



VA Benefits I and II | Participant Guide



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Welcome to VA Benefits I and II

Introduction

Welcome to VA Benefits I and II. These two sessions are going to be key to your understanding of 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, including 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 I & II 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.

- **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. Screenshots and steps for these demonstrations are provided 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 enable Service members, Veterans, 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
ExploreVA explore.va.gov	A website that is linked to the eBenefits portal and allows Service members, Veterans, families, caregivers, and survivors to learn about and apply for VA and military benefits

Asking Questions

As you participate in these briefings, you are encouraged 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/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, you’ll be asked 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.

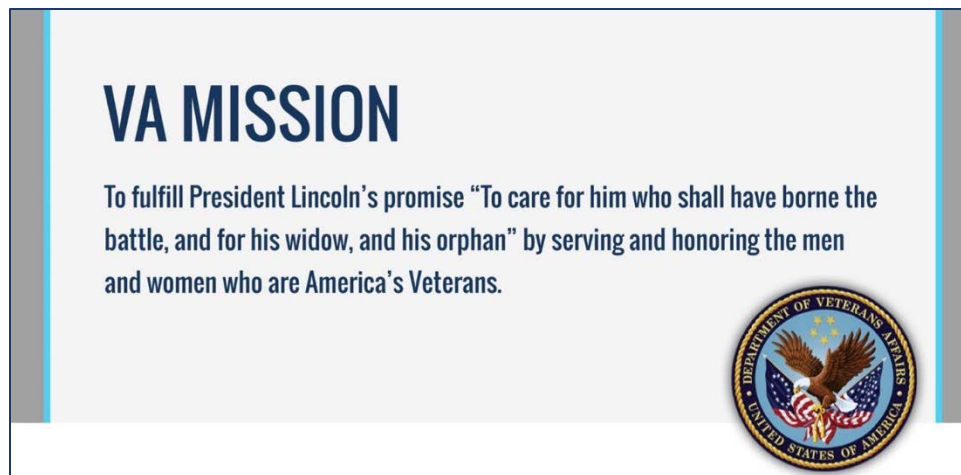


Figure 0-1: VA Mission Statement

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 Service members, Veterans, 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.

DD Form 214/Separation Documents

Your key to most of the VA benefits, services, and tools is the 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. This is used by VA to determine your eligibility for life insurance after separation.
- Block 13 lists all awards you received during service. This is used by VA to determine your eligibility for programs that may have specific service requirements.
- Block 17 indicates the status of your service-provided dental care. This is used by VA to determine your eligibility for dental care after separation.

If this information is incorrect, it can affect your access to benefits to which you are entitled. 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 DD214 while in service, see your Military Personnel Organization.
- After service, use the **Correcting Military Records** section at this link: www.va.gov/opa/publications/benefits_book/Chapter_2_non_healthcare_benefits.asp.

Army or Air National Guard Service members will need NGB Form 22, Report of Separation and Record of Service (or NGB Form 23, Retirement Points Accounting). This supporting documentation of your service is issued upon separation. Be sure to check the following items for accuracy:

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

Additionally, be sure to save your Leave and Earnings Statement (LES) information before you separate.

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

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

MEMBER-4

Figure 0-2: Sample DD Form 214

Proof of Military Service

While in the military, you have used your DoD ID or Common Access Card, or CAC, as proof of your military service. But after separation, there may also 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 DD214 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 0-3). 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.
 - 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.



Figure 0-3: Veterans Health Identification Card

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 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. Taking time to establish your goals and priorities is important—it serves as the foundation for determining 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

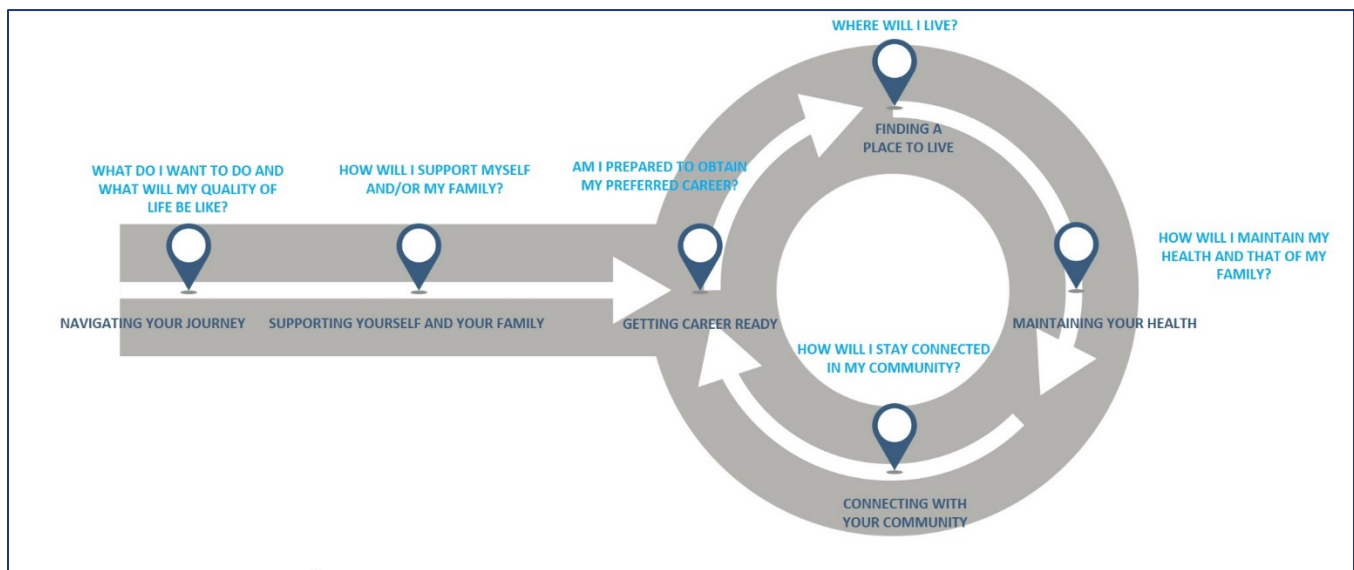


Figure 1-1: Your Transition Journey

Navigating Your Journey

You’re getting ready to transition, and there are decisions to be made. 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 of 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 make use of VA benefits, services, and tools during your transition and beyond. Not all the benefits apply to you, and you may not choose to take advantage of every benefit that is available.

The goal is for you to have enough information and resources available to make an informed decision 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?

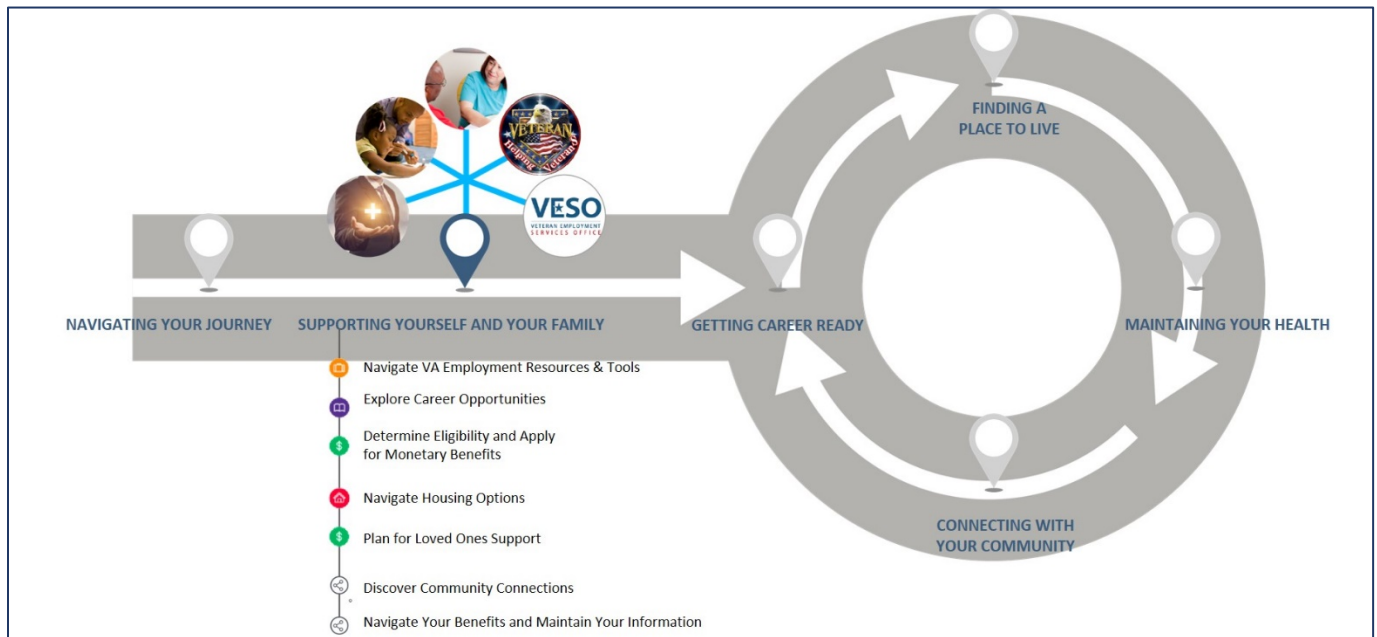


Figure 2-1: Your Transition Journey

VA can support you and your family during your transition and into 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

Overview of VA Benefits, Support Services, and Tools

Now that you have started thinking 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.

Activity: Use the VA Benefits Explorer Tool

explore.va.gov

The VA Benefits Explorer (Figure 2-2) is an excellent tool to help you learn more about all VA benefits in one place. This tool is easy to navigate and provides information about each benefit that is simple and easy to understand. It includes eligibility information, links to apply, and more.

On your own time, review this Participant Guide and appendices in depth to get more detailed information. Take notes and discuss any questions with your Benefits Advisor.

