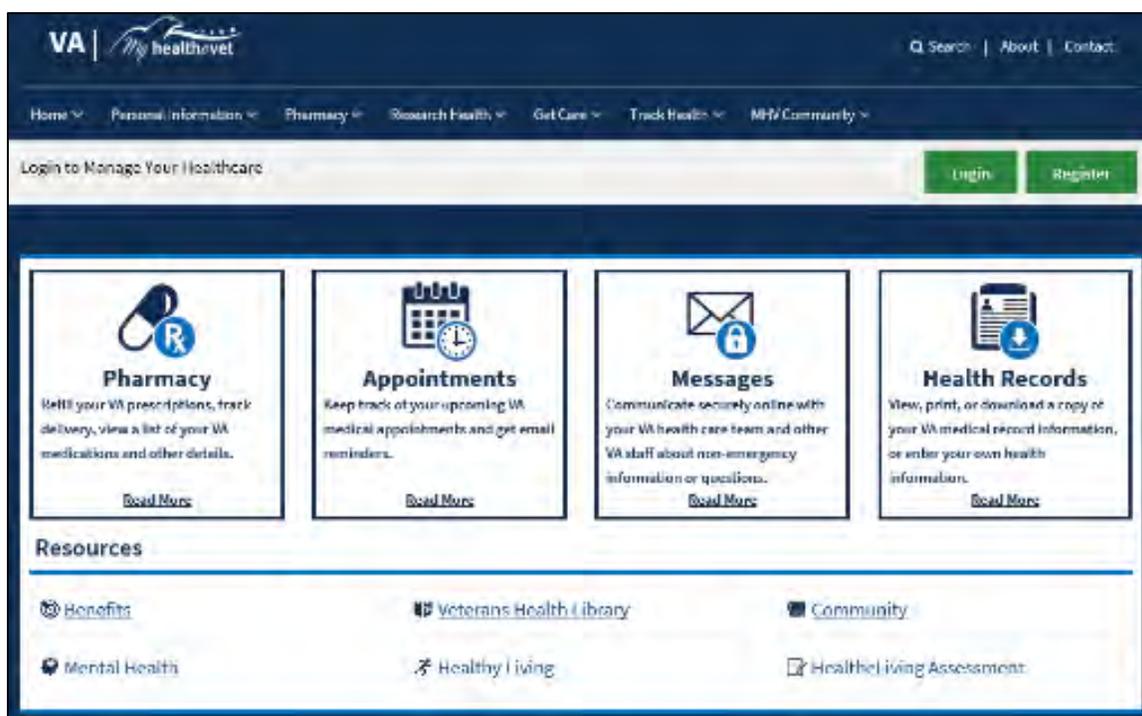


Figure 5-13: My HealtheVet Website

VA also has a mobile app to help maintain your health. Find the My VA Health app at mobile.va.gov/app/my-va-health.

Levels of Access

My HealtheVet offers three account types: Basic, Advanced, and Premium.

Basic Account: Anyone who registers on My HealtheVet starts with a basic account. A basic account limits your access to features requiring you to enter personal data, such as journals and other tools to track your health measures.

Advanced Account: This account is for those who register as Veterans or VA patients. It lets you view some information in your VA and DoD records. With this type of account, you can refill and track your prescriptions, and view your allergies and their adverse reactions.

Premium Account: This account is only for Veterans or VA patients and gives users the highest level of access to My HealtheVet features, like admissions and discharge summaries, past and future appointments, lab results and medication history, secure messaging with your health care team, and more. You must first have a basic account before you are eligible for a premium account.

There is no cost to upgrade to an advanced or a premium account, but you must meet the requirements and complete the necessary documents.

Activity: Register for a My HealtheVet Account

Take a few moments now to register for a My HealtheVet basic account. You can find steps and screenshots for this activity in [Appendix C](#).

Navigate to www.myhealth.va.gov and select the **Register** button. Complete the required fields, then select the **Create Your Account** button.

After you register for a My HealtheVet account as a Veteran or a VA patient, your profile is linked to VA and DoD records and you are automatically upgraded to the advanced level. An advanced account provides access to additional features such as:

- VA Prescription Refill
- VA Prescription Tracker
- VA Allergies

As an advanced account member, you are eligible for, and may want to upgrade to, a premium account. A premium account gives you access to the features of a basic and an advanced account with the addition of the following:

- VA Health Summary
- Secure messaging
- VA appointments
- DoD military service information

Once you have been upgraded to an advanced account, the **Authorize VA to Release Electronic Copies of Your VA Record** page appears in your account, and you have the option to upgrade to a premium account.

To upgrade to a premium account, you will need to complete a VA Release of Information Form (10-5345a-MHV) using one of the following options.

- Select the **By Mail** radio button to download a PDF version of the VA Release of Information Form.
- Call a local VA health care facility to have the VA Release of Information Form mailed to you.

Once you receive the form and complete the information, you may mail it to a local VA health care facility, Attention: Release of Information Office, or you may bring the form with you on your next visit to the local VA health care facility. If you are delivering the form in person, make sure to bring a government-issued photo ID (Veteran's Identification Card or valid driver's license) to prove your identity.

For more information, navigate to www.myhealth.va.gov.

eBenefits

www.ebenefits.va.gov

Remember to use eBenefits to keep you and your health care team up to date. One way to do this is to share your VA health care records by signing up for **Connect Your Docs**. This service allows you to securely share your electronic health records with your participating community doctors, nurses, pharmacists and other health care providers—when they are needed—for your routine office visits and medical emergencies.

Benefits of this service include:

- Fewer repeated tests
- Improved health care safety
- Improved quality of care
- Privacy protection using advanced security

To register for this service, you must be an eBenefits Premium account holder. Follow these steps:

1. Select **Health Care** from the **Manage** menu.
2. Select **VA Health Record Sharing** from the **Health Records** section.
3. Select the **Login to Manage My Authorizations and Preferences** button (Figure 5-14).
4. Sign the form using your DS Logon credentials.



Figure 5-14: Enabling Connect Your Docs Access



Activity Worksheet: Update Your Personal Action Plan

Think back to your personal goals that relate to this part of your transition journey. What new information have you learned about VA benefits, services, and tools that can help you maintain your health? List your relevant goals below and work in Table 5-3 to update your action plan. Cross out the things that don't apply to you or use the blank spaces at the bottom to add more items to your list.

Related Personal Goals

Table 5-3: Module 5 Personal Action Plan

Action to Take	Deadline or Time Frame
<input type="checkbox"/> Submit my application for VA health care	As soon as possible (cannot register more than 2 years prior to separation)
<input type="checkbox"/> Establish my overall health and weight goals	As soon as possible
<input type="checkbox"/> Complete the Personal Health Inventory	Before my first post-separation health care appointment
<input type="checkbox"/> Register for a My HealtheVet account	Basic account: As soon as possible Premium account: After my separation
<input type="checkbox"/> Make an appointment to connect with my VA health care team	After I am registered for VA health care
<input type="checkbox"/> Seek any needed dental treatment I am eligible for	When dental care is needed, if eligible
<input type="checkbox"/> Apply for VA Dental Insurance	After separation
<input type="checkbox"/> Apply for Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) <i>(if applicable)</i>	As soon as possible, if I did not apply while in service

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Connect my primary family caregiver to the Family Caregiver Support Program <i>(if applicable)</i>	As soon as possible
<input type="checkbox"/>	Learn more about Fisher House services available for my family	At my earliest convenience
<input type="checkbox"/>	Find and connect to my local Vet Center	Before I leave this briefing
<input type="checkbox"/>	Sign up for Connect Your Docs	At my earliest convenience
<input type="checkbox"/>		

Module 6: Connecting with Your Community

In this course, you've learned about several benefits, tools, and resources available to you as you transition to civilian life. As you know, all resources are listed in this guide. But you may be wondering, what ongoing support is available to you after transition and after taking care of your living situation, career, and health?

At this final step in your journey (Figure 6-1), you might be asking:

Where will my support come from?

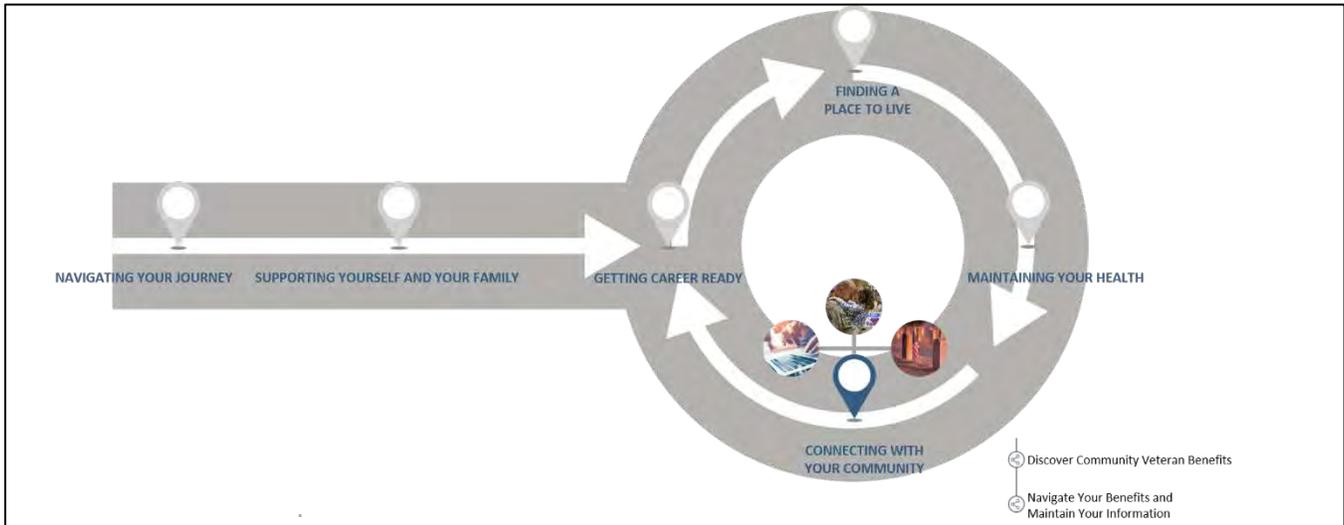


Figure 6-1: Your Transition Journey

VA can help you identify and connect with resources that:

- Address your social and emotional health
- Establish social and community connections

Connecting with Your Community

At this point you might be asking yourself, how will I stay connected in my community? So, let's recap how VA can support you and your family, caregivers, and survivors using resources we pointed out during this course (Table 6-1).

Online Resources

Table 6-1: Online Resources to Connect to Your Community

Resource	Description
VA.gov www.va.gov	<ul style="list-style-type: none"> • Get information about VA • Learn about VA benefits and eligibility • Locate VA facilities • Connect with emotional health resources • Access GI Bill Feedback Tool
My HealtheVet www.myhealth.va.gov	<ul style="list-style-type: none"> • Refill and track prescriptions • Manage medication allergy information • Manage medical appointments • Communicate with health care team • Access electronic health records
eBenefits www.ebenefits.va.gov	<ul style="list-style-type: none"> • Learn about and apply for benefits • Check status of applications • Print letters and other documents • Update personal information • Sign up for Connect Your Docs • Find a VSO
National Guard www.nationalguard.mil/	<ul style="list-style-type: none"> • Learn about Guard background and history • Get current Guard news and information • Discover Guard programs and features • Learn about Guard leadership • Access helpful Guard resources

Activity: Update Your Personal Information in eBenefits

Knowing how important it is to keep your personal information updated in eBenefits, we'll look at how you update information in eBenefits (Figure 6-2).



Figure 6-2: eBenefits Home Page

Log in to eBenefits: www.ebenefits.va.gov.

You need Premium access to log in. If you haven't already, take a few minutes to refer to the My HealthVet section of this Participant Guide for detailed information on how to upgrade your account to Premium access. Begin the upgrade process now so you won't have to worry about that later. Although you don't need to update personal information now, it's good to know how easy it is to do it.

Look at the home page to see where you might go to update your personal information. Under the **Manage Benefits** section, select the **Personal Contact and Direct Deposit** link.

One thing that is critical for you to do is change your email address from your .mil address when you separate, since you won't have access to that email address anymore. When you turn in your CAC ID, make sure to come back to eBenefits and update your email address to one you check regularly.

You can find steps and screenshots for this activity in Appendix C.

Face-to-Face Resources for Ongoing Support

You've got important online resources that can help you throughout all the phases of your transition. But you're not on your own—you've also got face-to-face support as well. You can reach out to your VA Benefits and Services facilitator, your local Benefits Advisor, and a whole host of VA resources, including:

- VA Regional Offices
- VA medical center care teams, coordinators, and liaisons
- Vet Centers
- 24/7 crisis support via phone, chat, or text

There are also many other organizations available in your community to help with benefits or offer other support.

- **VSOs** can not only help you file your disability compensation claim, but they also help with survivor benefits, pension, health care, education, vocational rehabilitation and employment, home loans, life insurance, and burial benefits. There are many VSOs across the country that can help you fill out VA forms, tell you about VA benefits, and provide other forms of assistance.
- Veteran Peer Groups like SVA, Team RWB, Team Rubicon, and The Mission Continues can help you reintegrate into civilian life and find ways to continue serving your community.

There may be representatives from organizations like these in your classroom today. Your facilitator will provide an opportunity to greet them after class.

Activity Worksheet: Update Your Personal Action Plan

Think back to your personal goals that relate to this part of your transition journey. What new information have you learned about VA benefits, services, and tools that can help you connect with your community? List your relevant goals below and work in Table 6-2 to update your action plan. Cross out the things that don't apply to you or use the blank spaces at the bottom to add more items to your list.

Related Personal Goals

Table 6-2: Module 6 Personal Action Plan

Action to Take		Deadline or Time Frame
<input type="checkbox"/>	Ensure I have a DS Logon and access to eBenefits	As soon as possible
<input type="checkbox"/>	Make sure my contact information stays up to date in eBenefits	On an ongoing basis
<input type="checkbox"/>	Set up a one-on-one session with my Benefits Advisor	As soon as possible
<input type="checkbox"/>	Find and connect to VSOs and other face-to-face support resources in my community	Before I leave this briefing
<input type="checkbox"/>		



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EDUCATION

Education and Career Counseling

www.benefits.va.gov/vocrehab/edu_voc_counseling.asp

Description

VA's Education and Career Counseling (or Chapter 36) benefit is a program for Service members and Veterans to get personalized counseling and support to help guide their career paths, ensure the most effective use of their VA benefits, and help them achieve their education and career goals. Services range from personalized benefits coaching to one-on-one career counseling.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

These counseling services are available for:

- Transitioning Service members, up to six months prior to discharge from active duty
- Veterans, within one year following discharge from active duty
- Any Service member or Veteran currently eligible for a VA education benefit
- All current VA education beneficiaries

Note: If you transfer Post-9/11 GI Bill benefits to a child or children, they may be eligible for Career Counseling benefits.

Apply/Access

To connect with a VA counselor and receive this personalized assistance, you can apply in one of the following ways:

- Apply online at eBenefits.
- Complete VA Form 28-8832, Application for Counseling, or write a letter requesting services. Mail the application or drop it off in person at your nearest VA Regional Office (Attn: Vocational Rehabilitation & Employment). The application is online in www.va.gov.
- Call VA toll-free at 1-800-827-1000.

After VA receives your application or letter, VA will contact you to schedule a time to meet with a counselor.

Post-9/11 GI Bill

www.benefits.va.gov/gibill/post911_gibill.asp

Description

The Post-9/11 GI Bill (or Chapter 33) benefit is an education benefit program for individuals who served on active duty or full-time National Guard duty and received an honorable discharge. Benefits may be used for college; business, technical, or vocational school; degree or certificate programs; apprenticeship and on-the-job training; and correspondence courses. Remedial, refresher, and deficiency training are available under certain circumstances.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

To be eligible for the Post-9/11 GI Bill, Service members or Veterans must meet the following requirements:

- The individual must have served honorably for at least 90 aggregate (total) days on active duty or full-time National Guard duty after Sept. 10, 2001, or have been honorably discharged from active duty for a service-connected disability and served 30 continuous days after Sept. 10, 2001.
- To receive 100 percent of the benefit, the individual must have served an aggregate of 36 months of active duty service or full-time National Guard duty and have been discharged for a service-connected disability after 30 days of continuous service.
- For those who served fewer than 36 months, the percentage of benefit ranges from 40 to 90 percent:
 - 90 percent — 30 total months*
 - 80 percent — 24 total months*
 - 70 percent — 18 total months**
 - 60 percent — 12 total months**
 - 50 percent — 6 total months**
 - 40 percent— 5 total months**

*Including entry-level training and skill training

**Excluding entry-level training and skill training

Post-9/11 GI Bill Eligibility for National Guard and Reserve Component Members

Effective Oct. 1, 2011, VA began paying benefits to members of the Army National Guard and Air National Guard based on qualifying service under Title 32. Payments may be made retroactively for enrollment(s) at an approved educational institution for attendance on or after Aug. 1, 2009.

You may be eligible for benefits if:

- You were honorably discharged from active duty for a service-connected disability after serving at least 30 continuous days after Sept. 10, 2001, **OR**
- You have at least 90 aggregate days of qualifying active service consisting of:
 - Active duty (Title 10) supporting named contingency operations, **OR**
 - Full-time National Guard duty (Title 32) for the purpose of organizing, administering, recruiting, instructing, or training, **OR**
 - Full-time National Guard duty (Title 32 under section 502(f)) when authorized by the President or the Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by federal funds

Apply/Access

To apply for Post-9/11 GI Bill education benefits:

- Apply online at eBenefits.
- Complete VA Form 22-1990, Application for VA Education Benefits. Mail the application or drop it off in person at your nearest VA Regional Office. The application can be found on www.va.gov.
- Call VA toll-free at 1-800-827-1000.

Tuition and Fees

Eligible active duty Service members, Veterans, and transferees can receive compensation for full tuition and fees at public, in-state schools. These benefits are paid directly to the school by VA on the student's behalf.

For those attending private or foreign schools, compensation for tuition and fees is capped at the national maximum rate. Information on the Post-9/11 GI Bill rates for each year can be found at:

www.benefits.va.gov/gibill/resources/benefits_resources/rates/ch33/ch33rates080117.asp

Yellow Ribbon Program

The Post-9/11 GI Bill will pay you:

- All resident tuition and fees for a public school
- The lower of the actual tuition and fees or the national maximum per academic year for a private school

Your actual tuition and fees may exceed these amounts if you are attending a private school or are attending a public school as a nonresident student.

Degree-granting institutions of higher learning participating in the Post-9/11 GI Bill Yellow Ribbon Program agree to make additional funds available for your education program without an additional charge to your GI Bill entitlement. These institutions voluntarily enter into a Yellow Ribbon Agreement with VA and choose the amount of tuition and fees that will be contributed. VA matches that amount and issues payments directly to the institution.

Only Veterans eligible for the 100 percent benefit rate (based on service requirements) or their designated transferees may receive this funding. Active duty Service members and their spouses are not eligible for this program. Child transferees of active duty Service members may be eligible if the Service member is qualified at the 100 percent rate.