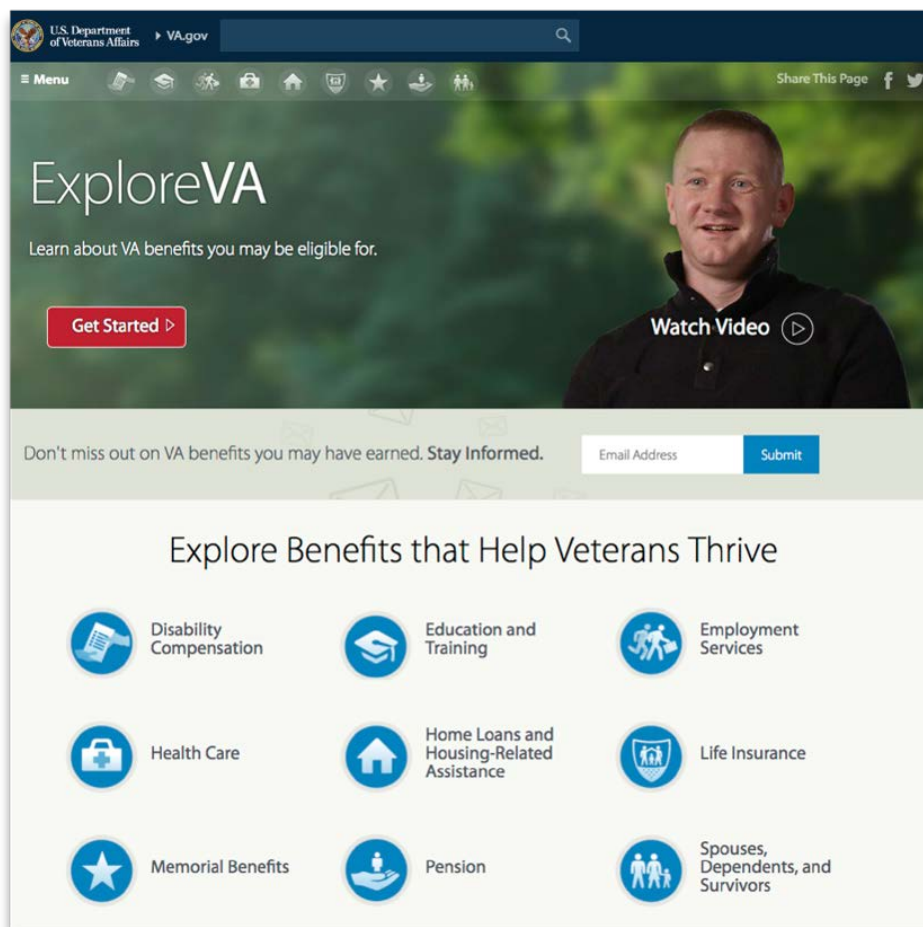


Figure 2-2: VA Benefits Explorer

Use this tool to help determine what benefits, services, and tools may be available to meet the goals you've outlined.

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

You can find detailed information about eligibility and applying for all VA benefits in Appendix A.

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 2-3) 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.

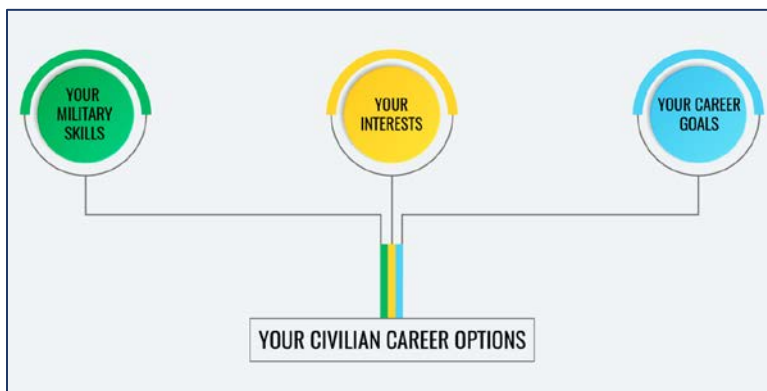


Figure 2-3: Translating Your Experience

Finding your path to a rewarding career might involve:

- Attending a two- or four-year college
- Enrolling in a vocational or technical training program
- Obtaining a new certification
- Doing an apprenticeship or on-the-job training program
- Becoming 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 the type of 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 (Chapter 36)

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/Veteran currently eligible for a VA education benefit
- All current VA education beneficiaries

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

- Log in to eBenefits at www.ebenefits.va.gov.
- Select **Apply**.
- Select **Education and Training**.
- Select **Vocational Rehabilitation and Employment Benefits**.
- Apply for **Educational and Career Counseling**.
- If you are eligible, you will be contacted for an appointment.

If you do not have access to eBenefits you may:

- Print VA Form 28-8832- Application for Counseling.
- 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 entitled to 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% disabled by an injury or disease that was incurred in or aggravated during active duty, active duty for training, or inactive duty for training

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

- 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 of 2002 and served for a period of 4 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 entitled to 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, N.C. 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, above (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 with 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 has 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>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 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>

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 2-4). that your claim will go through and your VA representative will work directly with you on the process after submission.

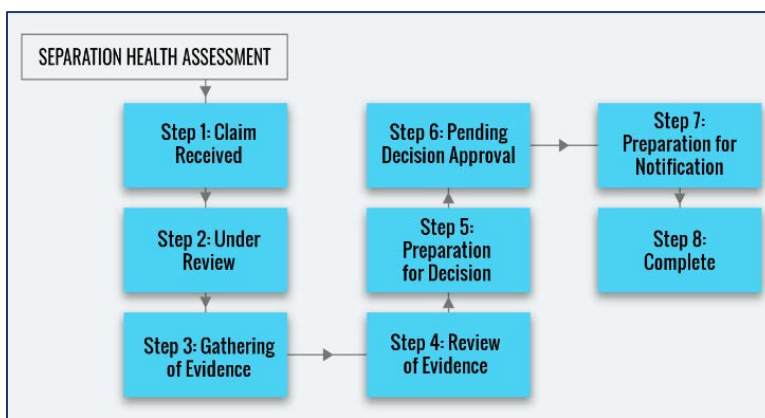


Figure 2-4: Disability Claims Process

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

The claim has been received by VA. 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

The claim is assigned to a Veteran Service Representative (VSR) and is reviewed to determine if additional evidence is needed. 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 will request it from the required sources. Requests for evidence may be made to 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 has received all needed evidence. If, upon review, more evidence is required, the claim will be sent back to Step 3: Gathering of Evidence.

Step 5: Preparation for Decision

The VSR recommended a decision and is preparing 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

The recommended decision is reviewed. If it is favorable, a final award approval is made. If it is determined that more evidence or information is required, the claim will be sent back in the process for more information or evidence.

Step 7: Preparation for Notification

The entire claim decision packet is prepared for mailing.

Step 8: Complete

A decision packet is sent via U.S. mail. The packet includes details of the decision or award. Standard mailing time should be allowed for the packet to arrive before contacting a VA call center.

Questions concerning disability ratings or payments due from VA should be directed to VA by phone 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 Mar. 10, 2015, VA awarded Shaun a 30% 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 Jul. 5, 2014. Because they received it within one year of his separation from active service, VA awarded Ric a 30% 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. The 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.

It is mandatory for every Service member to have an exam conducted prior to separation.

If you are filing 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 are filing your claim less than 90 days prior to separation or if you are not filing 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 for you to have copies of all your STRs to submit with your claim.

Just follow these steps:

- Log in to eBenefits at www.ebenefits.va.gov.
- Select **Apply**.
- Select **Disability Compensation**.

If you do not have access to eBenefits you may:

- Print VA Form 21-526EZ—Application for Disability Compensation and Related Compensation Benefits.
- Complete the form and submit it with copies of your service treatment records 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.
- And, you can contact and work with an accredited Veterans Service Organization representative who can assist you in submitting your claim.

Monetary Benefits: Ancillary Benefits

VA has additional ancillary benefits that may be available to those 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 you are eligible, you can receive a one-time or yearly clothing allowance, which reimburses you if your clothing gets permanently damaged by a prosthetic or orthopedic appliance or by a prescribed medication used on your skin.

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

Some Service members or Veterans have permanent disabilities resulting from injury or disease incurred or aggravated during active duty. If you are eligible, you may get a one-time payment toward the purchase of a new or used automobile or other conveyance to accommodate your disability. The funds are paid 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 assist you with getting 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 while in service. Applications must be submitted within two years from the date of notification that a new service-connected disability was approved by VA. To apply, Veterans must have separated from service on or after Apr. 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

Congress created two programs to 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).

In general, the law prohibits concurrent receipt of VA disability compensation and military retired pay, unless the amount of retired pay equal to the amount of disability compensation paid is waived. 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.

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

Combat-Related Special Compensation (CRSC)

www.dfas.mil/retiredmilitary/disability/crsc.html

CRSC is a benefit administered by DoD. 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 administered by DoD. CRDP restores retired pay to retirees with a 50 to 100 percent VA-rated disability. Enrollment is automatic if you are eligible.

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

explore.va.gov/life-insurance

<https://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
Servicemembers' Group Life Insurance (SGLI)	<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

Life Insurance Program	Features
<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> <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>

Life Insurance Program	Features
Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	<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> <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, and 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>

Life Insurance Program	Features
	<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. • 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.

Planning for Loved Ones: Memorial Benefits

VA Burial Benefits

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

explore.va.gov/memorial-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

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/or 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% 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% level. • Spouses must use before remarriage. • Beneficiaries of this benefit are ineligible for the Yellow Ribbon Program.

Essential Information	
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 45 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 and/or recognized or approved by the Secretary of Veterans Affairs for purposes of preparation, presentation, and prosecution of claims under laws administered by the Department of Veterans Affairs. Non-chartered organizations do not constitute or reflect VA recognition of said organization and its representatives for purposes of representation of 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, and burial benefits. They will also assist claimants with health care eligibility, VA Home Loan Guaranty, and other Veterans benefits, including those offered by the state. These services are provided free of charge by chartered VSOs.

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. VSOs are either “recognized” or “nonrecognized.” A recognized organization can legally represent you before VA, while a nonrecognized 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 click **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 support 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** provide a Veteran-centered place where you can seek counseling 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, their families, caregivers, and survivors. However, beware, not all organizations are the same. Before agreeing to work with a local organization, it is important to perform some 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 to read reviews, if there are any. You can gain some insight into other individuals' experiences, as well as determine if the organization is presenting itself honestly. Speaking to people who have worked with the organization can also be helpful.

GuideStar (www.guidestar.org) is just one website that can be used to get information about non-profit 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 what the organization states its mission to be?
- Is there anything that seems too good to be true?

If, after your initial due diligence, 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 something that is completely different from what other people, organizations, and/or resources have stated about the same topic?

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

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 gives you the ability to perform numerous self-service functions. Some of the 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 obtain a DS Logon. Service members can access eBenefits with a DS Logon or Common Access Card (CAC). A DS Logon is a secure identity used by several DoD and VA websites, including eBenefits. A DS Logon account provides you with access to a host of additional sites beyond eBenefits, 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 a Veteran attempts to register and the system says they have no DEERS record, VA will first need to verify their military service and add them to DEERS. All VA Regional Offices have staff familiar with procedures for adding a Veteran to DEERS.

Registering for an Account

You can register for an eBenefits account online using the eBenefits DS Logon Account Registration Wizard. You will walk through a series of questions to assist you in obtaining a 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 are not able to verify your identity online, you will automatically receive a 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 may have their identity verified by calling 1-800-827-1000 and selecting option 7, Monday through Friday, 9:00 a.m. to 9:00 p.m. Eastern Time. Others may need to visit a VA Regional Office or TRICARE Service Center to have their identity verified 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.

eBenefits Tab	What You Can Do
	<ul style="list-style-type: none"> • Select Health Care to access TRICARE online and the My HealtheVet site.
Learn	<p>On the Learn tab:</p> <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	<p>On the Contact tab:</p> <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.

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 through 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 briefings.

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

Related Personal Goals	

Table 2-5: Module 2 Personal Action Plan

Action to Take		Deadline or Timeframe
<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 myself 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 240 days from separation, there is no health review)

Action to Take		Deadline or Timeframe
<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 in need of 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
<input type="checkbox"/>	Tell my family about all my insurance and how to file a claim	As soon as possible

Action to Take		Deadline or Timeframe
<input type="checkbox"/>	Find and connect to my local Vet Center	Before I leave this briefing
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<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?

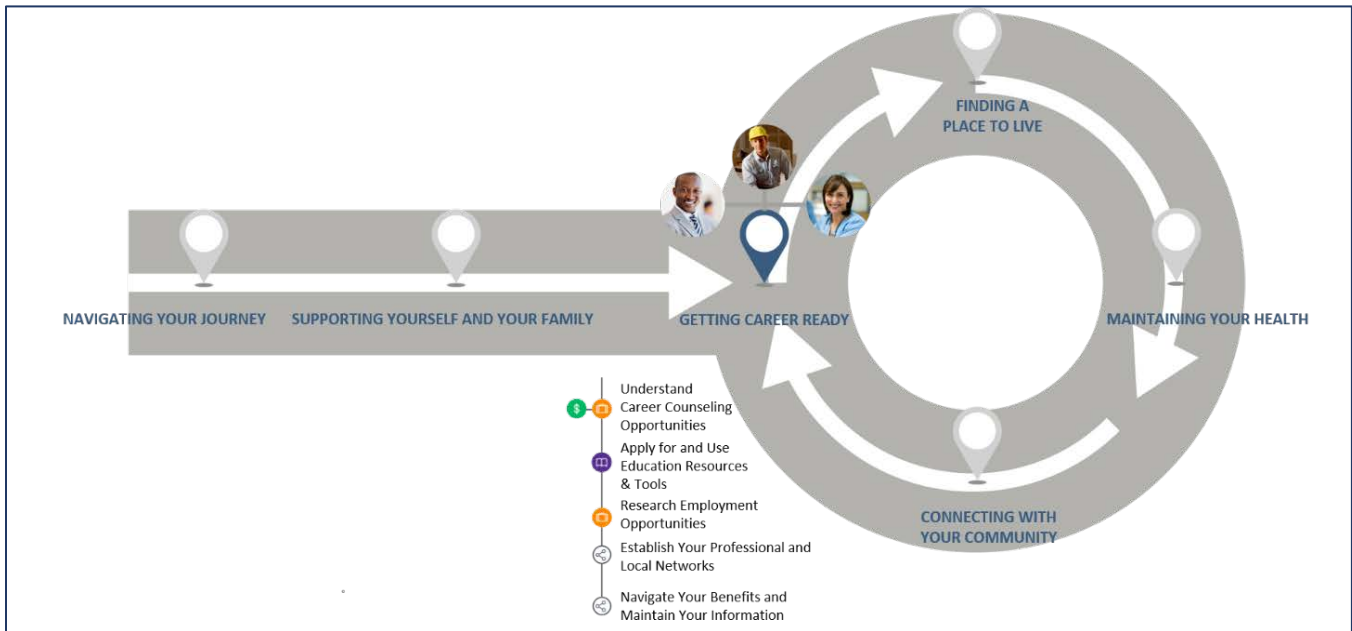


Figure 3-1: Your Transition Journey

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 support you in:

- Building the career that fits your goals
- Obtaining the appropriate education, skills, and credentials that fit your goals
- Finding the right job or career opportunity
- Developing 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 (Chapter 36)

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 Vocational Rehabilitation Counselor (VRC).

The VRC will assess your interests, aptitudes and abilities, and whether your service-connected disabilities impair your ability to find and/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	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 express a desire to seek employment soon after separation or who already have the necessary skills and/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 and/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

Basic Period of Eligibility

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

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

Who Is Entitled to Receive VR&E Services?

As an **active duty Service member**, you are entitled 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% or more.

OR (until Sept. 2018) if you:

- 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 you from performing your military duties (Service members who are participating in IDES are presumed entitled), AND
- Report for an evaluation with a VR&E counselor before separating for active duty.

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

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

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

- Log in to eBenefits at www.ebenefits.va.gov.
- Select **Apply**.
- Select **Education and Training**.
- Select **Vocational Rehabilitation and Employment Benefits**.
- Apply for the **Vocational Rehabilitation and Employment Program**.
- If it is determined 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: <https://www.benefits.va.gov/benefits/offices.asp>.

If you do not have access to eBenefits you may:

- Print VA Form 28-1900 – Disabled Veterans Application for Vocational Rehabilitation. Remember, if you are Active Duty, you need to attach VA Form 28-0588 – Notice to VA Veterans Service Center.

- 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: <https://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>www.benefits.va.gov/gibill/post911_gibill.asp</p> <p>Basic Information</p> <ul style="list-style-type: none"> • This is an education benefit program for individuals who served on active duty and received an honorable discharge. • It 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 is available under certain circumstances. <p>Tuition and fees</p> <ul style="list-style-type: none"> • Tuition and fees are paid directly to the school on your behalf. • If you are attending a public institution of higher learning, all in-state tuition and fees will be paid. Section 702 of the Choice Act requires public

GI Bill Type	Essential Information
	<p>institutions of higher learning to offer in-state tuition and fees to all eligible individuals identified, for terms that began after Jul. 1, 2015.</p> <ul style="list-style-type: none"> • If you are attending a private institution of higher learning, actual tuition and fees will be paid, or a capped amount (whichever amount is less). The capped amount changes yearly, and the rate can be found at the link listed above. <p>Monthly Housing Allowance</p> <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 of the primary location of the school. • The allowance is paid directly to the beneficiary, but is not available if the Service member is on active duty or enrolled at half-time or less (as determined by the school). • The allowance is not available for spouses while the Service member is on active duty. • Distance learners receive half the MHA national average. <p>Books and Supplies Stipend</p> <ul style="list-style-type: none"> • The stipend is issued directly to the student when the school certifies enrollment. • The amount is pro-rated based on length of service and the number of credits/hours being taken. • The stipend is available for those enrolled 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 fee 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.

GI Bill Type	Essential Information
	<ul style="list-style-type: none"> 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) entitled to the 100% benefit rate may receive this funding. <p>Transfer of Entitlement (TOE)</p> <ul style="list-style-type: none"> You can transfer unused Post-9/11 GI Bill education benefits to your spouse or children. To transfer your entitlement, you may incur additional service obligation. You have to transfer the entitlement <i>before</i> you leave the service, but you can adjust the transferred entitlement after leaving the service. Education Support Services at your local installation can answer your specific questions about TOE.
<p>Montgomery GI Bill – Active Duty (Chapter 30)</p>	<p>www.benefits.va.gov/gibill/mgib_ad.asp</p> <p>Basic Information</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. Payments are made directly to the Service member.
<p>Montgomery GI Bill – Selected Reserve (Chapter 1606)</p>	<p>www.benefits.va.gov/gibill/mgib_sr.asp</p> <p>Basic Information</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.

GI Bill Type	Essential Information
	<ul style="list-style-type: none"> Remedial, refresher, and deficiency training are available under certain circumstances.

Forever GI Bill

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,
- Children who became eligible for the Fry Scholarship on or after Jan. 1, 2013, AND
- All Fry scholarship-eligible spouses.

More changes roll out after 2018, and most of the changes enhance or expand education benefits.

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 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 a choice that cannot be reversed.
- Having multiple periods of service may result in a potential entitlement 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 entitlement at your MGIB-AD payment rate, and then an additional 12 months of entitlement at your MGIB-SR payment rate, up to the maximum total of 48 months.

Review Table 3-3 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.

	Post-9/11 GI Bill	Montgomery GI Bill
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 titled *Post-9/11 GI Bill: Factors to Consider* – the link is available in Appendix D.

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.

Figure 3-2: GI Bill Comparison Tool

Activity: Use GI Bill Comparison Tool

Access the GI Bill Comparison Tool from the Education Benefits website at www.benefits.va.gov/gibill.

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 **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.