A list of institutions that participate in the Yellow Ribbon Program can be found online at www.benefits.va.gov/gibill/yellow_ribbon.asp under, “How Will I Know if My School is Participating in the Yellow Ribbon Program?”

Books and Supplies Stipend

This payment is issued directly to the student when the school certifies and VA processes the enrollment. The benefit is prorated based on length of service and number of credits/hours pursued. This benefit is also available if you are enrolled in a non-college degree, an apprenticeship, or an on-the-job training program.

Monthly Housing Allowance

Based on the length of active duty service, eligible participants are eligible to receive a percentage of the monthly housing allowance equal to the military Basic Allowance for Housing (BAH) payable to an E-5 with dependents, based on the ZIP code where the student physically attends the majority of classes. This is paid directly to the student. The housing allowance is not payable to individuals on active duty, their spouses, or to those pursuing training at half time or less. Distance learners receive half the BAH national average.

Transfer of Entitlement

The transferability option under the Post-9/11 GI Bill allows Service members to transfer all or some unused benefits to their eligible spouse or dependent children. Benefits must be transferred while you are still a member of the armed forces (including Selected Reserve). DoD or the Department of Homeland Security (depending on your branch of service) determines whether you can transfer benefits to your family.

Each service has its own rules about a Service member’s eligibility for this program. This is a DoD retention tool and you may incur additional service obligation.

If you choose to transfer at least one month to your eligible dependents before leaving military service, the dependent may be eligible to receive additional months of entitlement. You may also transfer all months of benefits and reallocate as needed.

To apply for benefits under this program, eligible dependents must complete and submit VA Form 22-1990e, Application of a Family Member to Use Transferred Benefits, online at www.benefits.va.gov/gibill/post911_transfer.asp.

Tutorial Assistance

Tutorial assistance is available for students who receives VA educational assistance through the Post-9/11 GI Bill, Montgomery GI Bill (MGIB), or Survivors’ and Dependents’ Educational Assistance at the half-time rate or higher and have a deficiency in a subject that makes tutoring necessary. To apply, complete VA Form 22-1990t, Application for Individualized Tutorial Assistance. The school certifying official and the tutor must sign the form.

Montgomery GI Bill – Active Duty (MGIB-AD)

www.benefits.va.gov/gibill/mgib_ad.asp

Description

The MGIB-AD (or Chapter 30) benefit provides up to 36 months of educational benefits for college; business, technical, or vocational school; degree or certificate programs; apprenticeship and on-the-job training; and correspondence courses. In special circumstances, some remedial and refresher courses and flight training may be approved. Veterans have 10 years from their last date of discharge from active duty to use MGIB-AD. Payments are made directly to the student.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

You may be eligible if you have an honorable discharge and you have a high school diploma or General Education Development (GED) (or in some cases 12 hours of college credit).

Montgomery GI Bill Active Duty (MGIB-AD): Eligibility for National Guard and Reserve Component Members

You may be eligible for these benefits if you meet these conditions:

- You must have an honorable discharge, and have a high school diploma or general educational development (GED), **OR**
- 12 hours of college credit, **AND**
- Paid \$1,200 military pay reduction

Apply/Access

To apply for MGIB-AD education benefits:

- Apply online at eBenefits.
- Complete VA Form 22-1990, Application for VA Education Benefits. Mail the application or drop it off in person at your nearest VA Regional Office. The application can be found on www.va.gov.
- Call VA toll-free at 1-800-827-1000.

Montgomery GI Bill – Selected Reserve (MGIB-SR)

www.benefits.va.gov/gibill/mgib_sr.asp

Description

The MGIB-SR (or Chapter 1606) benefit provides education and training benefits to eligible members of the Selected Reserve, including the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, Army National Guard, and Air National Guard. This education assistance program may be used for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship and on-the-job training, and vocational flight training programs. Remedial, refresher, and deficiency training are available under certain circumstances.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
		✓		

Eligibility for this program is determined by the Selected Reserve Components, and VA makes the payments. Eligibility ends on the day of separation from the Selected Reserve, unless you were mobilized.

To be eligible for this benefit you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation.

- Complete your initial active duty for training (IADT).
- Receive a high school diploma or an equivalency certificate before completing IADT.
- Remain in good standing while serving in an active Selected Reserve unit. You will also retain MGIB-SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

Montgomery GI Bill Selective Reserve (MGIB-SR) Chapter 1606: Eligibility for National Guard and Reserve Component Members

You may be eligible for these benefits if you meet these conditions:

- You must possess a high school diploma or general educational development (GED) and have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985.
- If you are an officer, you must have agreed to serve six years in addition to your original obligation.
- You must have completed your initial active duty for training (IADT).
- You must have served in a drilling unit and remain in good standing.
- Your eligibility period may be extended if you are ordered to active duty.

Apply/Access

To apply for MGIB-SR education benefits:

- Apply online at eBenefits.
- Complete VA Form 22-1990, Application for VA Education Benefits. Mail the application or drop it off in person at your nearest VA Regional Office. The application can be found on www.va.gov.
- Call VA toll-free at 1-800-827-1000.

Irrevocable Election

If you are eligible for MGIB-SR or MGIB-AD, you must elect to give up eligibility under the program for which you are eligible to receive benefits under the Post-9/11 GI Bill. This is an irrevocable election. Having multiple periods of service may result in a potential eligibility of an additional 12 months. However, you may not receive more than a total of 48 months of education benefits under two or more programs.

Career Exploration and Planning Track (CEPT)

Description

The Career Exploration and Planning Track (CEPT) workshop offers a unique opportunity to identify skills, increase awareness of training and credentialing programs, and develop an action plan to achieve career goals.

Service members and spouses who attend the two-day Department of Labor CEPT workshop will complete a personalized career development assessment of occupational interest, aptitudes, and work values. These assessments will present workshop participants with a variety of tailored job recommendations aligned with their interests and aptitudes, some of which are classified as "high demand" or "high growth" occupations.

Participants will learn to narrow their career focus by establishing achievable career goals and development strategies. Workshop facilitators will guide participants through a variety of career considerations including labor market projections, education, apprenticeships, certifications, and licensure requirements.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

Contact the local Transition Assistance Program office to register for the class.

Accessing Higher Education (AHE) Track

<https://www.dodtap.mil/tracks.html>

Description

The Accessing Higher Education (AHE) assists Service members in identifying the higher education requirements that support their personal career goals. The two-day workshop is divided into four topic areas: choosing a program of study, selecting an institution of higher education, exploring funding sources, and navigating the admission process. This workshop is beneficial for both Service members attending college for the first time and those applying to graduate school programs. Throughout the workshop, Service members will have an opportunity to conduct research as each topic is explored and complete a comparison of at least two institutions of higher education.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

Contact the local Transition Assistance Program office to register for the class.

EMPLOYMENT

Veterans' Preference

Description

Veterans who are disabled or who served on active duty in the Armed Forces during certain specified time periods or in military campaigns are eligible for preference over others in hiring for virtually all federal government jobs.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	✓

To be eligible for this benefit, you must meet the following requirements:

- A Veteran must have been discharged or released from active duty in the U.S. Armed Forces under honorable conditions (honorable or general discharge).
- Retired members of the armed forces are not included unless they are disabled Veterans or retired below the grade of O-4.
- A five-point preference is available for nondisabled Veterans who meet specific service criteria.
- A 10-point preference is available for service-connected disabled Veterans or those who received a Purple Heart.

Preference is also offered to certain widows and widowers of Veterans who died in service, spouses of service-connected disabled Veterans, and mothers of Veterans who died under honorable conditions on active duty or have permanent and total service-connected disabilities.

Apply/Access

You may obtain a Veterans' preference letter from eBenefits.

Veteran Employment Services Office (VESO)

www.vaforvets.va.gov

Description

VESO leads VA's efforts to recruit qualified Veterans to join VA's workforce. At VA, Veterans will find a place where they can continue to serve, supported by programs including VA for Vets, Feds for Vets, Recruitment and Career Readiness Support, Disabled Veterans Affirmative Action Program (DVAAP), and Honor Resources Support.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
	✓	✓	✓	

Apply/Access

Explore resources and information available at www.vaforvets.va.gov.

Vocational Rehabilitation and Employment (VR&E)

www.benefits.va.gov/vocrehab/index.asp

Description

Veterans may receive VR&E (or Chapter 31) services to help with job training, employment accommodations, résumé development, and job seeking skills. Other services may be provided to assist Veterans in starting their own businesses or independent living services for those who are severely disabled and unable to work in traditional employment.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

Active duty Service members are eligible if they:

- Expect to receive an honorable or other than dishonorable discharge upon separation from active duty, AND
- Obtain a VA memorandum rating (VA Form 28-0588—Notice to VA Veterans Service Center) of 20 percent or more

OR if they:

- Are participating in the Integrated Disability Evaluation System (IDES) or are certified by the military as having a severe injury or illness that may prevent them from performing their military duties (Service members who are participating in IDES are presumed eligible), AND
- Report for an evaluation with a VR&E counselor before separating for active duty

Veterans are eligible if they:

- Have received, or will receive an honorable or other than dishonorable discharge, AND
- Have a VA service-connected disability rating of 10 percent with a serious employment handicap or 20 percent or more with an employment handicap

The basic period of eligibility ends 12 years from the date of notification of one of the following:

- Date of separation from active military service
- Date the Veteran was first notified by VA of a service-connected disability rating

The basic period of eligibility may be extended if a Vocational Rehabilitation Counselor (VRC) determines that a Veteran has a serious employment handicap.

Vocational Rehabilitation and Employment: Eligibility for National Guard and Reserve Component Members

A VR&E-eligible member of the National Guard or Reserve Component must be:

- A Veteran with a service-connected disability rated at 20 percent or more, **OR**
- A Veteran with a service-connected disability rated at least 10 percent and your Vocational Rehabilitation Counselor determines you need rehabilitation because of a serious employment handicap, **OR**
- Hospitalized or receiving outpatient medical care, services, or treatment for a service-connected disability pending discharge from active duty, **OR**
- Severely ill or injured and have been referred to a military Physical Evaluation Board or are participating in the DoD/VA Integrated Disability Evaluation System process

Claimants pending medical separation from active duty may also apply if their disabilities are reasonably expected to be rated at least 20 percent following their discharge.

You may also qualify for Career Counseling (Chapter 36) if you recently separated from the military or are eligible for VA education benefits. In addition, if you transferred Post-9/11 benefits to a child or children, they may also be eligible for Career Counseling benefits.

Apply/Access

To apply for VR&E benefits:

- Apply online at eBenefits.
- Complete VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation. Mail the application or drop it off in person at your nearest VA Regional Office (Attn: Vocational Rehabilitation & Employment). The application can be found on www.va.gov.
 - If you are active duty, you need to attach VA Form 28-0588—Notice to VA Veterans Service Center. This form is not available online.
- Call VA toll-free at 1-800-827-1000.

Service members who have a disability that began or became worse during active duty, and who have not yet received a service-connected disability rating, do not need to wait to apply. See VA Form 28-0588 for further instructions.

If it is determined that you are eligible, you will be invited to attend an orientation session, in person, at the nearest VA Regional Office.

VetSuccess on Campus (VSOC)

www.benefits.va.gov/vocrehab/vsoc.asp

Description

VA is developing innovative ways to help Veterans make the transition to college life. The VSOC program aims to help Veterans, Service members, and their qualified dependents succeed and thrive through a coordinated delivery of on-campus benefits assistance and counseling, leading to completion of their education and preparing them to enter the labor market in viable careers.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Services may be accessed by:

- Service members and Veterans eligible for any of VA's educational programs, including the Post-9/11 GI Bill and Montgomery GI Bill
- Service members and Veterans attending training through VA's VR&E program

- Eligible dependents of Veterans who are in receipt of VA education benefits, including spouses attending school through the Post-9/11 GI Bill and eligible children

Apply/Access

To apply for VSOC counseling, access the website to find your local resources.

Employer Support of the Guard and Reserve (ESGR)

www.esgr.mil

Description

Employer Support of the Guard and Reserve is a Department of Defense program that develops and promotes supportive work environments for Service members in the Reserve Components through outreach, recognition, and educational opportunities that increase awareness of applicable laws, and resolves employment conflicts between the Service members and their employers.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
	✓	✓		

Apply/Access

Locate your local ESGR committee using the ESGR website.

Department of Labor Employment Workshop (DOLEW)

Description

The DOLEW is designed to lay the foundation of the transition from military to civilian life. The workshop helps participants develop a résumé, conduct career research, prepare for networking and interviewing events, and ultimately secure meaningful employment.

The course is organized around four basic principles of getting a job.

1. **Think like an employer.** You must think like an employer and understand the factors that make employers and their organizations successful.

2. **Identify your skills.** You will need to identify your skills that can contribute to the success of both the business you are targeting and the individual hiring decision makers who determine if it makes sense to offer you a job.
3. **Discover, research, and connect.** You will need to discover, research, and connect with networking contacts and employment opportunities that are a good match for your skills and interests.
4. **Develop and deliver self-marketing messages.** You will need to develop and deliver effective, targeted, self-marketing messages that will convince civilian hiring decision makers that they should hire you.

These principles are the underlying structure of this workshop. By carefully applying each principle, participants will be poised for success during their transition and throughout their job search.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

See your TAP Manager.

Military Spouse Employment Partnership (MSEP)

<https://msepijobs.militaryonesource.mil/msep/home>

Description

VA joined DoD's MSEP program to advance employment for military spouses. MSEP is a career program connecting military spouses with more than 390 affiliated employers who have committed to recruit, hire, promote and retain military spouses in portable careers.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

Apply/Access

To apply for MSEP, Military spouses can access the website.

SBA Introduction to Entrepreneurship Workshop

Description

An additional track within TAP, the Small Business Administration (SBA) offers Boots to Business, a training program for transitioning Service members interested in owning their own businesses. Boots to Business includes an Introduction to Entrepreneurship workshop, followed by opportunities to enroll in additional entrepreneurship development courses, which assist transitioning Service members in navigating the business start-up process.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

See your TAP Manager.

Credentialing Opportunities On-Line (COOL)

Branch	COOL Website
Air Force	www.amcaexams.com/military/air-force-cool/
Army	www.cool.army.mil
Marine Corps	www.cool.navy.mil/usmc
Navy	www.cool.navy.mil/usn

Description

The Air Force, Army, Marine Corps, and Navy have COOL programs. Using these tools, individuals can find information related to their military occupation, training, and career progression goals and investigate equivalent civilian jobs, professional certifications, and professional organizations, along with certification funding opportunities.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

Apply/Access

Contact your branch of service to learn more.

SkillBridge

www.dodskillbridge.com

Description

The DoD SkillBridge initiative promotes the civilian job training authority available for transitioning Service members. Those meeting specific qualifications can participate in civilian job and employment training, including apprenticeships and internships. This training can take place starting up to six months prior to a Service member's separation. In addition, the training must offer a high probability of employment and be provided to the Service member at little or no cost. Tremendous potential exists for Service members, companies, trade unions, and others to leverage this DoD authority.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓		

The requirements for the program state that the Service member must be within 180 days of being discharged and have served 180 days of continuous active duty.

Apply/Access

Contact your branch of service to learn more.

LinkedIn Subscription

www.linkedinforgood.linkedin.com/programs/veterans/premiumform

Description

LinkedIn offers Service members, Veterans, and military spouses a free one-year Premium Career subscription, including one year of access to LinkedIn Learning.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

Apply/Access

To apply for this offer:

1. You must not currently have a Premium subscription. If you are paying for Premium now or are currently on a 30-day free trial, you must cancel your subscription (via LinkedIn or iOS) and let it lapse before you apply for this offer.
2. You must properly identify your military service on your profile. When selecting **Company** in the experience section of your profile, please select the proper military branch as opposed to listing your unit (for example, U.S. Army, not 2nd Infantry Division).
3. Once upgraded, you will see “Premium” in the upper-left corner of your homepage. You may not receive an email confirming the upgrade. Please allow 7-10 days to upgrade your account.
4. To learn more about how to make the most of this offer, follow the LinkedIn blog for tips and information about new features.

HOUSING

Home Loan Guaranty

www.benefits.va.gov/homeloans

Description

VA provides a home loan guaranty benefit and other housing-related programs to help obtain, retain, or adapt a home for personal occupancy.

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

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

You must have satisfactory credit, sufficient income, and a valid Certificate of Eligibility (COE) to be eligible for a VA-guaranteed home loan. The home must be for your own personal occupancy. The eligibility requirements to obtain a COE for Service members and Veterans, spouses, and other eligible beneficiaries are listed at:

www.benefits.va.gov/homeloans/purchaseco_eligibility.asp

Home Loan Guaranty: Eligibility for National Guard and Reserve Component Members

You may be eligible for these benefits if:

- You served for 90 days or more on active duty during a wartime period, **OR**
- You were discharged or released from active duty for a service-connected disability, **OR**
- You have six years of service in the Selected Reserve or National Guard, **AND**
 - Were discharged honorably, **OR**
 - Were placed on the retired list, **OR**
 - Were transferred to the Standby Reserve for an element of the Ready Reserve other than the Selected Reserve after honorable service, **OR**
 - Continue to serve in the Selected Reserve

Apply/Access

To obtain a home loan using the VA Home Loan Guaranty, you will need to obtain a COE.

1. Obtain a COE from eBenefits, or have your lender apply for it via WebLGY (a system specific to lenders).
2. Complete the loan application with your lender and ensure they have your COE.
3. Follow the guidance of your lender for loan closing instructions. You may have to pay a funding fee at closing.

Remember, the Veterans' Mortgage Life Insurance (VMLI) program provides mortgage life insurance to severely disabled Service members and Veterans designed to pay off the home mortgages of disabled Service members and Veterans upon death. For more information, refer to www.benefits.va.gov/insurance/pdfs/vmli.pdf.

Specially Adapted Housing (SAH) Grant

www.benefits.va.gov/homeloans/adaptedhousing.asp

Description

SAH grants provide financial resources to Veterans for home modifications to make their place of residence accessible. This grant can be used to build a specially-adapted home or to remodel a current home. However, unlike the Home Improvements and Structural Alterations (HISA) Grant, this assistance is available only to Veterans with service-connected disabilities that include the loss, or loss of function, in at least one of their legs; the loss, or loss of function, of both arms; or in certain conditions, severe burns.

As this grant is for service-related disabilities only, most elderly Veterans are not eligible. However, there is no time limit to apply for this grant. Therefore, some individuals may be eligible if they have a disability related to their military service that has become progressively worse with age and eventually has required them to use a wheelchair.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Seriously injured and very seriously injured Service members or Veterans are eligible, and the determination is based on disability rating. Specifically, this grant is offered to Service members or Veterans who have one of the following:

- Loss or loss of use of both lower extremities, OR

- Loss or loss of use of both upper extremities at or above the elbow, OR
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity, OR
- Loss or loss of use of one lower extremity together with (a) lasting effects of organic disease or injury or (b) the loss or loss of use of one upper extremity that so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes, or a wheelchair, OR
- Severe burn injuries

The grant may be used a maximum of three times, up to the maximum allowable dollar amount. There is no deadline or time limit to use the SAH grant.