The screenshot shows the VA GI Bill Feedback Tool interface. At the top, there is a navigation menu with links for Health, Benefits, Burials & Memorials, About VA, Resources, News Room, Locations, and Contact Us. Below the menu, the page is titled "Education and Training Feedback" and "VA GI Bill Feedback System". A table lists various complaint categories:

Recruiting/Marketing Practices	Quality of Education
Accreditation	Grade Policy
Financial Issues (e.g. Tuition/Fee charges)	Release of transcripts
Student Loans	Transfer of Credits
Post-Graduation Job Opportunities	Refund Issues
Change in Degree Plan/Requirements	Other

A red arrow points to a blue button labeled "Submit Your Feedback Now". To the right of the table, there is a "FAQs" section with a "Submit a Question" button and a "Check Your Current Post-9/11 GI Bill Enrollment Status on eBenefits" section with the URL www.ebenefits.va.gov. The page also includes a sidebar with "I AM A..." dropdown and a list of categories like Transition Assistance, Compensation, Education & Training, etc.

Figure 3-3: VA GI Bill Feedback Tool

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

- Recruiting/marketing practices
- Accreditation
- Financial issues (e.g., tuition/fee charges)
- Student loans
- Post-graduation job opportunities
- Change in degree plan/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 click the **FAQs** button to learn more, or submit a question by clicking the **Submit a Question** button on the right-hand side of the page.

Applying for VA Education Benefits

Once you've completed 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, click **Education Benefits** under the **Apply** section.
- Next to **Education and Training**, click **Education Benefits**.
- Click **Select Correct Form**.
- Answer the questions and follow the prompts to get to and complete the online form.

There are other ways to apply:

- 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) (7 a.m. to 6 p.m., Central Time, Monday through Friday).

From outside the U.S., call 001-918-781-5678 during business hours (7 a.m. to 6 p.m., Central Time, Monday through Friday). This is not a toll-free number, but you will be routed to the next available customer service representative.

On Campus Support

VetSuccess on Campus (VSOC)

<https://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)

<https://www.mentalhealth.va.gov/studentveteran/vital.asp#sthash.kj1TAcU9.dpbs>

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 (AHE) track is an additional track in the Transition GPS curriculum, and it is your first step toward selecting the right school for you. This track focuses on topics like how to

achieve academic success, how to research and compare institutions, and how to finance higher education. The track will lead you through the steps and provide a wealth of resources to help you become an informed education consumer and maximize the return on your GI Bill.

Career Technical Training Track (CTTT)

Like the AHE track, the Career Technical Training Track (CTTT) is an additional track in the Transition GPS curricula. Whether you want to use the skills you learned in the military or are looking to pursue a new challenge, the CTTT will give you the information you need to plan for career success. CTTT is designed to prepare you to enter the workforce quickly after separation. This two-day optional workshop will help you choose a field and target a position, identify required credentials, and select and apply for a technical training program. Be sure to contact your local TAP office to register for the class. We highly encourage spouse participation in this course.

Credentialing Opportunities On-Line (COOL)

www.afvec.langley.af.mil/afvec/Public/COOL

www.cool.army.mil

www.cool.navy.mil/usmc

www.cool.navy.mil/usn

The Air Force, Army, Marine Corps, and Navy have Credentialing Opportunities On-Line (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.

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 for Veterans using 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% 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% 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 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. 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

<https://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 be attending at least three-quarter time, and your allowance is based on the number of hours of work you perform. Learn more at the link above.

As a Veteran, you can also apply for other government financial aid not provided by VA. Those aid programs will have their own requirements.

Research Employment Opportunities

VA for Vets

When it's time to find a job, remember that VESO manages the VA for Vets program, because 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

<https://www.vacareers.va.gov/careers/intermediate-care-technician/index.asp>

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.

Office of Personnel and Management (OPM) Resources

Veterans Preference

<https://www.fedshirevets.gov/job/veterans.aspx>

By law, Veterans who are disabled or who served on active duty during specific timeframes are entitled to 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 HR 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)

To prepare you for today's civilian job market, the DOLEW focuses on practical skills required to find and obtain civilian employment. DOLEW consists of four core focus areas:

- Developing and executing a job search plan
- Planning for success in a civilian work environment
- Creating résumés, cover letters, and other self-marketing materials
- Refining interviewing and networking skills

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

SBA Introduction to Entrepreneurship Workshop

The 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.

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

Additional DoL Career and Employment Resources

Multiple government organizations have collaborated to design, develop, and incorporate the best features of online employment tools to give you career advice, assistance with building 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 have attended the 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) where you can receive guidance as you look for work, participate in job search workshops, get free computer access, and more. Use the web address above to find an AJC near you.

Search for Jobs and Find Training Now

www.careeronestop.org

Put together a successful job search by visiting CareerOneStop, sponsored by the DoL, which has resources on developing résumés, interviewing, networking, and finding 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. Getting connected and have a larger 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 military and Veteran LinkedIn members one year of free access to LinkedIn Premium Subscriptions, including the LinkedIn Learning Platform—a value of \$360. In the 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 eBenefits is the website where you can 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/ebenefits/homepage.

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 through 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 Timeframe
<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 Active Duty (MGIB-AD) GI Bill • Montgomery Selected Reserve (MGIB-SR) GI Bill 	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	Now

Action to Take		Deadline or Timeframe
<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	Within 12 months of leaving active duty
<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	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 Technical Training Track (CTTT)	As soon as I determine a desired relevant technical field
<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"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		

Module 4: Finding a Place to Live

One of the most important things to plan is your housing. Some Service members may know where they will 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?

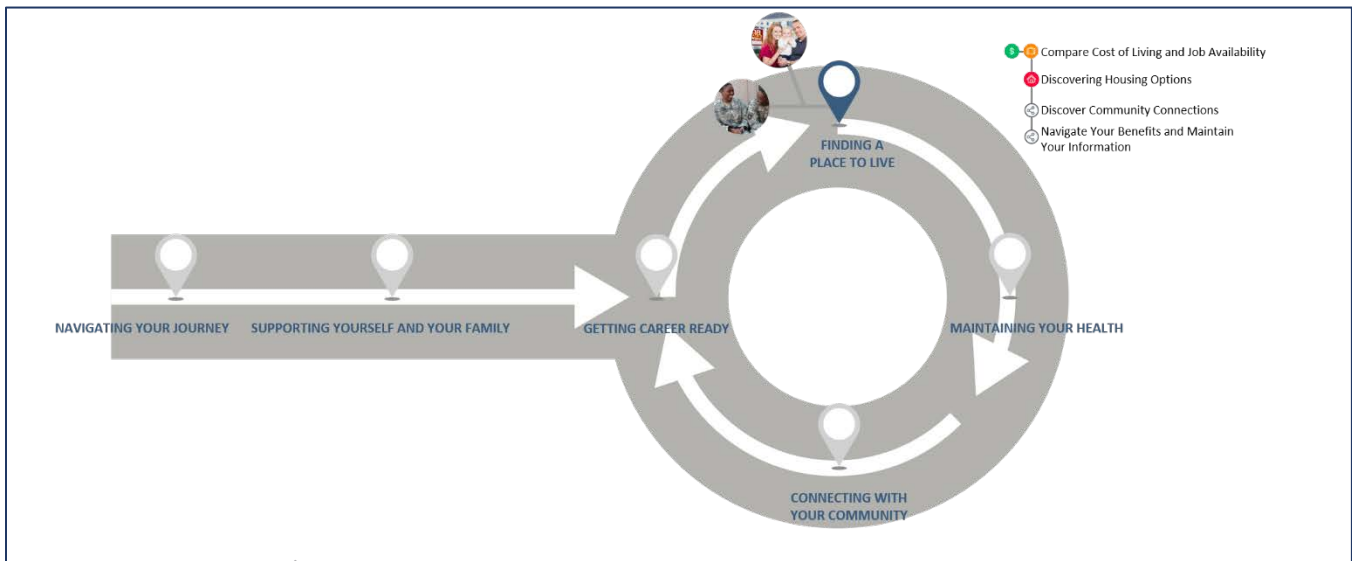


Figure 4-1: Your Transition Journey

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

Comparing Locations – Influences

What is the number one most important factor you should consider when deciding 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 the locations that offer VA benefits and services that meet your needs. This is something you might want to consider in deciding 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 VA Facility Locator Tools

Take a few minutes to explore some VA facility locator tools on your own, based on services you think you may need. Your facilitator will demonstrate some of these tools.

To complete this activity:

- On your computer, go to www.va.gov.
- Select **Hospitals & Clinics** from the **Locations** drop-down menu on the right. Use the tool to search for hospitals, outpatient clinics, and Vet Centers near where you might live.
- Then select **Locations Home** from the left-hand menu to bring up the tool that allows you to search for multiple facility types. Use this tool to search for Regional Benefits Offices, Regional Loan Centers, or VA Cemetery locations, and more.
- If time allows, explore more options:
 - Explore additional options on the left-hand menu, including options to explore facilities by state.
 - Refer to Appendix B for additional websites to locate other facilities, such as VA Fisher Houses.
 - Access the VA facility locator from the eBenefits site. Go to www.ebenefits.va.gov. At the bottom of the page, select **VA Facility Locator**.
- When you find your VA medical center, Vet Center, VA Regional Office, and other key resources, write the information in the available spaces at the beginning of this guide.

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. Loans are made by private lenders (banks and mortgage companies), and VA guarantees a portion of the loan, which allows lenders to provide favorable terms to you; for example, the lender may choose to waive the down payment.

This benefit requires the Service member or Veteran to pay a funding fee unless eligible for disability compensation. Funding fees may be reimbursed if you purchased your home after filing a disability compensation claim and your claim is approved. This benefit may be used more than once if specific criteria are met.

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.

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/cooling systems, water heater insulation, storm windows/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 home ownership 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 for obtaining a VA Home Loan Guaranty is not difficult. Review the six-step process below.

Step 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.

Step 2

If you have not selected a lender, do so. Ensure the lender has your COE and complete the loan application.

Step 3

Decide on a home you want to buy, and sign a purchase agreement that contains a VA Option Clause. You may also want the purchase agreement to allow you to "escape" from the contract without penalty if you can't get a VA loan.

Step 4

The lender will request that VA assign a licensed appraiser to determine the reasonable value for the property. A Notice of Value will be issued.

Step 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.

Step 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. All relevant papers are signed and you move in.

Note: At closing, you may 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 have taken advantage of Service members and Veterans with home loans in the past. 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 all offers you receive to make sure they are legitimate and that refinancing is in your best financial interest.