Eligibility determinations are made by raters at the Veterans Service Center based on a Veteran’s service-connected disabilities.

It must be medically feasible for you to reside in the home. The property must be suitable for adaptation and must meet (or be adapted to meet) applicable minimum property requirements. It must be financially feasible for you to acquire and maintain the property. You or your family member will have to satisfy ownership requirements.

Apply/Access

To apply for an SAH grant:

- Apply online at eBenefits.
- Complete VA Form 26-4555, Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant. Mail the application or drop it off in person at your nearest VA Regional Office. The application can be found on www.va.gov.
- Call VA toll-free at 1-800-827-1000.

Special Housing Adaptation (SHA) Grant

www.benefits.va.gov/homeloans/adaptedhousing.asp

Description

SHA Grants are provided to Veterans with service-connected disabilities to make home modifications necessary to allow them to continue to live independently despite blindness, the loss of use of their hands resulting from an injury sustained during their military service, some injuries resulting from serious burns, or some serious respiratory injuries. This grant can also be used to help an eligible person buy an existing home that has already been modified.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Service members or Veterans are eligible for compensation for permanent and total service-connected disabilities due to:

- Blindness in both eyes with 20/200 visual acuity or less, OR
- The anatomical loss or loss of use of both hands, OR
- Severe burn injuries, OR
- Severe respiratory injuries

There is no end date to apply. Current law authorizes up to three uses of grant benefits, up to the maximum allowable dollar amount.

It must be medically feasible for you to reside in the home. The property must be suitable for adaptation and must meet (or be adapted to meet) applicable minimum property requirements. It must be financially feasible for you to acquire and maintain the property. You and/or your family member will have to satisfy ownership requirements.

Apply/Access

To apply for an SHA grant:

- Apply online at eBenefits.
- Complete VA Form 26-4555, Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant. Mail the application or drop it off in person at your nearest VA Regional Office. The application can be found on www.va.gov.
- Call VA toll-free at 1-800-827-1000.

Temporary Residence Adaptation (TRA) Grant

Description

TRA Grants are for eligible Veterans and Service members who are temporarily residing in a home owned by a family member that needs modifications to accommodate the Veteran's or Service member's needs.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

- Apply for a TRA grant as part of your SHA or SAH grant process.

Home Improvements and Structural Alterations (HISA) Program

www.prosthetics.va.gov/psas/hisa2.asp

Description

HISA Grants offer financial resources to disabled Veterans to make medically necessary modifications to their homes to improve access and mobility and, in particular, to facilitate use of the lavatory facilities. For instance, this grant may cover the addition of handrails, ramps, electrical outlets for installation of medical equipment, roll in showers, and widening of doorways. The Veteran's disability does not have to be related to their military service. However, those whose disability is service-connected are eligible for a higher grant amount.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Veterans who receive qualifying medical services or have a qualifying disability are eligible for a HISA grant.

Apply/Access

To receive a HISA grant, the Veteran must first have a prescription from a VA or fee-based physician.

This must include:

- Specific items required,
- Diagnosis with medical justification, AND
- Veteran's name, address, Social Security number (SSN), and phone number(s).

The Veteran must also provide the following:

- Completed VA Form 10-0103, Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations, submitted to the Prosthetic and Sensory Aid Service at the local VA medical center
- Written permission from the owner if it is a leased or rented property
- Quotes from at least three licensed contractors (if required by state law), to include: contractor’s name, address, phone number, and federal tax ID number or SSN
- Veteran’s name, address, and phone number
- Plans and drawings
- Itemized list of estimated materials cost and labor cost
- All permits required (it is the contractor’s responsibility to obtain these)
- A picture of the worksite prior to construction

Homeless Services

www.va.gov/homeless

Description

VA’s specialized programs for homeless Veterans serve hundreds of thousands of homeless and at-risk Veterans each year. Independently and in collaboration with federal and community partners, VA programs provide Veterans with housing solutions, employment opportunities, health care, justice- and reentry-related services, and more.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Eligibility for assistance with health care, housing, mental health, and employment may vary.

Apply/Access

- Veterans who are homeless or at imminent risk of becoming homeless can call or visit their local VA medical center or Community Resource and Referral Center where VA staff members are ready to help.
- Veterans and their families may also call 1-877-4AID-VET (1-877-424-3838) to access VA services.
- Explore www.va.gov/homeless to learn about VA programs for Veterans who are homeless and share that information with others.

LIFE INSURANCE

Servicemembers' Group Life Insurance (SGLI)

www.benefits.va.gov/insurance/sgli.asp

Description

SGLI is low-cost group term insurance for members of the uniformed services. SGLI is a group life insurance policy purchased by VA from a commercial life insurance company.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓		

Service members are eligible for SGLI coverage if they are:

- Serving on active duty, OR
- Members of the Ready Reserve or National Guard and are scheduled to perform at least 12 periods of inactive training per year, OR
- Commissioned members of the National Oceanic and Atmospheric Administration or the Public Health Service, OR
- Cadets or midshipmen of the four service academies, OR
- Members of the Reserve Officer Training Corps (part-time coverage)

Part-time coverage is available for eligible members of the Reserves and National Guard who do not qualify for full-time coverage

Servicemembers' Group Life Insurance (SGLI): Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- National Guard or Reserve Component members may elect in writing to be covered for a lesser amount or choose no coverage.
- National Guard or Reserve Component members who have been assigned to a unit and scheduled to perform at least 12 periods of inactive duty that is creditable for retirement purposes are also covered 365 days of the year and for 120 days following separation or release from duty.
- Part-time coverage is provided for National Guard or Reserve Component members who do not qualify for the full-time coverage described above.

- Part-time coverage generally applies to National Guard or Reserve Component members who drill only a few days a year. You are covered only while on active duty or on active duty for training or traveling to and from such duty. Members covered part time do not receive 120 days of free coverage after separation unless they incur or aggravate a disability during a period of duty.
- National Guard or Reserve Component members who volunteer for a mobilization category in the Individual Ready Reserve (IRR).

Apply/Access

Eligible Service members are automatically enrolled.

Service members can increase, decrease, cancel, and restore coverage as well as change their beneficiary designations through the SGLI Online Enrollment System (SOES) available during service at www.dmdc.osd.mil/milconnect.

Family Servicemembers' Group Life Insurance (FSGLI)

www.benefits.va.gov/insurance/fsgli.asp

Description

FSGLI is a program extended to the spouses and dependent children of Service members insured under the SGLI program. FSGLI provides coverage for spouses in increments of \$10,000 up to a maximum of \$100,000, not to exceed the amount of SGLI the insured member has in force. Age-based premiums are charged for spousal coverage. Dependent children are covered for \$10,000 automatically at no cost.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

Spouses and dependent children of the following are eligible for FSGLI:

- Active duty Service members covered by full-time SGLI
- Members of the National Guard or Ready Reserve of a uniformed service covered by full-time SGLI

Family coverage is available only to members insured under the SGLI program. It is not available to those insured under the VGLI program. If you are covered under full-time SGLI, you are eligible to insure your spouse, regardless of whether your spouse is on active duty, retired, or a civilian.

Spouse and dependent child coverage ends 120 days after separation. Spouses may convert their coverage to an individual policy of insurance with a participating private insurer within 120 days from the Service member's date of separation without any health review. This is a valuable benefit if your spouse has health conditions that may make it difficult to obtain insurance.

Spouses can also convert to an individual policy within 120 days of a divorce, death, or a termination of coverage. Dependent child coverage cannot be converted and is not available after the 120-day free period from separation.

The list of participating insurance companies can be found at:

www.benefits.va.gov/insurance/forms/particlist.htm

Family Servicemembers' Group Life Insurance (FSGLI): Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- You must have full-time SGLI coverage and may elect additional coverage for spouses and dependent children.

Apply/Access

If you are covered under full time SGLI and your spouse is not automatically covered, you may apply for spouse coverage, depending on your branch of service.

Service members can increase, decrease, cancel, and restore spousal coverage through the SGLI Online Enrollment System (SOES) available during service at www.dmdc.osd.mil/milconnect.

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)

www.benefits.va.gov/insurance/tsgli.asp

Description

TSGLI provides automatic traumatic injury coverage to all Service members covered under the SGLI program. It provides short-term financial assistance to severely injured Service members and Veterans to assist them in their recovery from traumatic injuries. TSGLI is not only for combat injuries; it also provides insurance coverage for injuries incurred on or off duty. TSGLI payments range from \$25,000 to \$100,000 based on the qualifying loss suffered.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓		

The Service member's branch of service determines eligibility. Service members who are insured under full-time SGLI are automatically covered by TSGLI. TSGLI coverage applies to active duty members, Reservists, National Guard members, funeral honors duty, and one-day muster duty.

To be eligible for payment of TSGLI, you must meet all the following requirements:

- Be insured by SGLI when you experience a traumatic injury, AND
- Incur a scheduled loss as a direct result of a traumatic injury, AND
- Have suffered the traumatic injury prior to midnight of the day that you separate from the uniformed services, AND
- Suffer a scheduled loss within two years (730 days) of the traumatic injury, AND
- Survive for a period of not less than seven full days from the date of the traumatic injury

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI): Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- National Guard or Reserve Component members must have sustained a qualifying loss as a direct result of injuries incurred on or after Oct. 7, 2001, through Nov. 30, 2005, regardless of SGLI coverage.
- A qualifying loss as a direct result of injuries incurred after Dec. 1, 2005, and covered by SGLI are automatically also covered by TSGLI.
- TSGLI cannot be declined unless the Service member also declines basic SGLI.

Apply/Access

To apply for TSGLI benefits:

1. Complete Form SGLV-8600, Application for TSGLI Benefits, available on the VA Insurance website.
2. Complete Part A of the TSGLI application. Part B must be completed by a medical professional.
3. Submit the application and any additional medical documentation available to the Service member's branch of service. Contact information can be found on the first page of the TSGLI application.

Veterans' Group Life Insurance (VGLI)

www.benefits.va.gov/insurance/vgli.asp

Description

VGLI provides for the conversion of SGLI coverage to lifetime renewable group term insurance protection after a Service member's separation from service.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Service members with full-time SGLI coverage are eligible for VGLI upon separation from service. SGLI will continue for an additional 120 days at no charge upon separation from service.

In addition, you have one year and 120 days from your date of separation to apply for VGLI. If you apply for coverage within 240 days of your date of separation and pay the first premium, you will not be required to prove good health.

Veterans' Group Life Insurance (VGLI): Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- National Guard or Reserve Component members with part-time SGLI coverage who, during a period of active duty or a period of inactive duty for less than 31 days, incurred a disability or aggravated a pre-existing disability that renders you uninsurable at standard premium rates
- Service member separating, retiring, or being released from assignment from the Ready Reserve or a National Guard member who was covered by SGLI, **OR**
- Member of the National Guard or Reserve covered by part-time SGLI who incurred or aggravated a disability while performing inactive duty or traveling to or from duty, **OR**
- Member of the Individual Ready Reserve or Inactive National Guard

Apply/Access

To convert SGLI to VGLI:

- Apply online at giosgli.prudential.com/osgli/web/osglimenu.html.
- Complete VA SGLV-8714, Application for Veterans' Group Life Insurance. Mail the application to the Office of Servicemembers' Group Life Insurance. The application can be found on www.benefits.va.gov/insurance/vgli.asp.

Servicemembers' Group Life Insurance Disability Extension (SGLI-DE)

www.benefits.va.gov/insurance/sglidisabled.asp

Description

A Service member can apply to have their SGLI coverage to be extended for up to two years after separation at no cost. To be eligible, the Service member must be totally disabled at the time of separation from service or have a statutory condition regardless of employment status (conditions listed below). Coverage can be converted to VGLI at the end of the disability extension period upon payment of premiums. To apply, complete Form SGLV-8715, SGLI Disability Extension Application.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

You are eligible for the SGLI-DE if you are totally disabled at time of discharge. To be considered totally disabled, you must have a disability that prevents you from being gainfully employed, OR have one of the following conditions, regardless of your employment status:

- Permanent loss of use of both hands
- Permanent loss of use of both feet
- Permanent loss of use of both eyes
- Permanent loss of use of one hand and one foot
- Permanent loss of use of one foot and one eye
- Permanent loss of use of one hand and one eye
- Total loss of hearing in both ears
- Organic loss of speech (lost ability to express oneself, both by voice and whisper, through normal organs for speech—being able to speak with an artificial appliance is disregarded in determination of total disability)

Apply/Access

To apply for SGLI-DE:

- Complete VA Form SGLV-8715, Application for the Servicemembers' Group Life Insurance (SGLI) Disability Extension. The application can be found on the website.
- Mail the application to the Office of Servicemembers' Group Life Insurance.

Service-Disabled Veterans Insurance (S-DVI)

www.benefits.va.gov/insurance/s-dvi.asp

Description

S-DVI provides life insurance coverage to Veterans who have service-connected disabilities (even 0 percent) and are otherwise in good health. S-DVI is available in a variety of permanent plans and as term insurance. S-DVI policies are issued for a maximum amount of \$10,000. Veterans covered by S-DVI are eligible to apply for a waiver of premium if they are totally disabled for six consecutive months prior to age 65 due to their service-connected disability or disabilities.

Supplemental S-DVI is additional insurance coverage of up to \$30,000 available to Veterans who are covered by S-DVI and have received a waiver of premiums on their coverage.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

To apply for S-DVI, the following four criteria must be met. The Veteran must:

- Be released from active duty under other than dishonorable conditions on or after April 25, 1951, AND
- Be rated for a service-connected disability (even if only 0 percent) AND
- Be in good health except for any service-connected conditions, AND
- Apply within two years from the date VA grants a new service-connected disability. An increase in an existing service-connected disability or the granting of Individual Unemployability of a previously rated condition does not make a Veteran eligible for this insurance.

S-DVI policyholders are eligible for supplemental coverage if they:

- Are eligible for a waiver of premiums, AND
- Apply for the coverage within one year from notice of the grant of waiver, AND
- Are under age 65

Apply/Access

To apply:

- Apply online at the website above
- Complete and submit:
 - VA Form 29-4364, Application for Service-Disabled Veterans Insurance
 - VA Form 29-357, Claim for Disability Insurance – Government Life Insurance (for a total disability waiver of S-DVI premiums)
 - VA Form 29-0188, Application for Supplemental Service-Disabled Veterans Insurance (this form will be sent to the insured if granted a waiver of premiums and they are under age 65)

Veterans Mortgage Life Insurance (VMLI)

www.benefits.va.gov/insurance/vmli.asp

Description

VMLI is mortgage protection insurance that can help families of severely disabled Service members or Veterans pay off the home mortgage in the event of their death. VMLI can only be paid to the mortgage holder in the event of the Service member's or Veteran's death.

Premiums for VMLI are based on age, amount of the mortgage, and length of the mortgage. To obtain a premium estimate, visit our VMLI premium calculator at insurance.va.gov/vmli/calculator.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

VMLI is available only to Service members and Veterans with severe service-connected disabilities who have:

- An SAH/SHA grant to help build, remodel, or purchase a home, AND
- The title to the home, AND
- A mortgage on the home.

Veterans must apply for VMLI before their 70th birthday.

Apply/Access

To apply for VMLI, complete the following steps:

1. Access VA Form 29-8636, Veterans Mortgage Life Insurance Statement, on the website and provide information about the current mortgage.
2. Complete the application with an SAH Agent during the scheduled interview for the SAH/SHA grant, or after obtaining the grant.
3. Mail the form, along with proof of current mortgage, to the address on the application.

DISABILITY COMPENSATION

Disability Compensation

www.benefits.va.gov/compensation/types-disability.asp

Description

Disability compensation is a tax-free monetary benefit paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓			✓	

To be eligible, the Veteran must have served in the uniformed services on active duty, active duty for training, or inactive duty training, and be:

- Discharged under other than dishonorable conditions, AND
- At least 10 percent disabled by an injury or disease that was incurred or aggravated during active duty, active duty for training, or inactive duty training

Claim Method	Eligibility requirements
Benefits Delivery at Discharge (BDD) Claims	<ul style="list-style-type: none"> • Have a known date of separation or retirement within 90 to 180 days • Submit copies of service treatment records for your current period of service, and mental health records, if applicable, or health treatment records when filing a claim • Be available at the last duty station to undergo the required VA medical exam(s), including the Separation Health Assessment
Decision Ready Claims (DRC)	<ul style="list-style-type: none"> • Have a known date of separation or retirement within 89 days • Work with a VSO to gather evidence, apply, and complete the required questionnaires and medical exams

Claim Method	Eligibility requirements
Traditional Claims	<ul style="list-style-type: none"> • Medical evidence of a current physical or mental disability, AND • Evidence of an event, injury, or disease in service, AND • Evidence of a link between your current disability and the event, injury, or disease in military service; medical records or medical opinions are usually required to establish this relationship
Fully Developed Claims (FDC)	<ul style="list-style-type: none"> • Veterans may file an FDC for disability compensation for the following reasons: <ul style="list-style-type: none"> ○ An injury, disability, or condition believed to have occurred or been aggravated by military service ○ A condition caused or aggravated by an existing service-related condition

Disability Compensation - Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply as such:

- Eligibility for disability compensation requires that a disability was the result of an injury or disease incurred or aggravated in the line of duty during active duty or active duty for training.
- For inactive duty training, the disability must have resulted from injury, heart attack, or stroke. Other benefit programs require a specified number of days of active service.

Apply/Access

Claim Method	Timeframe for Submission and Form Information
Benefits Delivery at Discharge (BDD) Claims	<ul style="list-style-type: none"> • Submit your claim with 90-180 days remaining on duty. • File via eBenefits or complete and submit VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits (www.vba.va.gov/pubs/forms/vba-21-526ez-)

Claim Method	Timeframe for Submission and Form Information
	are.pdf) and visit a military installation with a VA representative or your local Regional Office.
Decision Ready Claims (DRC)	<ul style="list-style-type: none"> • Submit your intent to file a claim through your VSO up to 89 days prior to discharge to receive your examination while on active duty. • Submit your formal VA claim through your VSO the day after your discharge from active duty.
Traditional Claims	<ul style="list-style-type: none"> • Submit your claim during active duty or after separation (no time limit). • Apply online using eBenefits, OR work with an accredited representative or agent, OR visit a military installation with a VA representative or your local VA Regional Office and have a VA employee assist you.
Fully Developed Claims (FDC)	<ul style="list-style-type: none"> • Submit your claim during active duty or after separation (no time limit). • Submit your claim between one and 89 days remaining on duty. • File via eBenefits or complete and submit VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits (www.vba.va.gov/pubs/forms/vba-21-526ez-are.pdf) and visit a military installation with a VA representative or your local Regional Office.

Service members can apply for disability while on active duty, but there is no time limit to apply. If you apply within one year from the date of separation or retirement, your effective date of eligibility is retroactive to the first of the month after the date of separation or retirement.

Be sure to gather discharge or separation papers (DD Form 214), service treatment records, nonservice treatment records (private doctor and hospital reports), and dependency records (marriage certificate, children’s birth certificates, and SSNs).

To apply, complete VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits (www.vba.va.gov/pubs/forms/vba-21-526ez-are.pdf). To assist with the process, Service members and Veterans can work with a VA representative at a VA Regional Office or an accredited Veterans Service Organization (VSO) or claims agent.

Form 21-22, Declaration of Appointment (www.vba.va.gov/pubs/forms/vba-21-22-are.pdf), designates a VSO as your representative for VA purposes only. VA Form 21-22a, Appointment of Individual as Claimant's Representative (www.vba.va.gov/pubs/forms/vba-21-22a-are.pdf), is used for accredited agents, attorneys, and non-licensed individuals; neither form is a power of attorney for any other purposes.

Once you gather your records, you can apply for VA disability compensation in several ways:

- **In Person:** VA Representatives are available at several military installations to accept disability claims for the Pre-Discharge Programs. You may locate these facilities by using the **Locations** tab on the va.gov website to select your state and identify the nearest intake site.
 - BDD claims must be submitted at the Service member's last duty station.
- **Online:** When you apply online through eBenefits, certain information will prepopulate in the form and help you complete your claim for disability compensation.
- **Mail:** You may also mail your claim by sending it to:

Department of Veterans Affairs
 Claims Intake Center
 PO Box 4444
 Janesville, WI 53547-4444

Clothing Allowance

www.benefits.va.gov/compensation/claims-special-clothing_allowance.asp

Description

Veterans who have unique clothing needs as a result of a service-related disability or injury may receive a supplement to their disability compensation. The clothing allowance reimburses you if your clothing gets permanently damaged by a prosthetic or orthopedic appliance you wear, or by a prescribed medication you use on your skin. If eligible, you can receive a one-time or yearly allowance for reimbursement.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

A Veteran may receive a clothing allowance for either of the following:

- Prosthetic or orthopedic appliances, such as a wheelchair or crutches, because of a service-connected disability, OR

- Medication prescribed by a physician for a service-connected skin condition that causes permanent stains or otherwise damages outer garments

Additional clothing allowances may be provided if more than one prosthetic or orthopedic appliance or medication described above, is used and affects more than one type of clothing.

Apply/Access

Submit VA Form 10-8678, Application for Annual Clothing Allowance to the prosthetic representative at your local VA medical center. The form can be found at www.va.gov/vaforms/medical/pdf/10-8678-fill.pdf.

A claim for disability must have been submitted prior to applying for the clothing allowance.

Automobile and Adaptive Equipment

www.benefits.va.gov/compensation/claims-special-auto-allowance.asp

Description

Service members and Veterans may be eligible for a one-time payment toward the purchase of an automobile or other conveyance if they have certain service-connected disabilities. The grant is paid directly to the seller of the automobile and the Service member or Veteran may only receive the automobile grant once in his or her lifetime.

Certain Service members and Veterans may also be eligible for adaptive equipment. Adaptive equipment includes, but is not limited to, power steering, power brakes, power windows, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle.

VA may provide financial assistance in purchasing adaptive equipment more than once. This benefit is payable to either the seller or the Veteran or Service member.

Eligibility: Automobile Grant

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

You must be either a Service member who is still on active duty or a Veteran, and you must have one of the following disabilities that is either rated as service-connected or treated as if service-connected, or, for a Service member, is the result of disease incurred or injury contracted in or aggravated by active duty:

- Loss or permanent loss of use of one or both feet, OR
- Loss or permanent loss of use of one or both hands, OR

- Permanent impairment of vision in both eyes to a certain degree, OR
- Severe burn injury, OR
- Amyotrophic lateral sclerosis (ALS)

Eligibility: Adaptive Equipment Program

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

You must be either a Service member who is still on active duty or a Veteran and:

- Meet the disability requirements for the automobile grant (see above), OR
- Have ankylosis (immobility of the joint) of one or both knees or hips that is recognized as being service-connected or treated as if service-connected

Apply/Access

- Complete VA Form 21-4502, Application for Automobile or Other Conveyance and Adaptive Equipment (www.vba.va.gov/pubs/forms/vba-21-4502-are.pdf), and mail it to your VA Regional Office.
- Work with an accredited representative or agent.
- Go to a VA Regional Office and have a VA employee assist you.
- If you are eligible for adaptive equipment only, complete VA Form 10-1394, Application for Adaptive Equipment-Motor Vehicle (www.va.gov/vaforms/medical/pdf/10-1394-fill.pdf), and submit it to your local VA medical center.

Service Dog

www.assistancedogsinternational.org

www.prosthetics.va.gov/serviceandguidedogs.asp

www.igdf.org.uk/

Description

The VA considers a service dog a prosthetic device. Therefore, it must provide a specific trained function and the loss of the dog would severely impact a Veteran's ability to recover from a substantial mobility limitation.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

VA does not provide service dogs. Instead, VA partners with certain accredited dog organizations to provide the service dog to the Veteran. VA provides the veterinary insurance benefit so service dogs can do their jobs to assist Veterans with mobility limitations.

Veterans have no out-of-pocket expenses for this benefit. Covered benefits include:

- Equipment such as a harness or backpack that allows for optimal use of the dog
- Prescribed medications
- Veterinary office visits
- Dental procedures where the dog is sedated
- All required vaccinations

VA does not cover grooming or food. However, if food is prescribed by a veterinarian, coverage will be decided on a case-by-case basis. Treats, over the counter medications, and dental care where the dog is fully awake are not covered.

VA provides this veterinary benefit to Veterans who have a significant mobility limitation from either a physical or mental health condition. More specifically, a health condition must adversely affect gait, balance, strength, dexterity, or someone's ability to transition to a safe environment in the event of potential physical or emotional harm to be considered eligible for this benefit.

Veterans should work with their VA health care providers to determine if they are eligible for this benefit. A VA health care treatment team will conduct an individualized health assessment to evaluate whether the service dog is the optimal means to mitigate the Veteran's chronic mobility limitation.

Apply/Access

To obtain a service dog, Veterans should work with an organization that is accredited by either Assistance Dogs International (ADI) or the International Guide Dog Federation (IGDF). There are listings on each organization's website of affiliated local organizations. Additionally, the Veteran's local VA medical center may be able to provide recommendations for local service dog organizations that provide service dogs to other Veterans.

While there are many organizations that train dogs, VA is bound by law to only cover service dogs from these two accrediting organizations.

Veterans Pension

www.benefits.va.gov/pension/vetpen.asp

Description

VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension benefit. Veterans Pension is a tax-free monetary benefit payable to low-income wartime Veterans.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a wartime period, to qualify for a VA pension. If you entered active duty after Sept. 7, 1980, generally you must have served at least 24 months or the full period for which you were called or ordered to active duty (with some exceptions), with at least one day during a wartime period.

In addition to meeting minimum service requirements, the Veteran must be:

- Age 65 or older, OR
- Totally and permanently disabled, OR
- A patient in a nursing home receiving skilled nursing care, OR
- Receiving Social Security Disability Insurance, OR
- Receiving Supplemental Security Income

VA Pension: Eligibility for National Guard and Reserve Component Members

Age/Disability Requirements	Active Service Requirements	
	On/Before: Sept. 7, 1980 (Enlisted), or Oct. 16, 1981 (Officer)	After: Sept. 7, 1980 (Enlisted), or Oct. 16, 1981 (Officer)
<ul style="list-style-type: none"> • Age 65 or older, OR • Permanently and totally disabled (not due to own personal misconduct), OR • A patient in a nursing home receiving skilled nursing care, OR 	<ul style="list-style-type: none"> • For at least 90 days with at least one day during a wartime period, OR • For at least 90 consecutive days or more if the period 	<ul style="list-style-type: none"> • For at least 24 continuous months* or the full period you were called or ordered, with at least one day during a wartime period, OR

Age/Disability Requirements	Active Service Requirements	
	On/Before: Sept. 7, 1980 (Enlisted), or Oct. 16, 1981 (Officer)	After: Sept. 7, 1980 (Enlisted), or Oct. 16, 1981 (Officer)
<ul style="list-style-type: none"> Receiving Social Security Disability Insurance, OR Receiving Supplemental Security Income 	<ul style="list-style-type: none"> began or ended during a wartime period, OR For an aggregate of 90 days or more during more than one wartime period, OR During a wartime period, you were discharged or released because of a service-connected disability 	<ul style="list-style-type: none"> During a wartime period, you were discharged or released because of a service-connected disability <p>*You are also eligible if you previously completed 24 continuous months of active service prior to the date above or received an early discharge under Section 1171 of Title 10.</p>

Note: If you incur a disability during a weekend drill or during a period of annual training that results in you receiving disability compensation, you may also be eligible to receive VA pension.

Apply/Access

To apply for a VA pension:

- Apply online at eBenefits.
- Complete VA Form 21-527EZ, Application for Pension. Mail your application to your local VA Regional Office. The application can be found at www.va.gov.

To apply for increased pension payments based on an **Aid and Attendance** or **Housebound** allowance, write to the local VA Regional Office and provide medical evidence, such as a doctor's report, that validates the need for an increased rate.

Combat-Related Special Compensation (CRSC)

www.dfas.mil/retiredmilitary/disability/crsc.html

Description

CRSC is a program that was created for disabled and non-disabled military retirees with combat-related disabilities. It is a tax-free entitlement that Veterans will be paid each month along with any retired pay they may already be receiving.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

Veterans must meet all the following criteria to be eligible for CRSC:

- Be eligible to receive military retired pay
- Have a disability that has been deemed combat-related by their military service branch and determined to be service-connected to a compensable degree by VA
- Have military retired pay offset by VA compensation

Upon receipt of an application for CRSC, the respective branch of service will determine whether a disability is combat-related. Disabilities that may be considered combat-related include injuries and diseases that were the direct result of one of the following:

- Armed conflict (for example, gunshot wounds or receipt of a Purple Heart)
- Engagement in hazardous duty (for example, flight, diving, or parachute duty)
- Performance of duty under conditions simulating war (for example, field training or tactical road march)
- An instrumentality of war (for example, combat vehicles, weapons, or Agent Orange)

Exceptions under CRSC

The following exceptions apply:

- If you have a compensable VA service-connected disability rating of 10 percent or greater, then you may be eligible for CRSC.
- An application for CRSC benefits must be submitted to your military service department, which will make an eligibility determination. If it is determined you have a service-connected disability or disabilities that are considered combat-related, then you may be eligible for CRSC benefits.
- CRSC will replace an equivalent portion of any VA disability offset, and CRSC will then be paid in addition to your non-offset VA compensation rate.

Apply/Access

Contact your branch of service.

Concurrent Retirement and Disability Pay (CRDP)

www.dfas.mil/retiredmilitary/disability/crdp.html

Description

CRDP allows military retirees to receive both military retired pay and VA compensation. This was prohibited until the CRDP program began on Jan. 1, 2004.

CRDP was a “phase in” of benefits that gradually restored a retiree’s VA disability offset. This means that an eligible retiree’s retired pay gradually increased each year until the phase in was completed effective January 2014.

Veterans do not need to apply for CRDP. If qualified, they will be enrolled automatically.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

To qualify, Veterans must also meet all the following criteria:

- Retired based on length of service, or a Reserve retiree with 20 qualifying years of service and reached retirement age
- Be eligible to receive retired pay (must be offset by VA payments)

Payment is coordinated between VA and DoD. If a Veteran receives retired pay based on a disability, CRDP is subject to an offset in the amount by which disability retired pay exceeds retired pay based on length of service.

Exceptions under CRDP

- If you have a combined disability rating of 50 percent or greater and are in receipt of or otherwise eligible to receive military retired pay based on your length of service, you should be eligible to receive CRDP benefits.
- If you are eligible to receive CRDP, you will receive full military retirement pay and full VA disability compensation.

Apply/Access

For more information on how to apply, contact your parent military branch, visit www.dfas.mil/retiredmilitary/disability/payment.html, or call 1-800-321-1080.

If you're eligible to receive any retroactive benefits, based on a previously waived amount, VA will work directly with the Defense Finance and Accounting Service (DFAS) to release the proper amount of those offset funds.

HEALTH

VA Health Care

www.va.gov/health-care/

Description

VA provides world-class health care to eligible Veterans. The Veterans Health Administration (VHA) is America's largest integrated health care system, with more than 1,200 sites of care, and it is consistently ranked among the nation's top health care providers.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	

To be eligible for this benefit you must meet the following requirements:

- Enlisted after Sept. 7, 1980, or entered active duty after Oct. 16, 1981, AND
- Must have served 24 continuous months or the full period for which you were called to active duty (not applicable to all Veterans)

Enhanced Eligibility may be offered to the following Veterans:

- Former Prisoners of War (POWs)
- Purple Heart or Medal of Honor recipients
- VA-awarded service-connected disability of 10 percent or more
- VA Pension recipient
- Discharged from the military because of a disability (not preexisting), early out, or hardship
- Served in a Theater of Operations for five years post discharge
- Served in the Republic of Vietnam from Jan. 9, 1962, to May 7, 1975
- U.S. Navy and Coast Guard ships associated with military service in Vietnam
- Served in the Persian Gulf from Aug. 2, 1990, to Nov. 11, 1998
- Stationed or resided at Camp Lejeune for 30 days or more between Aug. 1, 1953, and Dec. 31, 1987
- Found by VA to be Catastrophically Disabled
- Previous years' household income is below VA's National Income or Geographical-Adjusted Thresholds

VA Health Care: Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- You must have been called to active duty (other than for training only) by a federal order and completed the full period for which you were called or ordered to active duty or served on active duty in a theater of combat operations after Nov. 11, 1998, and was discharged under other than dishonorable conditions.
- Minimum duty requirements: Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible.
 - This minimum duty requirement may not apply to Veterans discharged for hardship, early out, or a disability incurred or aggravated in the line of duty.

Note: For establishing eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.

Apply/Access

To apply for VA health care:

- Apply online at eBenefits
- Complete VA Form 10-10EZ, Application for Health Benefits and drop it off at your local VA medical center or mail it to:

Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329-1647

- Call 1-877-222-VETS

This application covers applying for health benefits (including enhanced eligibility programs) as well as dental benefits.

Your DD Form 214 or a copy of orders may be required to establish eligibility. VA encourages all Veterans to apply for VA health care.

If you have eligibility or registration questions, call 1-877-222-8387.

VA Dental Care

www.va.gov/dental

Description

VA offers comprehensive dental care benefits to certain qualifying Veterans. In addition, Veterans registered for VA health care may purchase dental insurance at a reduced cost through the VA Dental Insurance Program (VADIP). Beneficiaries of VA’s Civilian Health and Medical Program—a health insurance program for dependents of Veterans—are also eligible for VADIP.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

If you:	You are eligible for:
<p>Apply for dental care within 180 days of discharge or release from a period of active duty (under conditions other than dishonorable) for 90 days or more during the Persian Gulf War era</p>	<p>One-time dental care if Block 17 on your DD Form 214 does not indicate a complete dental examination and all appropriate dental treatment had been rendered prior to discharge</p>
<p>Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition</p>	<p>Dental care to treat the oral conditions determined by a VA dental professional to have a direct and detrimental effect on your service-connected medical condition</p>
<p>Have a service-connected compensable dental disability or condition</p>	<p>Any needed dental care</p>
<p>Have service-connected disabilities rated 100 percent disabling, or are unemployable and paid at the 100 percent rate due to service-connected conditions</p>	<p>Any needed dental care</p> <p>Note: Veterans paid at the 100 percent rate based on a temporary rating, such as extended hospitalization for a service-connected disability, convalescence, or pre-stabilization, are not eligible.</p>
<p>Have a service-connected non-compensable dental condition or disability resulting from combat wounds or trauma</p>	<p>Any dental care necessary to provide and maintain a functioning dentition</p> <p>Note: A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth that are trauma-rated.</p>

If you:	You are eligible for:
<p>Are actively engaged in a 38 U.S. Code Chapter 31 vocational rehabilitation program</p>	<p>Dental care to the extent necessary as determined by a VA dental professional to:</p> <ul style="list-style-type: none"> • Make possible your entrance into a rehabilitation program • Achieve the goals of your vocational rehabilitation program • Prevent interruption of your rehabilitation program • Hasten the return to a rehabilitation program if you are in interrupted or leave status • Hasten the return to a rehabilitation program if you are placed in discontinued status because of illness, injury, or a dental condition • Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living
<p>Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment</p>	<p>Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment</p>
<p>Are an enrolled Veteran who may be homeless and receiving care under VHA Directive 2007- 039</p>	<p>A one-time course of dental care that is determined medically necessary to relieve pain, assist you to gain employment, or treat moderate, severe, or complicated and severe gingival and periodontal conditions</p>

Apply/Access

To register for VA health care:

- Complete VA Form 10-10EZ, Application for Health Benefits and drop it off at your local VA medical center or mail it to:
Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329-1647
- Call 1-877-222-VETS

This application covers applying for health benefits (including enhanced eligibility programs) as well as dental benefits.

Your DD Form 214 may be needed by the dental office.

If you have eligibility or registration questions, call 1-877-222-8387.

Foreign Medical Program (FMP)

www.va.gov/communitycare/programs/veterans/fmp/index.asp

Description

The FMP is a VA health care benefits program for Veterans with VA-rated service-connected conditions who are residing or traveling abroad.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

Enrolling in FMP is simple. Send your full name, mailing address, address of residence (including country), U.S. SSN, and VA claim number to:

VHA Office of Community Care
Foreign Medical Program (FMP)
PO Box 469061
Denver, CO 80246-9061

The VHA Office of Community Care will confirm your service-connected disabilities and send you a benefits authorization letter, which outlines the medical conditions covered.

Fisher House

www.socialwork.va.gov/fisher.asp

Description

A Fisher House™ is “a home away from home” for families and caregivers of Veterans and active duty Service members receiving treatment at major military and VA medical facilities. VA Fisher House accommodations are provided at no cost to guests and located within walking distance of the treatment facility.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓			✓	✓

Eligibility may vary by location. Contact your Fisher House Program Manager for more information.

Apply/Access

Contact your Social Worker or Fisher House Program Manager representative.

Family Caregiver Support Program

www.caregiver.va.gov

Description

Caregivers play an important role in the health and well-being of Veterans. The Caregiver Support Program offers training, educational resources, and multiple tools to help them succeed.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	✓

Apply/Access

Visit us online at www.caregiver.va.gov or call the Caregiver Support Line 1-855-260-3274.

Vet Centers

www.vetcenter.va.gov

Description

Vet Centers across the country provide a broad range of counseling, outreach, and referral services to combat Veterans and their families. Vet Centers guide Veterans and their families through many of the major adjustments in lifestyle that often occur after a Veteran returns from combat. Services for a Veteran may include individual and group counseling in areas such as post-traumatic stress disorder (PTSD), alcohol and drug assessment, and suicide prevention referrals. All services are free of cost and are strictly confidential. Find out more about and locate your local Vet Center at the link above.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Any Veterans and active duty Service members, to include members of the National Guard and Reserve Components, who:

- Have served on active military duty in any combat theater or area of hostility, OR
- Experienced a military sexual trauma, OR
- Provided direct emergent medical care or mortuary services, while serving on active military duty, to the casualties of war, OR
- Served as a member of an unmanned aerial vehicle crew that provided direct support to operations in a combat zone or area of hostility, OR
- Are Vietnam Era Veterans who have accessed care at a Vet Center prior to Jan. 1, 2004

Vet Center services are also provided to family members of Veterans and Service members for military-related issues when it is found to aid in the readjustment of those that have served. This includes bereavement counseling for families who experience an active duty death.