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.

Below is the link to six short videos that provide guidance on how to avoid foreclosure:

www.benefits.va.gov/HOMELOANS/resources_video.asp#Anchor1

Mortgage delinquency assistance can be found in the fact sheet at the following location:

www.benefits.va.gov/homeloans/documents/docs/foreclosure_avoidance_fact_sheet.pdf

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 be used to help purchase or construct 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">• Constructing a specially adapted home on land to be acquired• Building a home on land already owned (if suitable for SAH)• Remodeling an existing home (if it can be made suitable for SAH)

Housing Grant Type	Essential Information
	<ul style="list-style-type: none"> Applying the grant against the unpaid principal mortgage balance of an adapted home already acquired 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"> Modifying an existing home the Veteran or a family member already owns in which the Veteran lives Modifying a home the Veteran or family member intends to purchase in which the Veteran will live Helping a Veteran purchase a home already modified in which the Veteran will live
Temporary Residence Adaptation (TRA) Grant	<p>https://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 an SHA grant to adapt the home of a family member with whom the Service member or Veteran is temporarily living. 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 for the following purposes:</p> <ul style="list-style-type: none"> Allow entrance to, or exit from, the residence Enable use of essential lavatory and sanitary facilities Allow accessibility 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 homeless and at-risk Veterans 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 homeless Veterans or Veterans at risk for homelessness have free, 24/7 access to trained counselors (Figure 4-5). The hotline is intended to assist homeless Veterans and their families; VA medical centers; federal, state, and local partners; community agencies; service providers; and others in the community in finding 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) 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 a Veteran's home or identify a new, more suitable housing situation for the individual 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 and/or service centers for Veterans who are homeless.

Enhanced Use Lease Program (EUL)

www.va.gov/assetmanagement/index.asp

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

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 through 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 Timeframe
<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 Timeframe
<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"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<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?

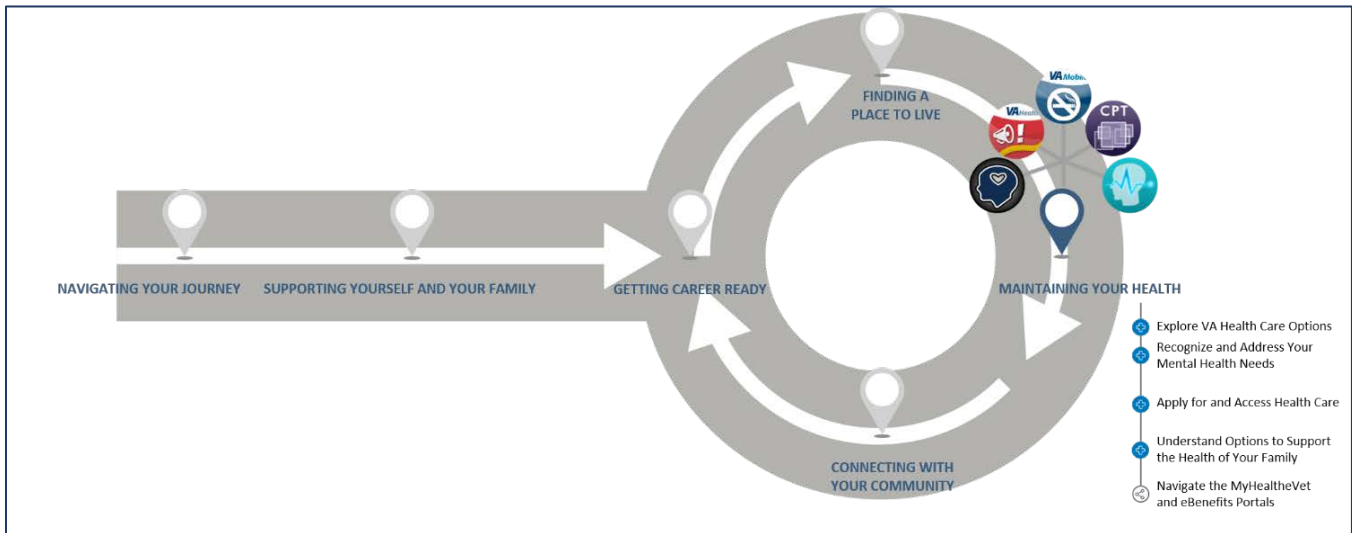


Figure 5-1: Your Transition Journey

VA can provide total health solutions to help you:

- Attend to your health care needs
- 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 more 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

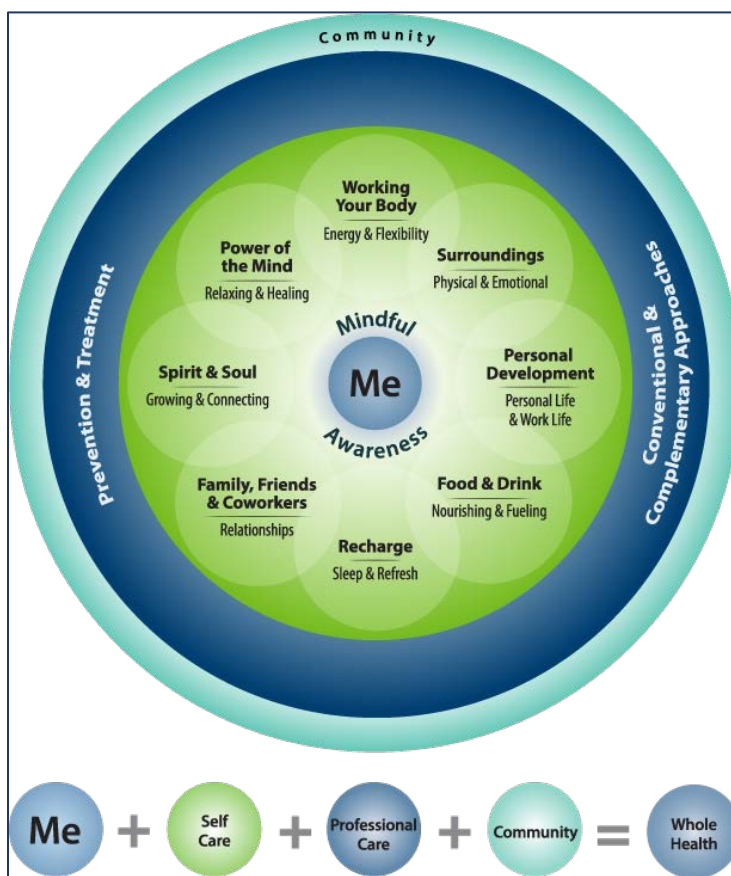


Figure 5-2: Components of Proactive Health and Well-Being

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 it relates 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 helping you and your health care team start a conversation and begin to build 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 will nourish and fuel you?
- Are you surrounding yourself with people you love and care about?

To learn more about the MyStory: Personal Health Inventory, visit the link listed above.

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**, which includes the full spectrum of treatment services
- **Preventive care**, which includes periodic medical exams, preventive health screening, immunizations, routine vision testing and eye care services, and health education
- **Specialty care**, which includes services such as cardiology, diabetes and endocrinology, neurology, oncology, gynecology, optometry, mental health, and ophthalmology
- **Patient-centered care teams**, which provide accessible, coordinated, comprehensive, patient-aligned care and are managed by primary care providers 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 a Veteran's 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.

A grant of service connection for any injury or illness, even those rated at 0 percent, entitles you to no-cost 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, focusing 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 life-long health and wellness. PACTs (Figure 5-3) focus on:

- Building partnerships with Veterans
- Creating access to care using multiple methods (secure messaging, office visits, educational seminars, etc.)
- Coordinating care by collaborating with team members
- Keeping team-based care with Veterans at the center of the program

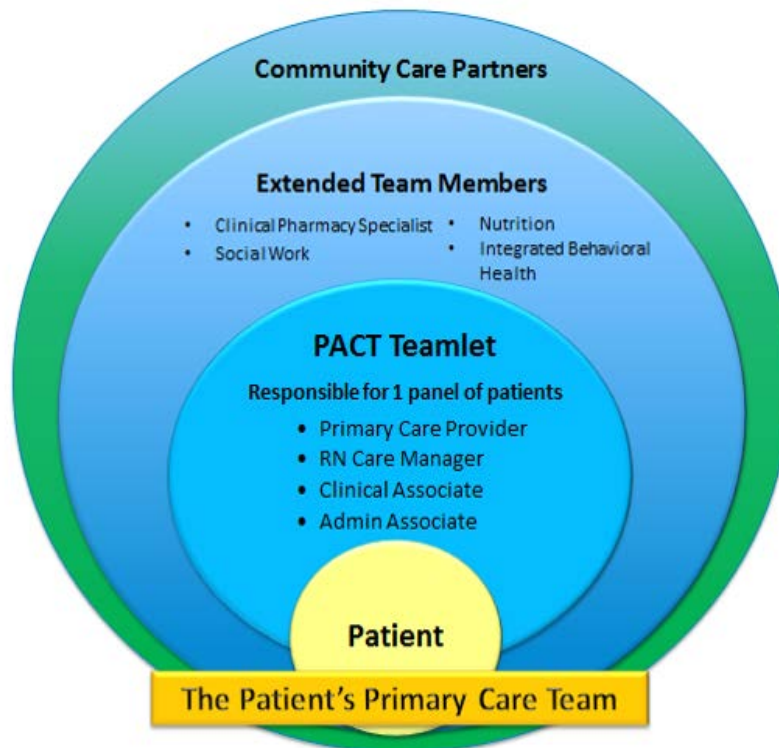


Figure 5-3: Your VA Primary Care Team

Specialty Care

https://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

Women Veterans health care addresses the unique health care needs of women Veterans and works to ensure that timely, equitable, high-quality, comprehensive health care services are provided 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 (e.g., 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

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

Complex Care Coordination provides a Care Management Team to Veterans that 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, to serve as the primary point of contact to establish and update an Interagency Comprehensive Plan and to facilitate care, benefits, services, and transfers across facilities.

Dental Care

<https://www.va.gov/dental/>

VA dental services are provided for Veterans and range from simple to complex care. Eligibility isn't the same as for other VA medical benefits, and is 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 entitled to 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 (6 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

We offer all eligible Veterans and family members the opportunity to purchase dental insurance at reduced cost through the VA Dental Insurance Program (VADIP). VA has implemented a comprehensive national program to give enrolled Veterans and beneficiaries of the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) the opportunity to purchase 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 using VA health care will have access to VA pharmacy services for medications ordered by their VA providers. Copays may apply. Your prescription refills can be managed 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 homeless Veterans or Veterans at risk for homelessness have free, 24/7 access to trained counselors. The hotline is intended to assist homeless Veterans and their families; VA medical centers; federal, state, and local partners; community agencies; service providers; and others in the community in finding 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 enables Veterans living or traveling outside of the U.S. to receive reimbursement for medical services for 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 assist you in connecting 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 you into the VA health care system as your guide.
- **Access to VA health care:** TCM teams assist you in fully registering for VA health care and scheduling your initial appointments.
- **Case management:** TCM Case Managers speak with you about your individual needs and discuss whether you could benefit from case management.
- **Linkage 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.

Connecting 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 webpage at the link above.

VA Liaison Program

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

If you are located at one of the following sites, there is a VA Liaison for Health Care on-site available to start getting you connected 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 and 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; or other behaviors like gambling or spending too much money to cope with stress or emotions)
- 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 send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year.

VA recently began offering 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/cfbpartnerships/>)

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% 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 the following:

- 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 an active duty death
- Counseling and referral for those who experience a military sexual trauma
- Outreach and education including **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 the written consent from the Veteran or Service member, 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 spouse 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.

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 including:

- 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 are specially trained and experienced in helping 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 clicking the **Chat Online** link on the homepage.

The VCL is a key source of support for Veterans, Service members, and their families. VCL has many national resources to which it can refer you, regardless of 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 to 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.

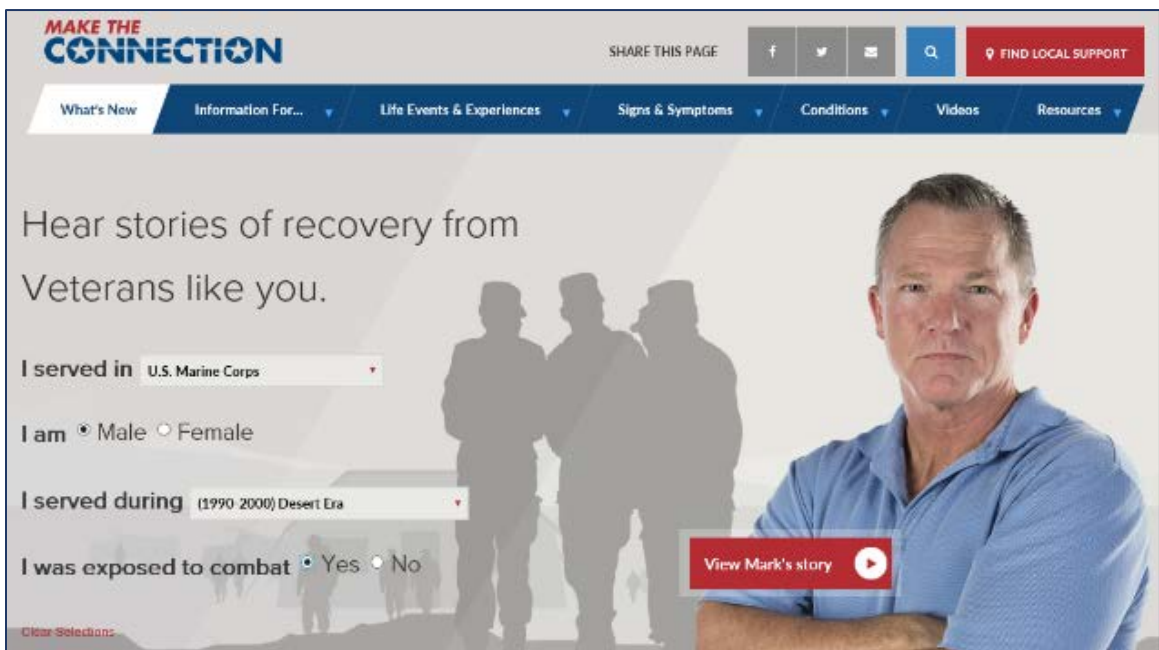


Figure 5-7: Make the Connection Website

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.

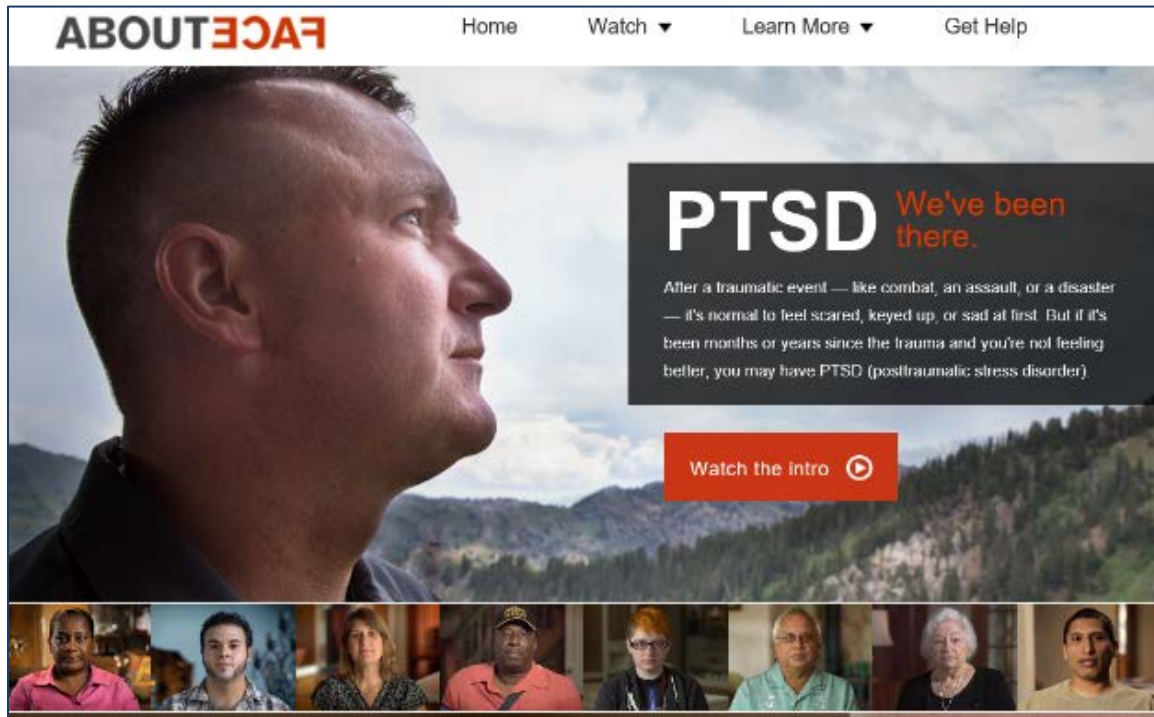


Figure 5-8: About Face Website

VA Substance Abuse Programs

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

VA substance abuse programs are available to 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](http://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 additional 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

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.

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 the 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. You do not need to have a VA disability rating (be “service-connected”) to receive these services, and you may be able to receive services even if you are not eligible for other forms of VA health care.

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. 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, but 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, that you 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 feel like you have no control 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/healthbenefits

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

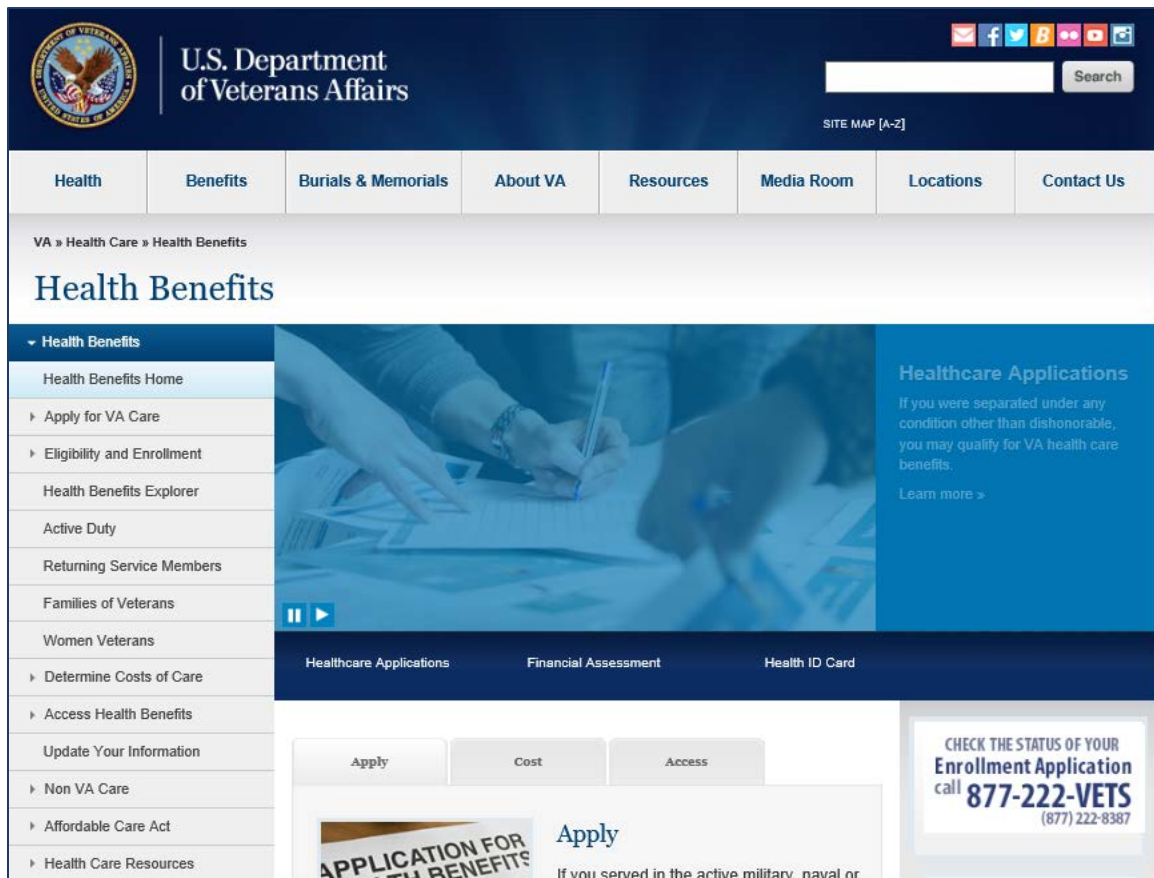


Figure 5-9: VA Health Benefits Website

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% or more disabling • Veterans determined by VA 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% or 40% 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% or 20% 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 are receiving aid and attendance or housebound allowance from VA • Veterans who have been determined by VA to be catastrophically disabled
Priority Group 5	<ul style="list-style-type: none"> • Nonservice-connected Veterans and noncompensable service-connected Veterans rated 0% disabled by VA with annual income below the 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 6	<ul style="list-style-type: none"> • Compensable 0% service-connected Veterans • Veterans exposed to Ionizing Radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki

Priority Group	Who is Included
	<ul style="list-style-type: none"> • 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 (GMT) 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% 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. To be eligible for continuous health care coverage as a retiree, you and your eligible family members must **choose to enroll** in either TRICARE Prime or TRICARE Select **before** your effective date of retirement, or you will not have TRICARE coverage at all. You can submit a request to enroll in a qualifying retiree TRICARE plan up to 90 days prior to your retirement date.

To continue your TRICARE coverage, you must choose to enroll in TRICARE Prime or TRICARE Select during the annual open season enrollment period, or when a qualifying life event occurs (like a birth of a child, marriage, PCS move, separation from active duty, or retirement).

If you fail to enroll in TRICARE Prime or TRICARE Select, you will only be eligible for space-available care coverage in a military hospital or clinic. Any other care delivered outside a military facility will not be covered.

Note: TRICARE Select replaced TRICARE Standard and TRICARE Prime.

For more information, go to www.tricare.mil.

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

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 regarding VA health care benefits and to answer any questions you may have.
- Once you've transitioned, a representative will contact you by telephone to answer any additional questions you may have and, if you're interested, assist you in applying for VA health care registration.
- The representative also can help you 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 provide VA with your personal telephone number and email address. Updates to your contact information can be made 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 what health benefits you may be eligible for. This tool only takes a few minutes to complete and, while not an official eligibility determination, can give you an idea about your eligibility based on your service.

Go ahead and take a few minutes now to complete the tool and see what results you get. If you're at the Health Benefits home page, just click the **Health Benefits Explorer** link from the left-hand menu. Or, you can just go straight to <http://hbexplorer.vacloud.us>.

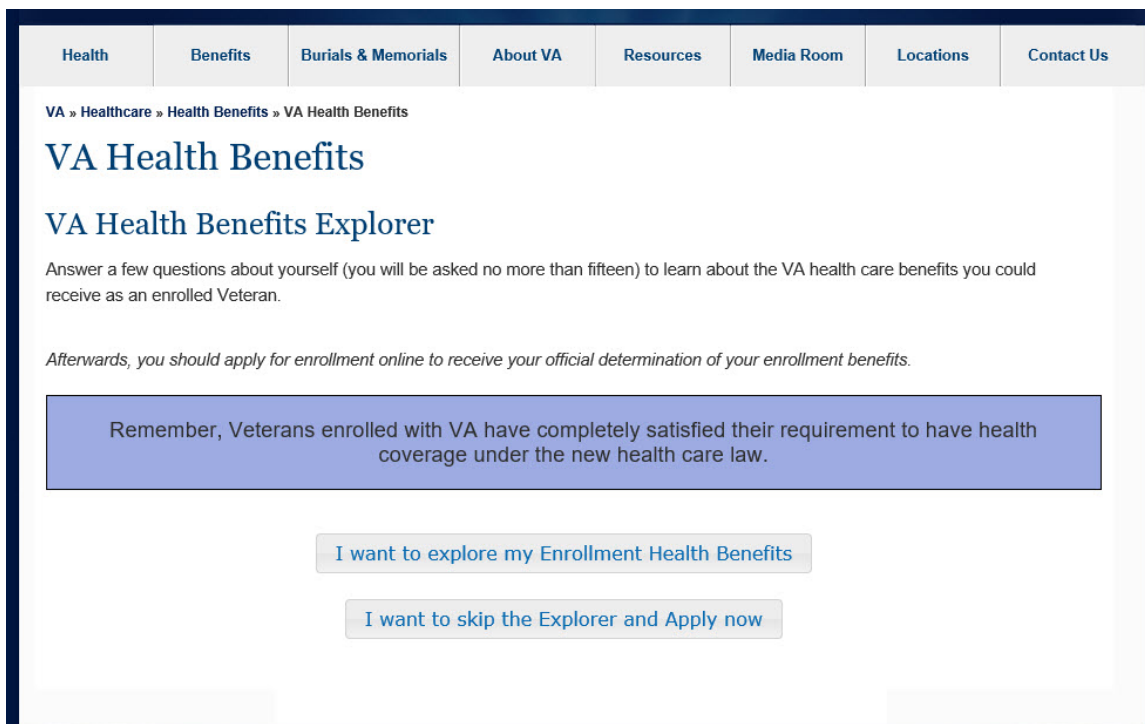


Figure 5-10: VA Health Benefits Explorer

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, follow the steps below.

- Navigate to the eBenefits portal (www.ebenefits.va.gov/ebenefits/homepage), and log in using either your DS logon or CAC.
- Select **VA Health Benefits** from the **Apply** menu on the left.
- On the **Health Care Application Process** page, scroll down to the **Ready to apply?** section and click the **Apply for Health Care Benefits** button.
- On the **Apply for Health Care Benefits** page, read through the steps to apply for VA health care benefits.
- Begin your application by clicking the **Start the Health Care Application** button, located at the beginning and end of the page.
- 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 three parts.
 - Complete **Section 6: Review Application**. Review each section by clicking the plus (+) sign to view the details for each. Make changes to information by clicking the **Edit** button.
- Check the box that acknowledges you have read and accept the privacy policy.
- Click 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

<https://www.va.gov/directory/guide/home.asp>

There are many VA health care facilities located across the U.S. that offer a wide range of services, such as basic or preventive care and traditional hospital-based services (for example, surgery, critical care, women’s health care, and emotional well-being programs).

Use the VA locator tools to locate outpatient clinics, hospitals, and Vet centers near you.

- To access the VA locator tools, go to va.gov, select **Hospitals & Clinics** from the **Locations** menu to search for hospitals, outpatient clinics, and Vet Centers.
- From there, select **Facilities by State** or **Interactive US Map** from the left-hand menu to view different facilities by state.

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, such as 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. The focus is 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% 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 can be found at www.va.gov/vaforms/medical/pdf/vha-10-10EC-fill.pdf.

VA Care in the Community

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

The **Veteran Choice Program** may allow VA to authorize a non-VA health care facility to provide necessary medical care services when such services are not feasibly available at a VA health care facility, or when it is determined that such services can be obtained outside the VA more economically or more appropriately due to geographic inaccessibility.

VA community care must be authorized by VA in advance, unless the medical event is an emergency. Emergency events may be reimbursed on behalf of the Veteran in certain cases.

To participate, you must be registered for the VA health care system (or qualify based on one of the exceptions in the law) and have a character of discharge or service under conditions other than dishonorable. However, individuals receiving undesirable, bad conduct, and other types of dishonorable discharges may qualify for VA benefits depending on a determination made by VA.

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 post-9/11 Veterans being medically discharged. 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 is designed to provide you with 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.

More information can be obtained 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 e-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.

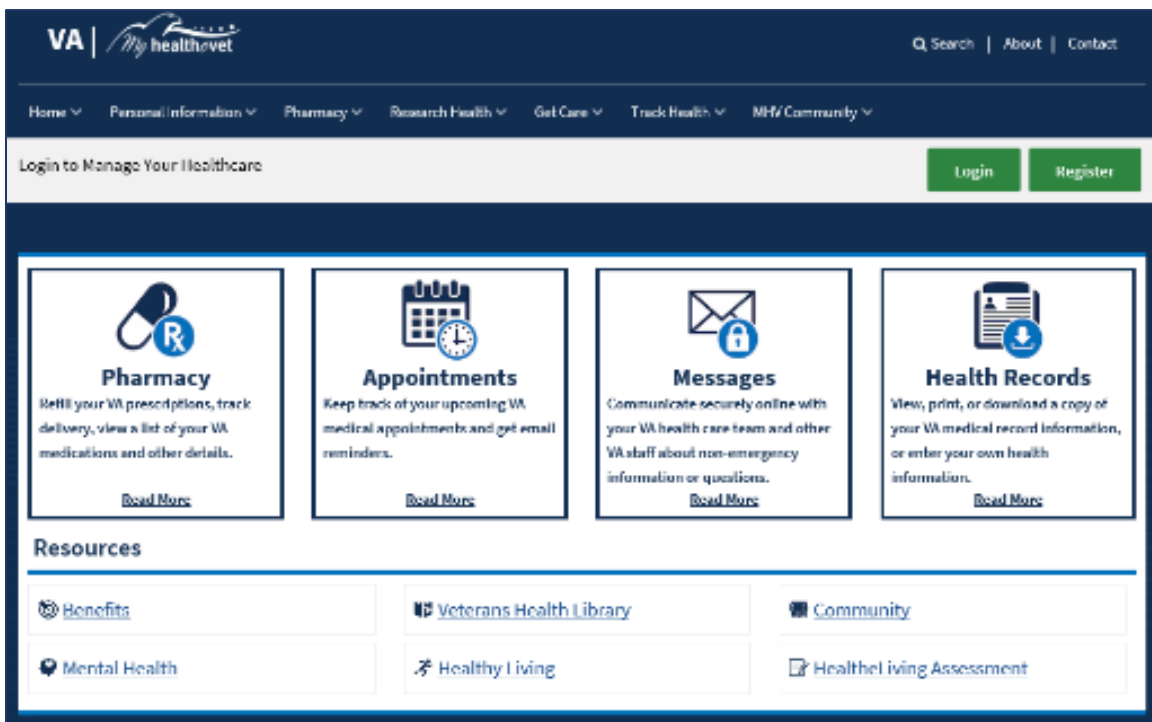


Figure 5-13: My HealtheVet Website

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 and/or VA Patients. It provides a higher level of access to features offered in My HealtheVet, and you can view some information in your VA and/or 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 and/or VA Patients and gives users the highest level of access to My HealtheVet features. In addition to the features of advanced level access, you also get access to things 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 click the **Register** button. Complete the required fields, then click the **Create Your Account** button.