Apply/Access

Use the locator tool at www.va.gov/find-locations/?facilityType=veter_center.

BURIAL BENEFITS

Burial Benefits (VA Cemetery)

www.benefits.va.gov/compensation/claims-special-burial.asp

Description

VA is authorized to pay, without a written application, most eligible surviving spouses basic monetary burial benefits at the maximum amount authorized by law through automated systems rather than reimbursing them for actual costs incurred.

Service-Related Death

VA will pay up to \$2,000 toward burial expenses for deaths on or after Sept. 11, 2001, or up to \$1,500 for deaths prior to Sept. 11, 2001. If the Veteran is buried in a VA National Cemetery, some or all the cost of transporting the deceased may be reimbursed.

Non-Service Related Death

VA will pay up to \$762 toward burial and funeral expenses for deaths on or after Oct. 1, 2017 (if hospitalized by VA at time of death), or \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death), and a \$762 plot-interment allowance (if not buried in a National Cemetery). For deaths on or after Dec. 1, 2001, but before Oct. 1, 2011, VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance. For deaths on or after April 1, 1988, but before Oct. 1, 2011, VA will pay \$300 toward burial and funeral expenses (for Veterans hospitalized by VA at the time of death).

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

To be eligible for this benefit you must meet the following requirements:

- You paid for a Veteran’s burial or funeral, AND
- You have not been reimbursed by another government agency or some other source, such as the deceased Veteran’s employer, AND
- The Veteran was discharged under conditions other than dishonorable, AND
- One of the following:
 - The Veteran died because of a service-related disability, OR

- The Veteran was receiving VA pension or compensation at the time of death, OR
- The Veteran was eligible to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, OR
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, OR
- The Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, OR
- The Veteran had an original or reopened claim pending at the time of death and has been found eligible for compensation or pension from a date prior to the date of death, OR
- The Veteran died on or after Oct. 9, 1996, while a patient at a VA-approved state nursing home.

Note: VA does not pay burial benefits if the deceased:

- Died during active military service
- Was a member of Congress who died while holding office, OR
- Was a federal prisoner

Burial Benefits: Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- Eligibility for burial benefits requires that you served on active duty or that your death was due to an injury or disease that developed or was aggravated during active duty, active duty for training, or inactive duty for training.

Apply/Access

You can apply through any of the following ways:

- Apply online at eBenefits.
- Complete VA Form 21P-530, Application for Burial Allowance, and mail it to the Pension Management Center that serves your state.
- Work with an accredited representative.
- Go to your local regional benefit office and turn in your application for processing.

Pre-Need Program

www.cem.va.gov/pre-need

To determine Pre-Need eligibility, download and complete the VA Form 40-10007, and submit the form according to the instructions on the website.

For burial in a state VA cemetery, contact the state cemetery or state Veterans Affairs office for information.

Plot Allowance (Non-VA Cemetery)

Families should make arrangements with a funeral provider or cremation office; VA does not make funeral arrangements or perform cremations.

Presidential Memorial Certificate (PMC)

www.cem.va.gov/pmc.asp

Description

The Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current president, to honor the memory of deceased Veterans who are eligible for burial in a national cemetery.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

Apply/Access

An eligible recipient (as in, next of kin, a relative or friend upon request, or an authorized service representative acting on behalf of such relative or friend) may apply for a PMC by completing a VA Form 40-0247, Presidential Memorial Certificate Request Form. More than one PMC may be requested. To expedite the processing of the claim, please submit copies of the Veteran's military discharge documents and death certificate. Do not send original documents, as they will not be returned.

SURVIVORS' BENEFITS

Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship)

www.benefits.va.gov/gibill/fry_scholarship.asp

Description

The Fry Scholarship provides Post-9/11 GI Bill benefits to the children and surviving spouses of Service members who died in the line of duty while on active duty after Sept. 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100 percent level.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

Children and surviving spouses of an active duty member of the armed forces who died in the line of duty on or after Sept. 11, 2001, are eligible for this benefit. Children are eligible as of their 18th birthday, unless they have already graduated from high school. A child may be married or over 23 and still be eligible. A spouse will lose eligibility for this benefit upon remarriage.

Marine Gunnery Sergeant John David Fry Scholarship: Eligibility for National Guard and Reserve Component Members

Specific coverage parameters apply, as such:

- For children and surviving spouses of Service members who died in the line of duty on or after Sept. 11, 2001, to use Post-9/11 GI Bill benefits, the National Guard or Reserve Component member must have died while on full-time active duty under Title 32 Section 502(f) as Active Guard Reserve (AGR) or while responding to a national emergency declared by the President that is federally funded.
 - If the National Guard or Reserve Component member died while on weekend drill or annual training, children and surviving spouses do not qualify for the Fry scholarship.

Apply/Access

To apply, complete VA Form 22-5490, Dependents Application for VA Education Benefits. You can download the application at www.va.gov. Send it to the VA Regional Office with jurisdiction

over the state where you plan to attend school or training. If you are a dependent child under legal age, a parent or guardian must sign the application.

If you are eligible for both the Fry Scholarship and Dependents' Educational Assistance benefit (see below), you will be required to make an irrevocable election unless you are a child of a Service member who died in the line of duty prior to Aug. 1, 2011.

If you have started your educational program, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send it with VA Form 22-5490 to VA. You can download the application at www.va.gov.

Survivors' and Dependents' Educational Assistance (DEA)

www.benefits.va.gov/gibill/dea.asp

Description

The DEA (or Chapter 35) benefit offers education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition, or of Veterans who died while on active duty or as a result of a service-related condition.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

An individual may be eligible for DEA benefits if he or she is the spouse or child of:

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability
- A Veteran who died from any cause while a permanent and total service-connected disability existed
- A Service member who died during active military service
- A Service member missing in action or captured in the line of duty by a hostile force
- A Service member forcibly detained or interned in the line of duty by a foreign government or power
- A Service member who is hospitalized or receiving outpatient treatment for a permanent and total service-connected disability, and is likely to be discharged for that disability

Apply/Access

To apply, complete VA Form 22-5490, Dependents Application for VA Education Benefits. You can download the application at www.va.gov. Send it to the VA Regional Office with jurisdiction over the state where you plan to attend school or training. If you are a son or daughter under legal age, a parent or guardian must sign the application.

If you are eligible for both the Fry Scholarship and DEA, you will be required to make an irrevocable election, unless you are a child of a Service member who died in the line of duty prior to Aug. 1, 2011.

If you have started your educational program, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send it with VA Form 22-5490 to VA. You can download the application at www.va.gov.

Dependency and Indemnity Compensation (DIC)

www.benefits.va.gov/compensation/types-dependency_and_indemnity.asp

Description

DIC is a tax-free monetary benefit paid to eligible survivors of Service members who died in the line of duty, eligible survivors of Veterans whose death resulted from a service-related injury or disease, and eligible survivors of Veterans who died after an extended period of 100 percent service-connected disability.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

To qualify for DIC, a **surviving spouse** must meet the following requirements:

- Married to a Service member who died on active duty, active duty for training, or inactive duty training, OR
- Married the Veteran before Jan. 1, 1957, OR
- Married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, OR
- Was married to the Veteran for at least one year, OR
- Had a child with the Veteran, AND

- Cohabited with the Veteran continuously until the Veteran’s death or, if separated, was not at fault for the separation, AND
- Is not currently remarried
 - A surviving spouse who remarried on or after Dec. 16, 2003, and on or after attaining age 57 is eligible to continue to receive DIC

To qualify for DIC, a **surviving child** must be:

- Not included on the surviving spouse’s DIC
- Unmarried
- Under age 18, or between the ages of 18 and 23 and attending school

Apply/Access

You can apply through any of the following ways:

- Complete VA Form 21-534ez, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child, and mail it to your VA Regional Office. You can download the application at www.va.gov.
- Work with an accredited representative or agent.
- Go to a VA Regional Office and have a VA employee assist you. You can find your VA Regional Office on VA’s Facility Locator webpage.
- If the Service member died in service, your Military Casualty Assistance Officer will assist you in completing VA Form 21-534a, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child, and mail it to the Philadelphia Regional Office. You can download the application at www.va.gov.

Survivors’ Pension

www.benefits.va.gov/pension/spousepen.asp

Description

Survivors Pension is provided to qualifying surviving spouses and unmarried dependent children of deceased Veterans who had wartime service. Surviving spouses and dependents must meet dependency, income, and net worth requirements.

Eligibility

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

You may be eligible if:

- The deceased Veteran was discharged from service under other than dishonorable conditions, AND
- The deceased Veteran served at least 90 days of active military service and at least one day was during a wartime period. If the Veteran entered active duty after Sept. 7, 1980, generally he or she must have served at least 24 months or the full period for which he or she was called or ordered to active duty, and at least one day during a wartime period (there are exceptions to this rule), AND
- You are the unmarried surviving spouse or unmarried child of the deceased Veteran who meets the age or disability requirements, AND
- Your income and net worth determination, for VA purposes, is below the maximum annual pension rate set by Congress

Apply/Access

Download and complete VA Form 21-534EZ, Application for DIC, Death Pension, and/or Accrued Benefits, and mail or return it to your local VA Regional Office. You can download the application at www.va.gov.

Appendix B: Facility Locator Tools

Facility Type	Locator Tool
Hospitals and Clinics	www.va.gov/directory/guide/division.asp?dnum=1
Regional Benefits Offices	www.va.gov/directory/guide/division.asp?dnum=3
Regional Loan Operations	benefits.va.gov/homeloans/contact_rlc_info.asp
Care Managers	www.oefoif.va.gov/map.asp
Caregiver Support Coordinators	www.caregiver.va.gov/help_landing.asp
Fisher House	www.socialwork.va.gov/fisher_house_locations.asp
Social Work Services	www.socialwork.va.gov
Vet Centers	www.va.gov/find-locations/?facilityType=veter_center
Veterans Service Organizations (VSOs)	www.ebenefits.va.gov/ebenefits/vso-search
Post-Traumatic Stress Disorder (PTSD) Support	www.ptsd.va.gov/
Military Sexual Trauma (MST) Coordinators	www.benefits.va.gov/benefits/mstcoordinators.asp
VA Cemeteries	www.va.gov/find-locations/?facilityType=cemetery



Appendix C: Activity Screenshots

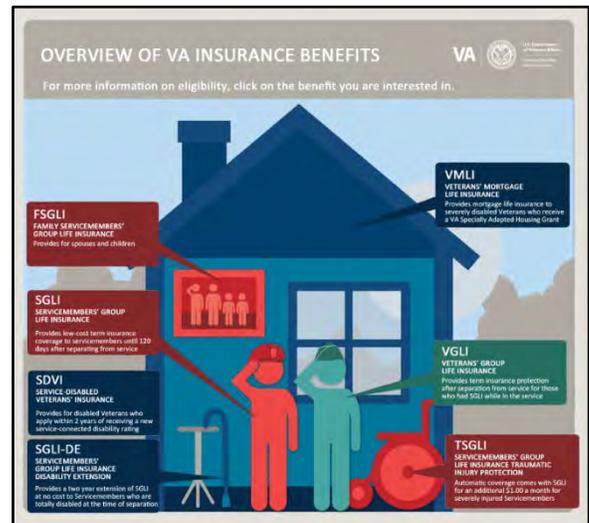
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Use the Interactive VA Insurance Website—Module 2

The interactive VA Insurance website has links to resources and timelines for each of the life insurance benefits offered by VA.

Step 1: Navigate to the Overview of VA Insurance Benefits Website

Navigate to the VA interactive insurance website at benefits.va.gov/insurance/overviewInsurance.html.



Step 2: Select SGLI

From the **Overview** screen, select **SGLI** from the left-hand side of the graphic. This link opens the **SGLI** home page on the VA website (www.benefits.va.gov/insurance/sgli.asp).

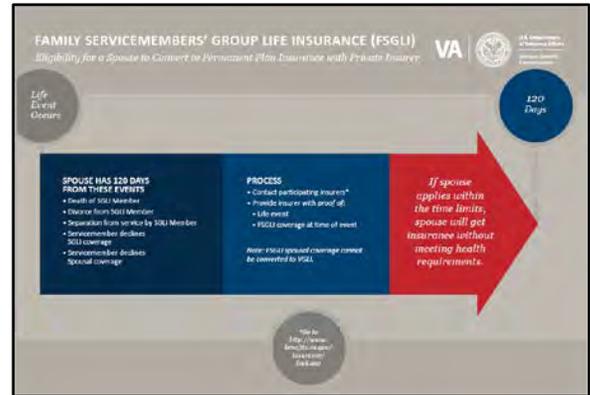
Once you have finished reviewing this website, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Step 3: Select FSGLI

From the **Overview** screen, select **FSGLI** from the left-hand side of the graphic. A pop-up timeline will appear in your browser or in a PDF viewer (depending on your computer settings).

Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Step 4: Select TSGLI

From the **Overview** screen, select **TSGLI** from the right-hand side of the graphic. A pop-up timeline to apply for TSGLI will appear in your browser or in a PDF viewer (depending on your computer settings).

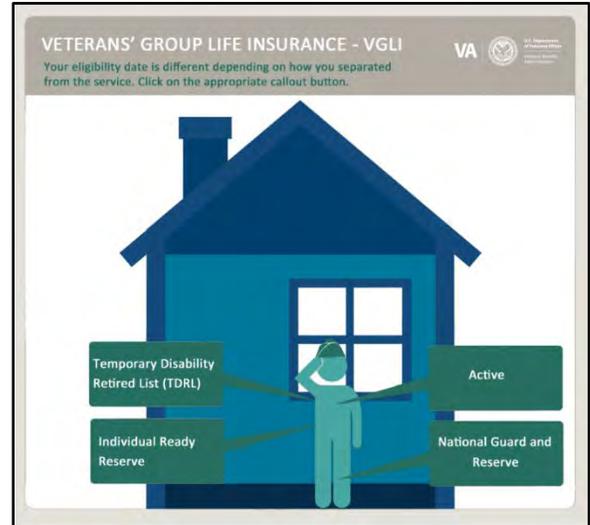
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Step 5: Select VGLI

From the **Overview** screen, select **VGLI** from the right-hand side of the graphic. An interactive VGLI page will appear in your browser.

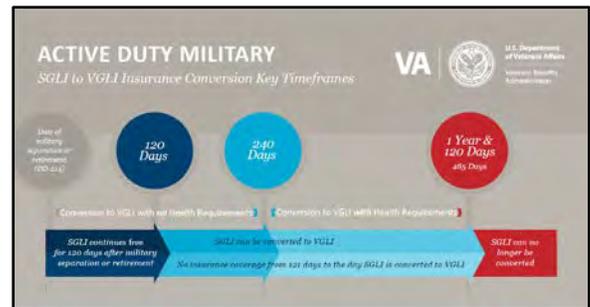
Once you have finished reviewing sub-steps 5a through 5d, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Sub-step 5a: Select Active

Select **Active** on the right-hand side of the house. A pop-up timeline to apply for VGLI will appear in your browser or in a PDF viewer (depending on your computer settings).

Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Sub-step 5b: Select National Guard and Reserve

Select **National Guard and Reserve** on the right-hand side of the house. A pop-up timeline to apply for VGLI will appear in your browser or in a PDF viewer (depending on your computer settings).

Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Step 7: Select S-DVI

From the **Overview** screen, select **S-DVI** from the left-hand side of the graphic. A pop-up timeline to apply for S-DVI will appear in your browser or in a PDF viewer (depending on your computer settings).

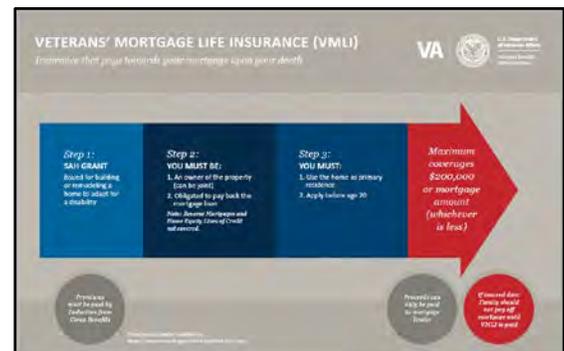
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Step 8: Select VMLI

From the **Overview** screen, select **VMLI** from the right-hand side of the graphic. A pop-up timeline to apply for VMLI will appear in your browser or in a PDF viewer (depending on your computer settings).

Once you have finished reviewing this timeline, use your **Back** button to navigate back to the Overview screen or close the new tab.



Find Your Local Veterans Service Organization (VSO)— Module 2

VSOs support you both during transition and for the rest of your lives. Use the online VSO directory to find the VSO locations nearest to you.

Step 1: Navigate to the Directory of VSOs

First, navigate to the online Directory of VSOs at www.va.gov/vso.



Step 2: Open the Directory of VSOs

Select the **Directory of Veterans Service Organizations for 2017** link. The Directory of VSOs will open online. This directory is a PDF file, which means that you can download or print it.



Create a DS Logon—Module 2

A DS Logon Premium (Level 2) account allows you to view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address information, and much more.

Step 1: Register for a DS Logon Account

First, navigate to the <https://www.ebenefits.va.gov> webpage. Select the **Register** button.



Step 2: Select Registration Method

Select the **I have a Common Access Card (CAC) with accessible card reader** radio button, and then select the **Continue** button.



Step 3: Select Register

The **Registration Process** screen appears. Select the **Register** button.



Step 4: Select a Certificate

The **Select a Certificate** window appears. Select your DoD certificate, and then select the **OK** button.



Step 5: Create Password

Create your password according to the security requirements.

Enter it in the **Password** field and enter it again in the **Confirm Password** field.

- To view the password as you enter it, select the **Show Passwords** check box.
- Green check marks appear when the password has met each of the password security requirements listed.

Select the **Continue** button.



The screenshot shows the 'Registration Process' page for 'MY ACCESS CENTER'. It includes a 'Welcome' message and instructions to create a personalized password. A list of 'Password Security Requirements' is shown with green checkmarks indicating that the password meets all criteria: at least one lowercase letter, one uppercase letter, one digit, one special character, and a length of at least 9 characters. Below this, 'Important Points to Remember' are listed. At the bottom, there are input fields for 'Password' and 'Confirm Password', both with green checkmarks, and a 'Show Passwords' checkbox. 'Continue' and 'Cancel' buttons are at the bottom.

Step 6: Select Security Questions

The **Challenge Question** screen appears. Select your challenge questions from the drop-down menus and enter your answers in the fields provided below each question.

Select the **Continue** button.



The screenshot shows the 'Registration Process' page for 'MY ACCESS CENTER' where users select challenge questions. It includes instructions to select questions and enter personalized answers. There are five 'Question' fields, each with a dropdown menu and a checkmark icon. At the bottom, there are 'Continue' and 'Cancel' buttons.

Step 7: Review Security Image Options

The **Security Image** screen appears. You have the option to set a security image for your account.

- If you do not want to select a security image, select **No**. (Skip to Step 9.)
- To set a security image, select **Yes**.



Step 8: Select Security Image (Optional)

If you selected **Yes** in Step 7, the **Security Image Selection** screen appears.

- To view additional images, select the arrow at the bottom right of the screen.
- Select a security image, and then select the **Save** button.



Step 9: DS Logon Confirmation

A confirmation screen appears. Select the **Continue** button.



Step 10: Add Email (Optional)

A screen listing your email address(es) on file in DEERS appears.

- If you do not want to add an email address, select the **Continue** button.
- If you want to add an email (recommended), select the **Add E-mail** button. Enter an email address and select the **Save E-mail** button.

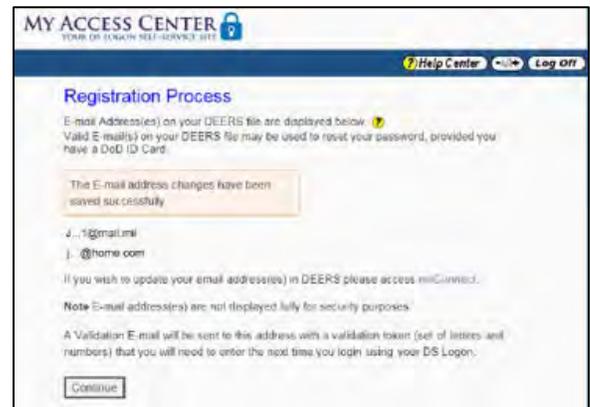
Step 11: Log in with New Account

A confirmation screen appears.

The next time you log in, the system will prompt you to enter the validation token that it sent to the email address provided.

Your registration is complete. You can now login with your new DS Logon username and password.

Select the **Continue** button to log in with your new account.



Explore eBenefits—Module 2

eBenefits is a joint VA–DoD web portal that provides you with a secure, self-service environment where you can locate employment resources; and apply for, learn about, and manage a variety of benefits available to Service members, Veterans, and their families.

Step 1: Navigate to eBenefits

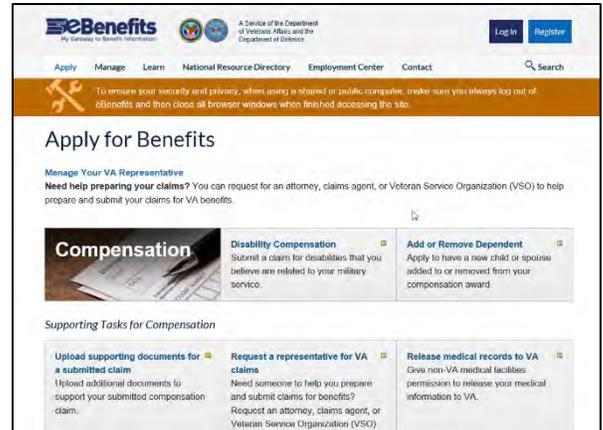
Navigate to www.ebenefits.va.gov to open the eBenefits homepage.

Select the **Register** button to register for a new eBenefits account or select the **Log In** button to log into your current account.



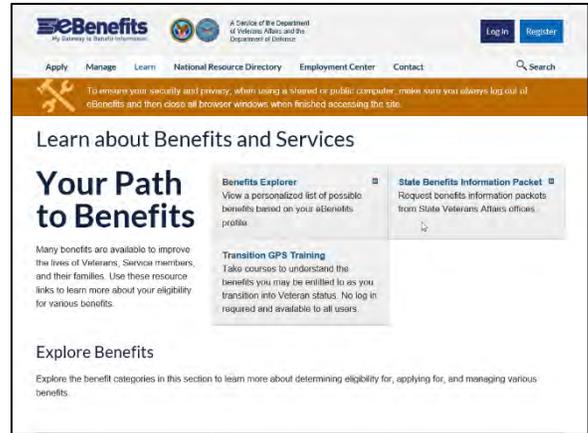
Step 2: Explore the Apply Tab

Scroll down the page of benefits and select the benefit you would like to apply for.



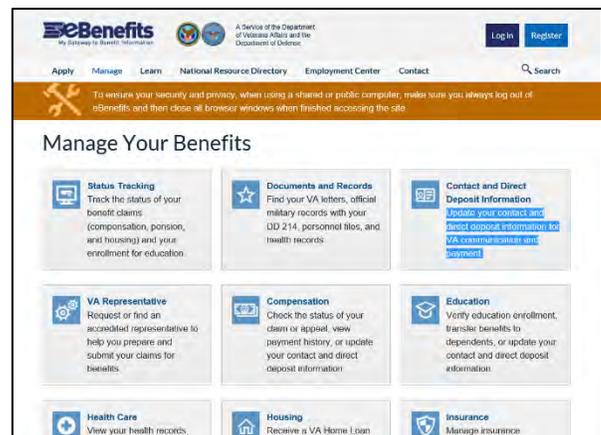
Step 3: Explore the Learn Tab

- Select the **Benefits Explorer** link to view the benefits you may be eligible for based on your eBenefits profile.
- Select the **State Benefits Information Packet** link to request benefits information packets from your State Veterans Affairs office.
- Select the **Transition GPS Training** link to take online courses covering the benefits you may be eligible for as you transition into Veteran status.



Step 4: Explore the Manage Tab

Scroll down the page of benefits activities and select a task you'd like to perform to manage an application or a benefit.



Explore GI Bill Information—Module 3

Use these charts to compare the GI Bill programs, to determine which GI Bill benefit might be right for you or explore the programs that interest you online.

- Post-9/11 GI Bill
- Montgomery GI Bill – Active Duty (MGIB-AD)
- Montgomery GI Bill – Select Reserve (MGIB-SR)

The website for each GI Bill is below the charts.

Type of Training	Post-9/11 (Chapter 33)	MGIB-AD (Chapter 30)	MGIB-SR (Chapter 1606)
Institute of Higher Learning (IHL) classroom	Y	Y	Y
IHL online	Y	Y	Y
Non-college Degree (NCD)	Y	Y	Y
On the Job & Apprentice Training	Y	Y	Y
Flight Training	Y	Y	Y
Correspondence	Y	Y	Y
Licensing & Certification	Y	Y	Y
Entrepreneurship Training	N*	Y	Y
Accelerated Payment	N	Y	Y
Co-op Training	N*	Y	Y
Work-study Program	Y	Y	Y
Tuition Assistance Top-up	Y	Y	N
Tuition Assistance	Y	Y	N

*If offered at an IHL, Post-9/11 GI Bill might pay for it.

Category	Post-9/11 (Chapter 33)	MGIB-AD (Chapter 30)	MGIB-SR
Tuition & Fees	Paid to school (not to exceed in-state tuition at a public IHL or cap/limit at a private IHL)	Paid to Student	Paid to Student
Housing	BAH rate for E-5 with dependents	N	N
Books & Supplies	Up to \$1,000/year	N	N
Yellow Ribbon Program	Y	N	N
Transfer of Entitlement (TOE)	Y	N	N
Rural Benefit	Once, up to \$500	N	N
College Fund	Y	Y	Y
\$600 Buy Up	N	Y	Y
Max # of Months of Benefits	36	36	36
Time limit	15 years*	10 years	Generally ends upon separation

*Per the "Forever GI Bill", the Post-9/11 GI Bill's 15-year limit is waived for those leaving service after 2013.

Eligibility Requirements	Post-9/11 (Chapter 33)	MGIB-AD (Chapter 30)	MGIB-SR (Chapter 1606)
Service	<ul style="list-style-type: none"> At least 90 days of aggregate active duty after Sept 10, 2001 or ... Are honorably discharged or ... Were discharged with a service-connected disability 	Have an honorable discharge	<ul style="list-style-type: none"> Have a 6-year obligation to serve in SR, signed after June 30, 1985 <ul style="list-style-type: none"> Officers must have agreed to serve an additional 6 years that begins after Sept. 30, 1990 Complete initial active duty for training (IADT) Are in good standing while in an active SR unit or ... Were discharged due to disability not caused by misconduct or ... Were called to active duty (causing an extension to GI Bill benefits)
Education		<ul style="list-style-type: none"> a high school diploma or GED or in some cases ... Have 12 hours college credit and meet one of the requirement categories (I – IV)* 	<ul style="list-style-type: none"> Have a high school diploma or GED

*Check MGIB-AD web page for Category descriptions.

Option 1: Navigate to the Post-9/11 GI Bill Page

To learn more about the Post-9/11 GI Bill, visit benefits.va.gov/gibill/post9_11_gibill.asp.



Option 2: Navigate to the MGIB-AD Page

To learn more about the MGIB-AD, visit benefits.va.gov/gibill/mgib_ad.asp.



Option 3: Navigate to the MGIB-SR (Chapter 1606) Page

To learn more about the MGIB-SR (Chapter 1606), visit benefits.va.gov/gibill/mgib_sr.asp.



Use the GI Bill Comparison Tool—Module 3

The GI Bill Comparison Tool lets you compare VA-approved institutions by affordability and value. You can filter down to compare cost specifically to the type of GI Bill benefit you want to use.

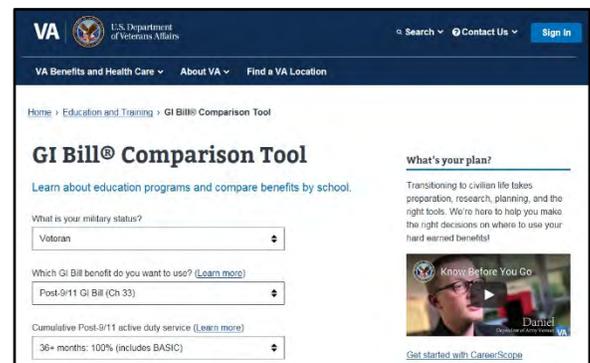
Step 1: Navigate to the GI Bill Comparison Tool

Navigate to www.va.gov, and select **Compare GI Bill benefits by school** from the **Education** section.



Step 2: Enter Your Information

- Select your status at the time you will begin using GI Bill benefits (Veteran, active duty, National Guard/Reserve, spouse, or child).
- Select the GI Bill benefit you will be using (Post-9/11, Montgomery Active Duty, or Montgomery Selected Reserve).
- Select the number of months you will be receiving benefits (36, 20, 24, 18, etc.)



Step 3: Enter School Information

- Select the appropriate radio button for classes in person, online, or both.
- Enter a city, school, or employer name in the text field.
- Select the **Search Schools** button.

Step 4: Review and Compare Results

The GI Bill Comparison Tool search results page opens. Review and compare the resulting calculated figures.

The figure at right shows an example of results from a search entry of a city: Pensacola, Florida. Note that results show both employers and schools in Pensacola. To review only schools, select the **Schools Only** radio button.

The types of results you'll review from your search are detailed below.

Results: About the School

- Number of students at the school using GI Bill benefits
- Location

Results: Benefits

- Annual in-state and out-of-state student tuition cost
- Monthly housing cost
- Annual cost of books

Step 5: Filter Results by Programs

- Filter the school search results by selecting programs and the type of institute that interest you. The search filter results will appear on the current web page.
- Select the **View Details** link to learn more about a school.

2 Search Results

Keywords
 City, school, or employer:

Institution details
 Type of institution:
 All
 Schools only
 Employers only

Country:

State:

Programs
 Student Vet Group
 Yellow Ribbon
 Principles of Excellence
 Keys to Vet Success

TROY UNIVERSITY NAS PENSACOLA
 PENSACOLA, FL
 11 GI Bill Students
[View details](#)

You may be eligible for up to:
 Tuition (annually): 100% in-state
 Housing (monthly): \$1,421
 Books (annually): \$1,000

UNIVERSITY OF WEST FLORIDA
 PENSACOLA, FL
 1,520 GI Bill Students
[View details](#)

You may be eligible for up to:
 Tuition (annually): 100% in-state
 Housing (monthly): \$1,421
 Books (annually): \$1,000

Step 6: Review School Details

The school's details show your estimated benefits annually and by school term.

Estimate your benefits

[Edit eligibility details](#) -

[Hide calculator fields](#) -

Are you an in-state student?
 Yes
 No

Tuition and fees per year: [Learn more](#)

Will you be a Yellow Ribbon recipient? [Learn more](#)
 Yes
 No

Scholarships (excluding Pell): [Learn more](#)

Enrolled: [Learn more](#)

School Calendar: [Learn more](#)

Eligible for kicker bonus? [Learn more](#)
 Yes

Your estimated benefits

GI Bill pays to school:	\$6,360/yr
Tuition and fees charged:	\$6,360
Out of pocket tuition:	\$0
Housing allowance:	\$1,392/mo
Book stipend:	\$1,000/yr
Total paid to you:	\$13,528

Estimated benefits per term

Tuition and fees Learn more	
Fall:	\$3,180
Spring:	\$3,180
Total per year:	\$6,360
Housing allowance Learn more	
Fall:	\$8,264
Spring:	\$8,264
Total per year:	\$12,528
Book stipend Learn more	
Fall:	\$500
Spring:	\$500
Total per year:	\$1,000

Step 7: Use the Benefits Calculator

Use the Benefits Calculator options to the left of the school details to estimate your costs in various situations.

- In-state and out-of-state student tuition cost comparison
- Yellow Ribbon Program
- Scholarships (enter a scholarship amount)
- Enrollment
- School calendar
- Kicker bonus

Estimate your benefits

[Edit eligibility details](#) —

[Hide calculator fields](#) —

Are you an in-state student?

Yes

No

Tuition and fees per year [\(Learn more\)](#)

\$6,360

Will you be a Yellow Ribbon recipient? [\(Learn more\)](#)

Yes

No

Scholarships (excluding Pell) [\(Learn more\)](#)

\$0

Enrolled [\(Learn more\)](#)

Full Time

School Calendar [\(Learn more\)](#)

Semesters

Eligible for kicker bonus? [\(Learn more\)](#)

Yes

Your estimated benefits

GI Bill pays to school:	\$6,360/yr
Tuition and fees charged:	\$6,360
Out of pocket tuition:	\$0
Housing allowance:	\$1,392/mo
Book stipend:	\$1,000/yr
Total paid to you:	\$13,528

Estimated benefits per term

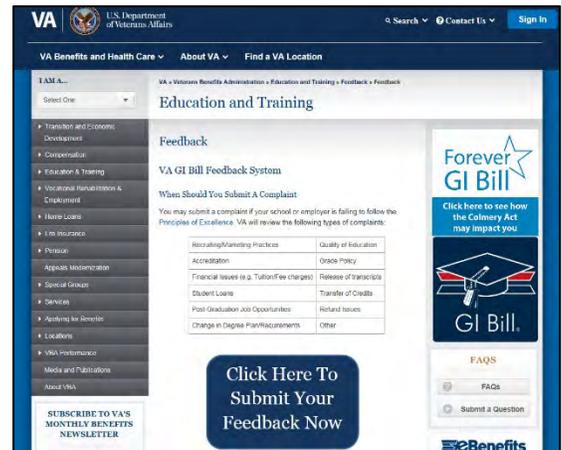
Tuition and fees (Learn more)	
Fall:	\$3,180
Spring:	\$3,180
Total per year:	\$6,360
Housing allowance (Learn more)	
Fall:	\$6,284
Spring:	\$6,284
Total per year:	\$12,528
Book stipend (Learn more)	
Fall:	\$500
Spring:	\$500
Total per year:	\$1,000

Use the GI Bill Feedback Tool—Module 3

The VA GI Bill Feedback Tool provides a platform to submit a concern or an issue about a school—not a concern or issue against VA.

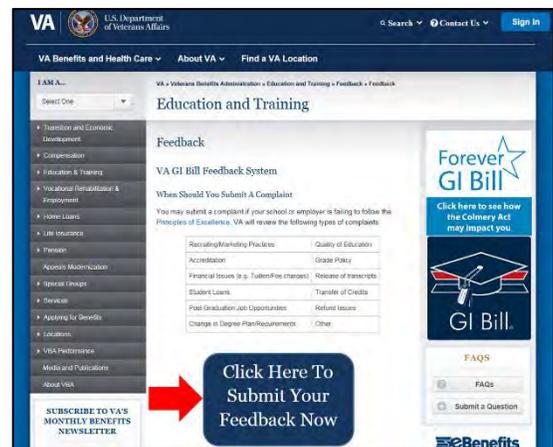
Step 1: Navigate to the GI Bill Feedback Tool

First, navigate to the VA GI Bill Feedback System Tool at benefits.va.gov/gibill/feedback.asp.



Step 2: Begin Feedback Process

To begin the process to submit a concern or issue, select the **Click Here To Submit Your Feedback Now** button.



Step 3: Submit a Concern or Issue

The Complaint Intake Questionnaire page opens. Follow the instructions to complete the questionnaire and submit your concern or issue.

VA will review the following types of issues submitted through this tool:

- Recruiting and marketing practices
- Accreditation
- Financial issues (tuition or fee charges)
- Student loans
- Post-graduation job opportunities
- Change in degree plan or requirements
- Quality of education
- Grade policy
- Release of transcripts
- Transfer of credits
- Refund issues
- Other issues

The screenshot shows the 'Principles of Excellence Complaint Intake Questionnaire' form. At the top, it displays the OMB Control Number (2900-2097) and the Expiration Date (12/31/2018). The form is divided into four main sections: 'Education Benefits & Issue', 'Complaint', 'School/Employer', and 'Complainant & Contact'. The 'Education Benefits Used' section includes a list of checkboxes for various VA Education Programs, such as Post-9/11 GI Bill, Montgomery GI Bill, and Tuition Assistance. The 'Describe Your Issue' section asks the user to select all that apply from a list of categories including Recruiting/Marketing Practices, Accreditation, Financial Issues, Student Loans, Post-graduation Job Opportunities, Change in degree plan/requirements, Quality of Education, Grade Policy, Release of Transcripts, and Transfer of Credits. A 'Next' button is visible at the bottom left of the form.

Apply for VA Education Benefits—Module 3

To apply for GI Bill benefits you will need to complete VA Form 22-1990, Application for VA Education Benefits. The form is accessible online.

Step 1: Navigate to the eBenefits Website

First, navigate to www.ebenefits.va.gov.



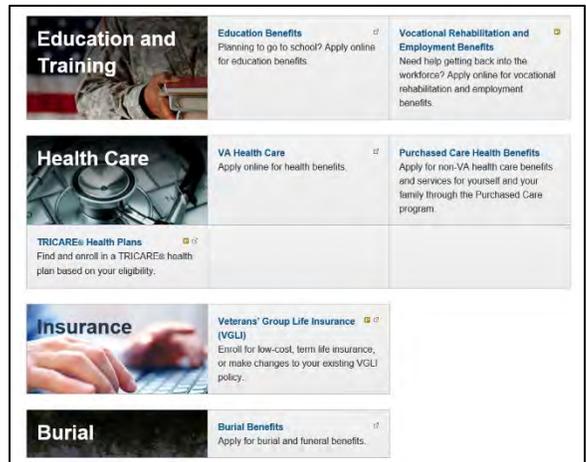
Step 2: Select Apply for Education Benefits

Select **Education Benefits** from the **Apply** section. (Alternatively, you can select **Education and Training** from the **Apply** menu at the top of the page.)



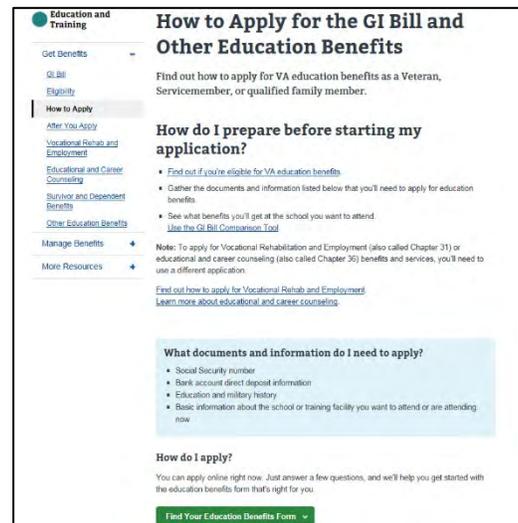
Step 3: Select Education Benefits

Select **Education Benefits** from the **Education and Training** section.



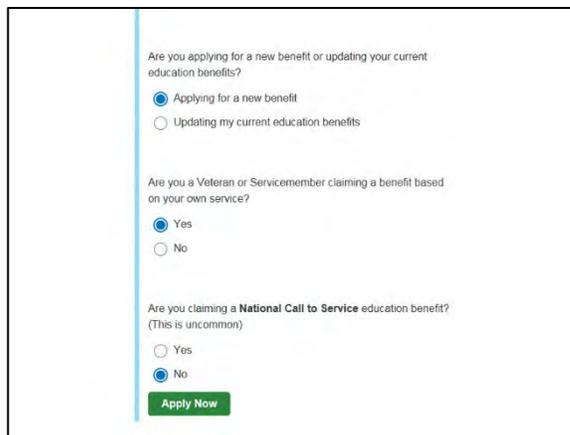
Step 4: Select the Find Your Education Benefits Form Button

The Education Benefits Application Process page opens. Select **Find Your Education Benefits Form**.



Step 5: Follow through to the Online Form

Answer the questions that appear before the **Apply Now** button, according to your situation. (Answers in the figure at right are just an example.) Then, select the **Apply Now** button.



Are you applying for a new benefit or updating your current education benefits?

Applying for a new benefit

Updating my current education benefits

Are you a Veteran or Servicemember claiming a benefit based on your own service?

Yes

No

Are you claiming a **National Call to Service** education benefit? (This is uncommon)

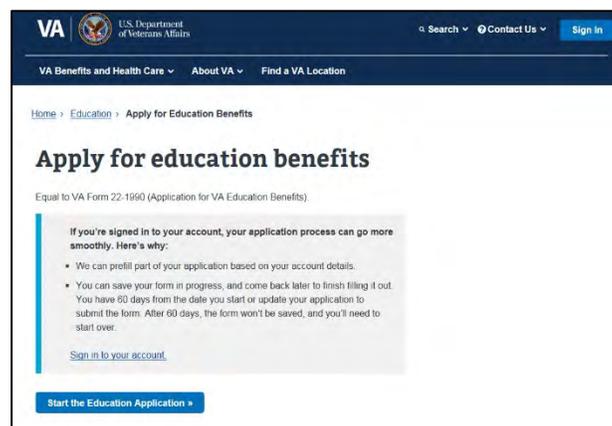
Yes

No

Apply Now

Step 6: Start the Education Application

The Apply for Education Benefits page opens. This page provides information that will help you fill out VA Form 22-1990. It tells you what to expect after you've submitted the completed form. It also gives you a phone number to call if you need more help. When you're ready, select the **Start the Education Application** button.



VA U.S. Department of Veterans Affairs

VA Benefits and Health Care About VA Find a VA Location

Home > Education > Apply for Education Benefits

Apply for education benefits

Equal to VA Form 22-1990 (Application for VA Education Benefits)

If you're signed in to your account, your application process can go more smoothly. Here's why:

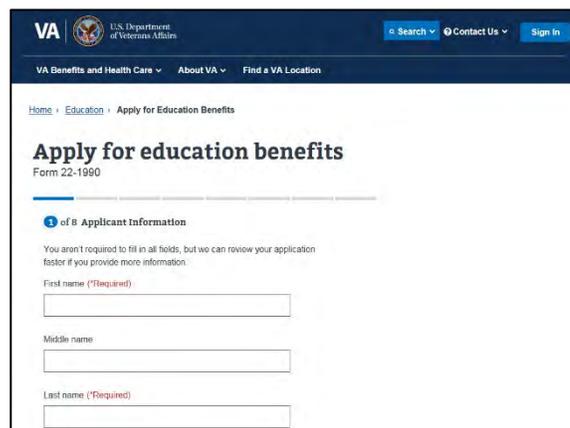
- We can prefill part of your application based on your account details.
- You can save your form in progress, and come back later to finish filling it out. You have 60 days from the date you start or update your application to submit the form. After 60 days, the form won't be saved, and you'll need to start over.

[Sign in to your account.](#)

Start the Education Application

Step 7: Complete and Submit the Online Form

Populate the form with your personal and military information. At any time, you can save the application to finish later.



VA U.S. Department of Veterans Affairs

VA Benefits and Health Care About VA Find a VA Location

Home > Education > Apply for Education Benefits

Apply for education benefits

Form 22-1990

1 of 8 Applicant Information

You aren't required to fill in all fields, but we can review your application faster if you provide more information.

First name **(Required)**

Middle name

Last name **(Required)**

Use VA Facility Locator Tools—Module 4

VA has various facility locator tools to help you find the locations of VA benefits and services that meet your needs. You can explore VA facility locator tools based on what services you think you may need.

Step 1: Navigate to the VA Website

First, navigate to the www.va.gov webpage.



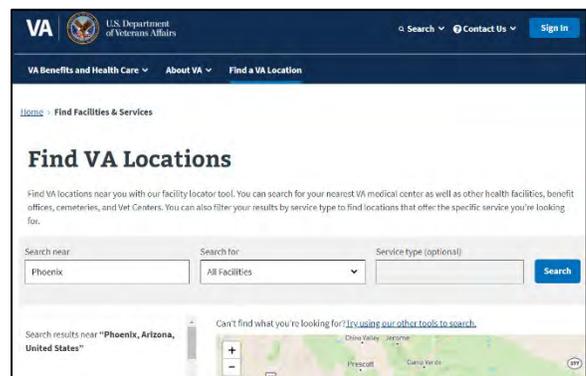
Step 2: Navigate to Find a VA Location

Select the **Find a VA Location** tab from the top menu.



Step 3: Enter the Location

Complete the **Search near** field by entering a location which can be a street, city, state, or ZIP code.

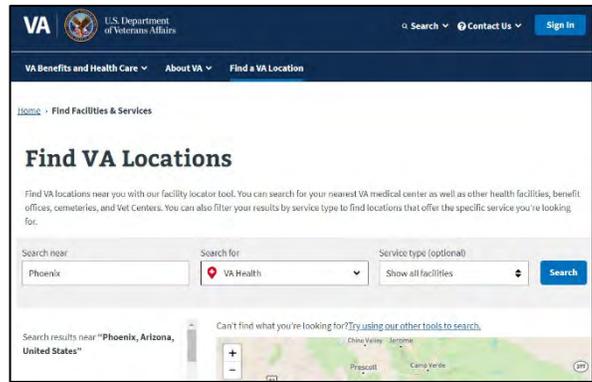


Step 4: Select the Facility Type

Select the facility type from the **Search for** drop-down field. You can search for VA health facilities, benefits offices, cemeteries, and Vet Centers near where you might live.

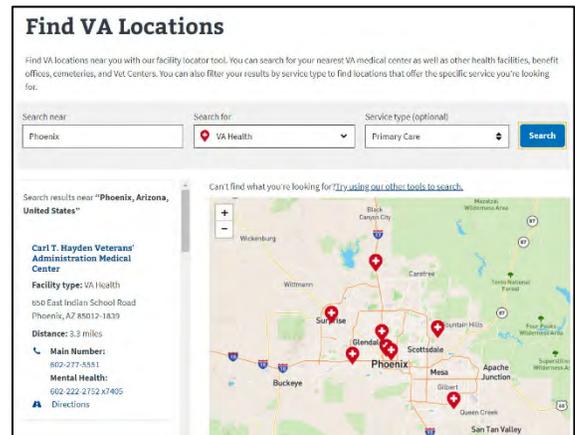
Step 5: Select Service Type

Once you select an option from the **Search for** drop-down field, the **Service type (optional)** field populates with specific facilities that are optional to choose from.



Step 6: View the Locations

Select **Search** and the map below shows location options. You'll see a list of the facilities to the left of the map. Scroll down to view the entire list.



Getting Your Certificate of Eligibility (COE)—Module 4

To obtain a VA home loan, you'll just need to get a copy of your Certificate of Eligibility, or COE. You can get this quickly through eBenefits. (You can also have your lender apply online at WebLG.Y.)

Step 1: Navigate to the eBenefits Portal

First, navigate to the ebenefits.va.gov webpage.



Step 2: Select Certificate of Eligibility for Home Loan

Select the **Certificate of Eligibility for Home Loan** link in the middle column of the page.



Step 3: Log in to DS Logon

The Certificate of Eligibility for Home Loan page opens. Log in to DS Logon to access the application for the COE. You'll need a DS Logon Premium Access account, but if you don't have one, you can upgrade via this page.



Explore the National Resource Directory (NRD)—Module 4

The National Resource Directory (NRD) provides access to services and resources at the national, state, and local levels to support recovery, rehabilitation, and community reintegration. Using the site can save you time and money.

Step 1: Navigate to the NRD website

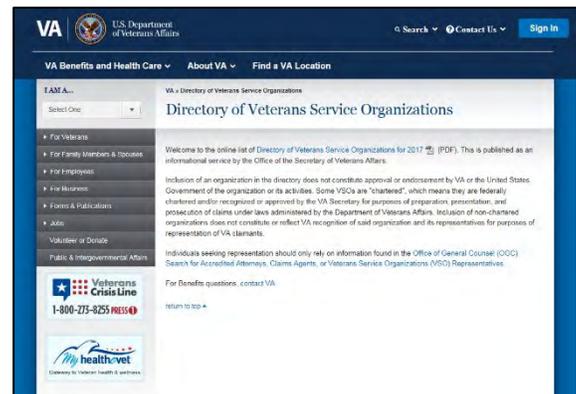
First, navigate to the online National Resource Directory at www.nrd.gov.



Step 2: Search Resource Categories

Access resources one of three ways:

- Type the name of the resource into the **Find a Resource** search field.
- Browse resources by category listed on the home page.
- Select the **Resources** link at the top of the page.



Use the VA Health Benefits Explorer—Module 5

The Health Benefits Explorer tool can help you determine which health benefits you may be eligible for. It only takes a few minutes to use this tool. While it's not an official eligibility determination, it can give you an idea of what you may be eligible for, based on your service.

Step 1: Navigate to the Health Benefits Explorer

Navigate to the Health Benefits Explorer web website at <http://hbexplorer.vacloud.us>.



Step 2: Begin the Application

Select the **Select Service** drop-down menu and choose the option that best describes you.



Step 3: Answer a Short Questionnaire

Answer a few questions about yourself to learn about the VA health care benefits you could receive as a Veteran registered for VA health care.

Once you complete the questionnaire, you can apply to receive official determination of your eligibility.

The screenshot shows the 'Health Benefits Explorer - Military Service Questions' page. It includes a header for the U.S. Department of Veterans Affairs and a navigation menu. The main content area contains a paragraph explaining the purpose of the questionnaire and a 'Submit' button at the bottom.

To be eligible for enrollment in the VA health care system, you will need to meet certain military service requirements. Begin by selecting your Service component:

Active Component

Were you separated from active military service under Honorable or General Under Honorable Conditions?

Yes No

Did you enter service after September 7, 1980?

Yes No

Did you serve at least 24 continuous months of Regular military service?

Yes No

Step 4: Submit the Application

From this screen, you can print the form.

When you are finished, submit the form by selecting the **Apply for VA health care enrollment now** button.

The screenshot shows the 'Health Benefits Explorer' results page. It features a 'Print' button and a table detailing health benefits and coverage. Below the table is a section for 'Out of Pocket Expenses' with a list of items and their associated costs.

Health Benefit (Follow Links For More Information)	Coverage
Medical Benefits Provided	<ul style="list-style-type: none"> Preventive Care Military Care Specialty Care Mental Health Home Health Care Respite and Extended Care Medical Equipment/Prosthetic Items and Aids
Dental Benefits	Yes, benefits may be provided under certain conditions
Respite/Respite Treatment	Yes, however, some restrictions may apply
Medically Unsound Travel Benefits	Yes
Expenses	Yes, if receiving VA care or services
HIV/AIDS	Yes, if receiving VA care or services
Assistance, Health Insurance Enrollment	Yes, benefits may be provided under certain conditions
Home Improvement and Structural Alteration Loans	Yes, Home Improvement benefits up to \$6000 may be provided
Custodial/Respite Benefits	Yes, benefits may be provided under certain conditions
Economic Care at a VA Health Facility	Yes, benefits may be provided under certain conditions
Private Medical Care	Yes, for Service-connected disabilities or any disability associated with or approximating a service-connected disability

Out of Pocket Expenses	
Prescriptions, Cost Sharing and Deductibles	\$0
Hospital Inpatient Copays	\$0
Hospital Inpatient Per Diem Charges	\$0
Outpatient Copays	\$0
Medication copays	\$0

Apply for VA Health Care—Module 5

It's important to know how to apply for your VA health care benefits. This job aid will take you through the steps required to complete and submit Form 10-10EZ, Application for Health Care Benefits.

Note: You can also download and complete Form 10-10EZ, Application for Health Care Benefits, including instructions, at www.va.gov/vaforms/medical/pdf/1010EZ-fillable.pdf. Mail the original application and supporting materials to the Health Eligibility Center, 2957 Clairmont Road, Suite 200 Atlanta, GA 30329.

Step 1: Navigate to the eBenefits Portal

First, navigate to the ebenefits.va.gov webpage.



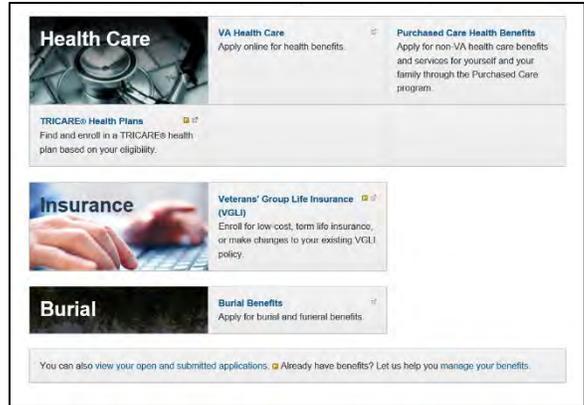
Step 2: Select Health Care

Hover over the **Apply** tab located in the top menu. Select **Health Care** from the drop-down menu.



Step 3: Select VA Health Care

The **Apply for Benefits** page opens. In the Health Care section, select **VA Health Care** to apply online for health benefits.



Step 4: Apply for Health Care

The **How to Apply for VA Health Care** page opens. Select **Apply Now** from the side menu or select the **Apply for Health Care Benefits** button.



Step 5: Complete the Online Application Form

The **Apply for health care benefits** page opens. Here, you complete and submit the online VA Form 10-10EZ. This web page provides information that will help you fill out the form. It tells you what to expect after you've submitted the completed form. It also gives you a phone number to call if you need more help.

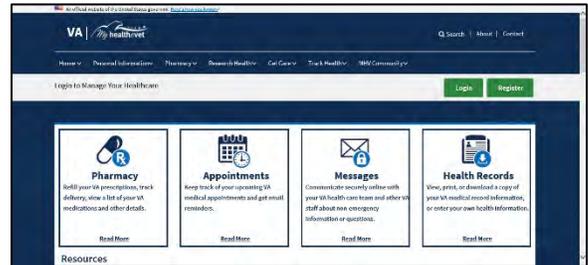


Register for a My HealtheVet Account—Module 5

My HealtheVet is VA's award-winning e-health website that offers Veterans, active duty Service members, their dependents, and caregivers access to VA health care information and services. It is a free online Personal Health Record that empowers Veterans to become informed partners in their health care.

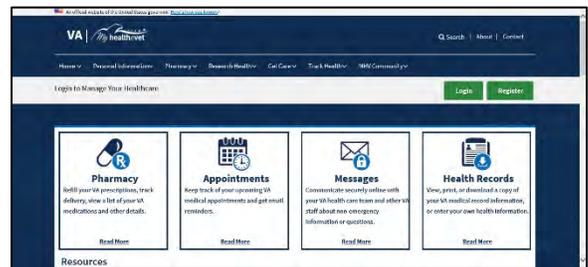
Step 1: Navigate to the My HealtheVet Portal

First, navigate to www.myhealth.va.gov.



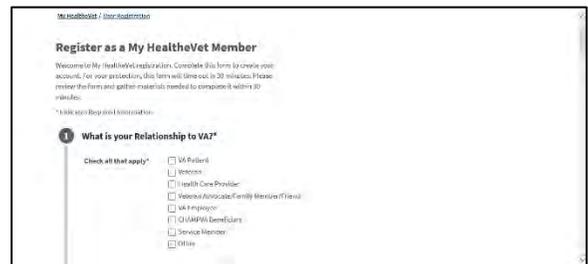
Step 2: Select the Register Button

Select the **Register** button.



Step 3: Complete Account Registration

Populate the required information in the account registration form, then select the **Create Your Account** button.



Update Your Personal Information in eBenefits—Module 6

It is important to keep your personal information updated in eBenefits.

Step 1: Navigate to eBenefits

Navigate to the eBenefits website at www.ebenefits.va.gov.

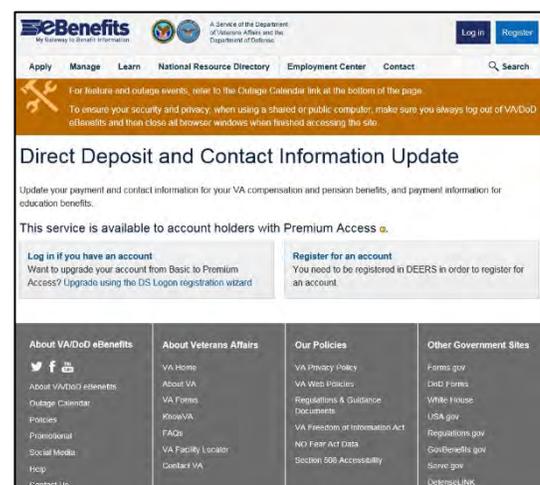


Step 2: Locate the Link to Information You Will Update

On the eBenefits home page, see where you might go to update your personal information. For example, under the **Manage Benefits** section, you'd select the **Personal Contact and Direct Deposit** link if it related to information you wanted to update.

Step 3: Log in to eBenefits

You will need Premium access to update personal information on eBenefits. If you haven't already done this, take a few minutes to upgrade your Basic account access to Premium. Start by selecting the **Register** button.



Appendix D: VA Fact Sheets and Benefit Summaries

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Note: All Fact Sheets can be downloaded from www.benefits.va.gov/benefits/factsheets.asp.

General

Fact Sheet/Summary Name	Link
Overview of VA Benefits	www.benefits.va.gov/benefits/factsheets/general/servicemembersfactsheet.pdf
COD Claims for VA Benefits and Character of Discharge	www.benefits.va.gov/benefits/docs/cod_factsheet.pdf

Education and Employment

Fact Sheet/Summary Name	Link
Summary of VA Education Benefits	www.benefits.va.gov/benefits/benefits-summary/summaryofvaeducationbenefits.pdf
VetSuccess on Campus	www.benefits.va.gov/benefits/factsheets/vocrehab/vetsuccessoncampus.pdf
5 Tracks to Employment – Vocational Rehabilitation Benefits – 5 Tracks to Employment	www.benefits.va.gov/benefits/factsheets/serviceconnected/5tracks.pdf
Non-Paid Work Experience – VRE	www.benefits.va.gov/benefits/factsheets/vocrehab/non-paidworkexperience.pdf
Special Employer Incentives – VRE	www.benefits.va.gov/benefits/factsheets/vocrehab/specialemployerincentive.pdf
Montgomery GI Bill Active Duty (Chapter 30)	www.benefits.va.gov/benefits/factsheets/education/ch30.pdf
Montgomery GI Bill – Selected Reserve (Chapter 1606)	www.benefits.va.gov/benefits/factsheets/education/ch1606.pdf
Vocational Rehabilitation and Employment Program (Chapter 31)	www.benefits.va.gov/benefits/factsheets/serviceconnected/ch31factsheet.pdf
Education and Career Counseling (Chapter 36)	www.benefits.va.gov/benefits/factsheets/vocrehab/chapter36.pdf
Post-9/11 GI Bill – General Information	www.benefits.va.gov/benefits/factsheets/education/post-911_general_info.pdf
Post-9/11 GI Bill – Study Abroad Programs	www.benefits.va.gov/benefits/factsheets/education/post-911_study_abroad.pdf
Post-9/11 GI Bill – Yellow Ribbon Program	www.benefits.va.gov/benefits/factsheets/education/post-911_yellow_ribbon.pdf
Post-9/11 GI Bill – Transferability	www.benefits.va.gov/benefits/factsheets/education/post-911_transferability.pdf
Post-9/11 GI Bill: Factors to Consider	www.benefits.va.gov/benefits/factsheets/education/post-911_factors_to_consider.pdf

Fact Sheet/Summary Name	Link
Section 702 of the Choice Act	www.benefits.va.gov/gibill/docs/factsheets/section_702_factsheet.pdf
Forever GI Bill	www.benefits.va.gov/gibill/docs/factsheets/forevergibillfactsheet.pdf

Housing

Fact Sheet/Summary Name	Link
Summary of VA Home Loan Guaranty Benefits	www.benefits.va.gov/benefits/benefits-summary/summaryofvahomeloanguarantybenefits.pdf
Delinquent Loan Assistance (Assistance with)	www.benefits.va.gov/benefits/factsheets/homeloans/delinquentloanassistance.pdf
Delinquency Assistance: General Guidance	www.benefits.va.gov/homeloans/documents/docs/foreclosure_avoidance_fact_sheet.pdf
Farm Loans – VA Home Loans for Rural Residents	www.benefits.va.gov/benefits/factsheets/homeloans/farmloans.pdf
Specially Adapted Housing (SAH) Program	www.prosthetics.va.gov/factsheet/psas-factsheet-housing-adaptation-programs.pdf
Native American Direct Home Loan (NADL)	www.benefits.va.gov/benefits/factsheets/homeloans/nadlfactsheet.pdf
VA Guaranteed Loan – Home Loan Guaranty	www.benefits.va.gov/benefits/factsheets/homeloans/va_guaranteed_home_loans.pdf
Economic Growth, Regulatory Relief, and Consumer Protection Act	www.benefits.va.gov/homeloans/documents/circulars/26_18_13.pdf

Insurance

Fact Sheet/Summary Name	Link
Servicemembers' Group Life Insurance (SGLI)	<ul style="list-style-type: none"> • www.benefits.gov/benefits/benefit-details/585 • www.benefits.va.gov/benefits/factsheets/insurance/sgli.pdf
Family Servicemembers' Group Life Insurance (FSGLI)	<ul style="list-style-type: none"> • www.benefits.gov/benefits/benefit-details/590 • www.benefits.va.gov/benefits/factsheets/insurance/fsgli.pdf
Servicemembers' Group Life Insurance Traumatic Injury Protection (TSLGI)	<ul style="list-style-type: none"> • www.benefits.gov/benefits/benefit-details/4765 • www.benefits.va.gov/benefits/factsheets/insurance/tsgli.pdf
Veteran's Group Life Insurance (VGLI)	<ul style="list-style-type: none"> • www.benefits.gov/benefits/benefit-details/281 • www.benefits.va.gov/benefits/factsheets/insurance/vgli.pdf
Service Disabled Veterans Insurance (S-DVI)	<ul style="list-style-type: none"> • www.benefits.gov/benefits/benefit-details/4755 • www.benefits.va.gov/benefits/factsheets/insurance/sdvi.pdf
Veteran's Mortgage Life Insurance (VMLI)	<ul style="list-style-type: none"> • www.benefits.gov/benefits/benefit-details/587 • www.benefits.va.gov/benefits/factsheets/insurance/vmli.pdf
Supplemental Service Disabled Veterans Insurance (SRH)	www.benefits.gov/benefits/benefit-details/2644
Gratuitous Service-Disabled Veterans Insurance (ARH)	www.benefits.gov/benefits/benefit-details/4757
Servicemembers' Group Life Insurance Disability Extension (SGLI-DE)	www.benefits.gov/benefits/benefit-details/4763
Veterans Life Insurance Policy Loans and Cash Surrenders	www.benefits.gov/benefits/benefit-details/1512
Waiver of Insurance Premiums for Disabled Veterans	www.benefits.gov/benefits/benefit-details/4759

Disability Compensation and Related Benefits

Fact Sheet/Summary Name	Link
Disability Compensation	www.benefits.va.gov/benefits/factsheets/serviceconnected/compensation.pdf
Presumptive Disability Benefits	www.benefits.va.gov/benefits/factsheets/serviceconnected/presumption.pdf
Individual Unemployability	www.benefits.va.gov/benefits/factsheets/serviceconnected/iu.pdf
Military Sexual Trauma	www.benefits.va.gov/benefits/factsheets/serviceconnected/mst.pdf
Special Monthly Compensation (SMC)	www.benefits.va.gov/benefits/factsheets/serviceconnected/smc.pdf
Automobile and Special Adaptive Equipment Grants	www.benefits.va.gov/benefits/factsheets/serviceconnected/autof
Aid and Attendance (A&A) or Housebound	www.benefits.va.gov/benefits/factsheets/limitedincome/enhancedorspecialpension.pdf
Veteran's Additional Payment for a Dependent Parent	www.benefits.va.gov/benefits/factsheets/misc/dependentparent.pdf
Benefits Delivery at Discharge	www.benefits.va.gov/benefits/factsheets/general/bddfactsheet.pdf
Separation Health Assessment for Service members	www.benefits.va.gov/benefits/factsheets/serviceconnected/separationhealthassessment.pdf
Disability Benefit Questionnaire	www.benefits.va.gov/benefits/factsheets/serviceconnected/dbqs.pdf
What is VA Pension?	www.benefits.va.gov/benefits/factsheets/limitedincome/livepension.pdf
VA Pension Benefits	www.benefits.va.gov/benefits/factsheets/limitedincome/pensionprogram-and-representation.pdf

Burial Benefits

Fact Sheet/Summary Name	Link
Burial and Plot Interment Allowance	www.benefits.va.gov/benefits/factsheets/burials/burial.pdf
Burial Flag	www.benefits.va.gov/benefits/factsheets/burials/flag.pdf



Survivors' Benefits

Fact Sheet/Summary Name	Link
Summary of VA Education Benefits	www.benefits.va.gov/benefits/benefits-summary/summaryofvaeducationbenefits.pdf
Survivors' & Dependents' Educational Assistance (DEA)	www.benefits.va.gov/benefits/factsheets/survivors/ch35.pdf
Dependency and Indemnity Compensation (DIC)	www.benefits.va.gov/benefits/factsheets/survivors/dic.pdf
Survivors' Pension Benefit	www.benefits.va.gov/benefits/factsheets/survivors/survivorspension.pdf
Parent's Dependency and Indemnity Compensation (DIC)	www.benefits.va.gov/benefits/factsheets/survivors/parentsdic.pdf
Marine Gunnery Sergeant John David Fry Scholarship	www.benefits.va.gov/benefits/factsheets/education/fry_scholarship.pdf

Additional Information—Military Sexual Trauma

This section summarizes important information about benefits and services that may be available to Veterans who experienced sexual assault or sexual harassment during their military service. Please carefully review the information below as a first step.

Military sexual trauma, or MST, is the term used by the Department of Veterans Affairs (VA) to refer to sexual assault or repeated, threatening sexual harassment experienced by a Veteran during his or her military service. Both men and women can experience MST, which involves any sexual activity where a Veteran is involved against his or her will. He or she may have been:

- Pressured into sexual activities (for example, with threats of negative consequences for refusing to be sexually cooperative or with implied better treatment in exchange for sex)
- Unable to consent (such as when asleep or intoxicated) or physically forced into sexual activities

Other experiences of MST include unwanted sexual touching or grabbing, threatening, offensive remarks about a person's body or sexual activities, and threatening and unwelcome sexual advances.

The identity or characteristics of the perpetrator(s), whether a Veteran was on or off duty at the time, or whether a Veteran was on or off base at the time, do not impact whether an experience is MST.

Why am I provided this information at the Separation Health Assessment exam?

Veterans are incredibly resilient after stressful events during their service, but some struggle with mental or physical health difficulties afterwards, even many years later. VA knows that Veterans who experienced MST may face unique challenges in their recovery. This section provides information about issues related to filing a VA disability claim for a condition related to MST, and also addresses free health care services for conditions related to MST.

Although the goal of the Separation Health Assessment exam is to document any conditions that might be related to your service prior to your discharge, here are some things to know before discussing MST with your examiner:

- What you discuss during the exam will be included in the exam report, which becomes part of your Service Treatment Records and may compromise a Restricted Report (see below to learn more).
- Some state laws require that clinicians report sexual assault experiences to civilian authorities.

What should I do if I would like to talk to someone about MST at my exam?

The best option is to call the Safe Helpline at 1-877-995-5247 or visit <https://safehelpline.org>. They can provide immediate support and connect you with specially trained Department of Defense (DoD) staff.

Depending on the nature of your experiences, you may have several reporting options. For example, if you experienced sexual assault, Safe Helpline staff can tell you more about making a formal report to authorities.

- One option is a Restricted Report, which allows you to confidentially disclose the crime to a DoD Sexual Assault Response Coordinator (SARC), DoD Victim Advocate, or certain DoD health care professionals so that you can receive medical treatment and services. In this case, your chain of command will not be notified, and there will be no official investigation. Only SARCs, Victim Advocates, or specific DoD health care staff (not VA staff), can take a Restricted Report.
- Another option is an Unrestricted Report. If you want to pursue criminal charges, you must file an Unrestricted Report. Staff at the Safe Helpline can help you decide on your options.

Veterans Benefits Administration (VBA) Benefits Related to MST

VBA administers VA's non-health care related benefits, including disability compensation for a mental or physical health condition that developed or got worse as a result of experiences of MST. If you apply, VBA will need to establish that:

- You currently have physical or mental health symptoms that are disabling
- You had an experience(s) during your military service that had an impact upon your health, AND
- There is a link between your current symptoms and your military service

For claims related to most mental or physical health conditions, VBA needs direct evidence that you experienced MST and that your injury or disability began or got worse during your military service. Direct evidence can include copies of DoD investigative reports or forms used to report sexual assault or sexual harassment, can be used to support a disability claim.

For certain claims, such as those for post-traumatic stress disorder (PTSD) related to MST, VBA developed special policies to assist individuals, because direct evidence can be difficult to obtain. For these claims, VBA also accepts indirect evidence, or “markers,” such as evidence of behavior changes around the time of an MST experience. Markers can include:

- Records from police, rape crisis centers, mental health counseling, hospitals, or physicians
- Statements from others such as family members, fellow Service members, clergy, or counselors
- Request for transfer to another military duty assignment or deterioration in work performance
- Pregnancy tests or tests for sexually transmitted diseases around the time the MST occurred
- Episodes of depression, panic attacks, or anxiety
- Difficulties with substance abuse
- Unexplained economic or behavioral changes
- Increased use of leave without obvious reason
- Increased or decreased use of prescription medications
- Letters shared in confidence, diary or journal entries, emails, text messages, or tweets
- Relationship conflicts, divorce, or increased disregard for military or civilian authority
- Sexual dysfunction

How can I collect this evidence?

VBA has a duty to assist Veterans in collecting evidence to support their disability compensation claims. Many VBA Regional Offices have specifically identified point people (“MST specialists”) that can help with MST-related claims. All Regional Offices also have Women Veterans Coordinators who can assist both male and female Veterans filing claims related to MST.

VBA knows that often it can be difficult for Veterans to locate direct and indirect evidence, particularly if they decide to file a claim many years after their experiences. Because of this, VA encourages Service members to hold onto any materials that might later serve as evidence, such as copies of reports to authorities, copies of treatment records, or anything documenting your difficulties while you were on active duty. For example, if you told a friend or family member about your experiences of MST, consider asking him or her to write a brief note stating this, or at least keep a list of people you told. Even if you do not want to file a claim now, this evidence will be useful to you if you later decide to file.

More information is available by calling 1-800-827-1000 or visiting the following website:
www.benefits.va.gov/benefits/factsheets/serviceconnected/mst.pdf.

Veteran Health Administration (VHA) Service for Military Sexual Trauma

In VHA, Veterans can receive free treatment for any mental or physical health condition related to MST.

- You **do not** need to have reported your experiences or have any documentation that they occurred to receive this care.
- You **do not** need to have filed for disability compensation with VBA.
- Some Veterans can receive this free MST-related care even if they are not eligible for other VA health care services. For example, length of active duty service does not affect eligibility for MST-related treatment through VHA.

Free outpatient MST-related treatment is available at every VA health care facility. VHA also has residential and inpatient mental health programs for Veterans who need more intense treatment and support. VHA's treatment services are designed to meet Veterans where they are at in their recovery, whether that is focusing on strategies for coping with challenging emotions and memories or, for Veterans who are ready, talking about their MST experiences with a counselor.

How can I access VHA's treatment services related to MST once I am fully separated?

You can contact your nearest VA medical center and ask to speak to the MST Coordinator, a point person who can help you access VHA services and may know of additional resources. You can also contact your local Vet Center. You can find a list of facilities and contact information at www.va.gov and www.vetcenter.va.gov. More information is also available at www.mentalhealth.va.gov/msthome.asp or by calling 1-800-827-1000.

Additional Information—Environmental Hazards

During your military service, you may have been exposed to chemical, physical, or environmental hazards. The Department of Veterans Affairs provides the latest information on military exposures and your health, including resources for medical follow-up and benefits, at www.publichealth.va.gov.



Appendix E: Benefits Matrices

VA Education Benefits Matrix

The following matrices describe who can access/apply for VA benefits, services, and tools. A more comprehensive listing of VA benefits can be found at www.va.gov.

Benefit	Who Can Access/Apply				
	Active Duty	National Guard	Reserve	Veteran	Family Member
Education and Career Counseling	•	•	•	•	•*
Montgomery GI Bill – Active Duty (MGIB-AD)	•	•	•	•	
Montgomery GI Bill – Selected Reserve (MGIB-SR)		•	•	•	
Post-9/11 GI Bill	•	•	•	•	•**
Transfer of Entitlement (Post-9/11)	•	•	•		
Survivors’ and Dependents’ Educational Assistance (DEA) Program					•*
Tutorial Assistance	•	•	•	•	•

* Benefit is available to eligible survivors.

** Family members may be eligible if Service member transferred benefits.

VA Benefits Matrix

Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Automobile and Adaptive Equipment Allowance	•	•	•	•	•	
Burial Benefits		•	•	•	•	• *
Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)	•					• *
Clothing Allowance	•				•	
Dental Care					•	
Dependency and Indemnity Compensation (DIC)	•					• *
Disability Compensation	•	•	•	•	•	
Employment Resources		•	•	•	•	• *
Health Care	•	•	•	•	•	
Home Loan Guaranty		•	•	•	•	• *
Insurance: Family Servicemembers' Group Life Insurance (FSGLI)		•	•	•		•
Insurance: Service-Disabled Veterans' Life Insurance (S-DVI)	•				•	
Insurance: Servicemembers' Group Life Insurance (SGLI)		•	•	•		
Insurance: Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)		•	•	•		

Benefit	Service-Connected Disability Required	Who Can Access/Apply				
		Active Duty	National Guard	Reserve	Veteran	Family Member
Insurance: Veterans' Group Life Insurance (VGLI)					•	
Insurance: Veterans' Mortgage Life Insurance (VMLI)	•	•	•	•	•	
Veterans Pension					•	
Specially Adapted Housing Grant/ Temporary Residence Adaptation Grant	•	•	•	•	•	
Vet Center Readjustment Counseling	•	•	•	•	•	•*
Vocational Rehabilitation and Employment (VR&E)	•	•	•	•	•	

* Benefit is available to eligible survivors.

Required Documentation Matrix

The following matrix lists the requisite personal information and documentation needed to apply for benefits such as disability compensation, health care, and education. More specific information can be found at www.va.gov.

Required Information	Benefit						
	Health Care	Disability Compensation	Home Loan Guaranty	Vocational Rehabilitation and Employment	Education	Education and Career Counseling	Insurance Benefit
Spouses – full names, birth dates, SSNs, date and place of marriage(s), termination date and place [of previous marriage(s)] (Information only needed if converting Spousal FSGLI to commercial policy)		•				•	•
Last leave and earning statement (for VGLI/SGLI-DE)							•
Home Mortgage Documentation (for indicate VMLI)							•
Proof of total disability (for SGLI-DE/VGLI)							•
Medical Statement from Physician (only in certain limited circumstances)							•

Required Information	Benefit						
	Health Care	Disability Compensation	Home Loan Guaranty	Vocational Rehabilitation and Employment	Education	Education and Career Counseling	Insurance Benefit
Children – full names, dates and places of birth, SSNs, complete addresses, and name of person child lives with; if child is severely disabled, a medical statement from a doctor	•	•				•	
Copies of orders (if activated from the Guard/Reserve)	•	•			•		
Any previous vocational rehabilitation programs and dates				•	•		