After you have registered for a My HealtheVet account as a Veteran or a VA Patient, your profile is linked to VA/DoD records and you are automatically upgraded to the advanced level. An advanced account entitles you 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 have received the form and completed 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 the steps below:

1. Select **Health Care** from the **Manage** menu.
2. Select **Health Records 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.

eBenefits
My Gateway to Benefit Information

A Service of the Department of Veterans Affairs and the Department of Defense

Log in Register

Apply Manage Learn National Resource Directory Employment Center Contact Search

To ensure your security and privacy, when using a shared or public computer, make sure you always log out of eBenefits and then close all browser windows when finished accessing the site.

Manage My Authorizations and Preferences

Welcome to Virtual Lifetime Electronic Record (VLER)!

Hi Veteran,

VA works closely with its partners to offer numerous services that may be available to you. Many of these services require historical information about you that the VA has, but which you need to authorize us to share. This portal empowers you to do just that - tell us what we can share and with whom. By doing so, you enable VA's partners to access the information they need, while maintaining the level of privacy you desire. As your needs change, come back here to update your preferences accordingly. We'll be here waiting to help.

If you are an eBenefits user with an authenticated Premium account

[Login to Manage My Authorizations and Preferences](#)

If you are an eBenefits user but do not have an authenticated Premium account, and you would like to manage your authorizations and preferences

[Register Now for Free Premium Access](#)

Learn more

[Share your Electronic Health Information with Non-VA Health Care Providers](#)

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 through 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 Timeframe
<input type="checkbox"/> Submit my application for VA health care	As soon as possible
<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 Timeframe
<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"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<input type="checkbox"/>		
<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?

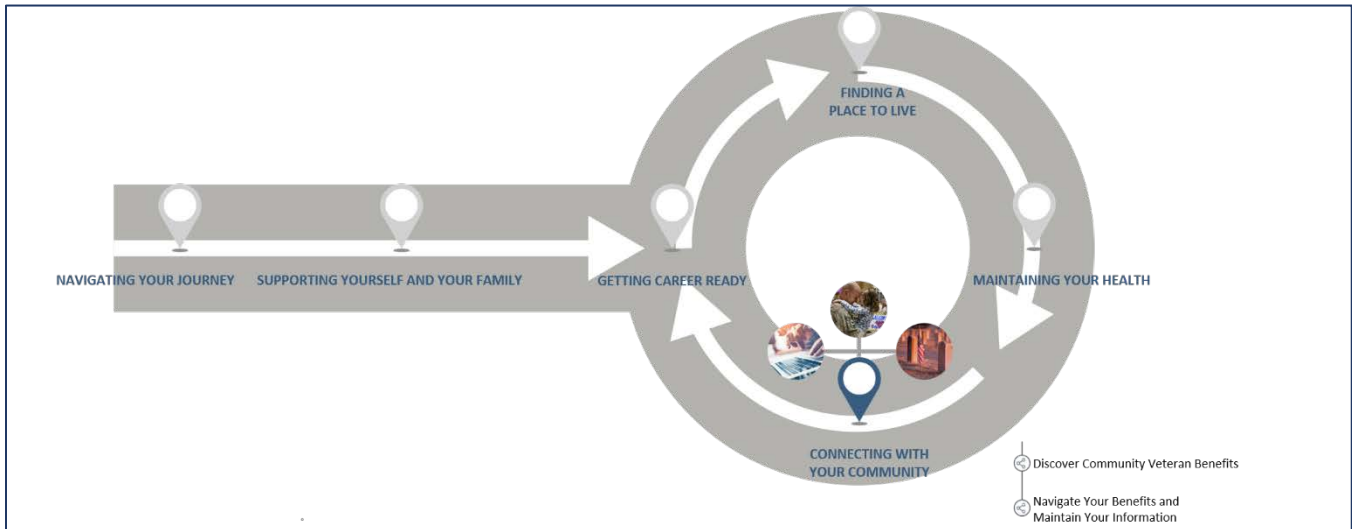


Figure 6-1: Your Transition Journey

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: Module 5 Personal Action Plan

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
ExploreVA explore.va.gov	<ul style="list-style-type: none"> • Explore VA benefits • View details about benefit eligibility • See testimonials and informational videos • Get information for families & survivors • Link to other resources
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

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).

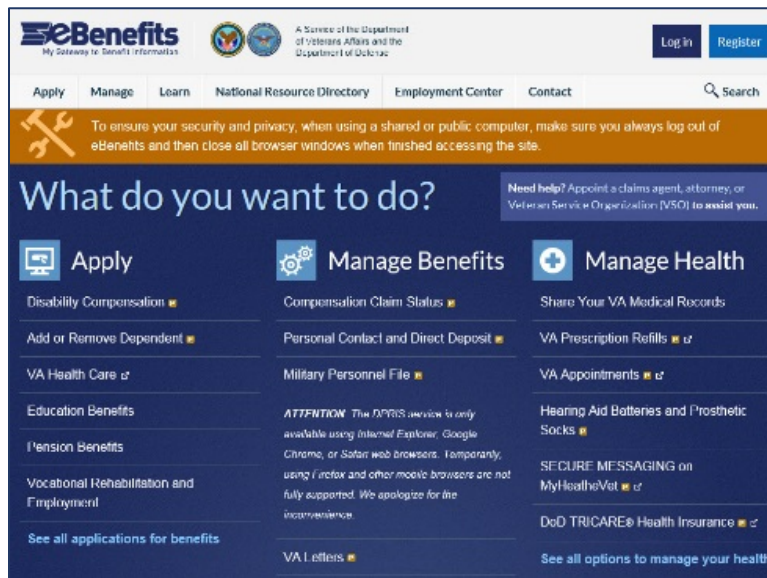


Figure 6-2: eBenefits Home Page

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 HealtheVet section of this Participant Guide for detailed information on how you can upgrade your account to Premium access. By beginning the upgrade process now, 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 I and II facilitator, your local Benefits Advisor, or one of the 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 through 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 Timeframe
<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"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<input type="checkbox"/>	
<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, AND
- All current VA education beneficiaries.

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 can be found on 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 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 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% of the benefit, the individual must have served an aggregate of 36 months of active duty service or 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%:
 - 90% — 30 total months*
 - 80% — 24 total months*
 - 70% — 18 total months**
 - 60% — 12 total months**
 - 50% — 6 total months**
 - 40% — 5 total months**

*Including entry-level training and skill training

**Excluding entry-level training and skill training

Title 32

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. The following service may qualify:

- Full-time service in the National Guard for the purpose of organizing, administering, recruiting, instructing, or training
- Activations in support of a national emergency under Section 502(f) of Title 32

If individuals affected by these changes were previously using the Post-9/11 GI Bill, they will be paid for any additional benefits they would have been entitled to because of a higher benefit level.

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 costs 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 entitled to the 100% 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% 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 entitled 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 for the ZIP code of the primary location of the school. 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). The 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.

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 are receiving VA educational assistance through the Post-9/11 GI Bill, Montgomery GI Bill (MGIB), or Survivors' and Dependents' Educational Assistance at the half-time or higher rate, 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).

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 6-year obligation to serve in the Selected Reserve signed after Jun. 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.

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 entitlement 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 Technical Training Track (CTTT)

Description

The Career Technical Training Track (CTTT) 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 CTTT workshop will complete a personalized career development assessment of occupational interest and ability. This industry-standard assessment 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 use self-sustaining tools 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) track is a Veteran’s first step toward selecting the right school. This track focuses on topics like how to achieve academic success, how to research and compare institutions, and how to finance higher education. The track will lead the Veteran through the steps and provide a wealth of resources to help them become an informed education consumer and maximize the return on their GI Bill.

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 entitled to 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 entitled 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% or more.

OR (until Sept. 2018) 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 entitled), and

- Report for an evaluation with a VR&E counselor before separating for active duty.

Veterans are entitled if they:

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

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.

Department of Labor Employment Workshop (DOLEW)

Description

The DOLEW provides the skills and knowledge Service members need to attain their post-active duty transition goals. Service members will need additional assistance and services to select a career objective, write a résumé, find a job opportunity, apply for a job, and prepare for an interview. They can schedule these additional services and complete them over a number of weeks and months and around mission requirements by using a variety of resources. In addition to this regular menu of additional services, many centers schedule special events. These can be attended in-person or online, and military spouses are also eligible to attend.

Eligibility

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

Apply/Access

See your TAP Manager.

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	afvec.langley.af.mil/afvec/Public/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 and Veterans 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, US 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

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 and/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

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

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

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.

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 Apr. 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 entitle a Veteran to 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% 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

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-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).

Claim Method	Timeframe for Submission and Form Information
	<ul style="list-style-type: none"> 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 with 1-89 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 entitlement 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 entitled to 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

<https://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

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 (e.g., gunshot wounds or receipt of a Purple Heart)
- Engagement in hazardous duty (e.g., flight, diving, or parachute duty)
- Performance of duty under conditions simulating war (e.g., field training or tactical road march)
- An instrumentality of war (e.g., 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% 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 Jan. 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 entitled 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% or greater, and are in receipt of or otherwise entitled to receive military retired pay based on your length of service, you should be eligible to receive CRDP benefits.
- If you are entitled 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 entitled 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/healthbenefits

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% 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

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:
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	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
Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition	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
Have a service-connected compensable dental disability or condition	Any needed dental care
Have service-connected disabilities rated 100% disabling, or are unemployable and paid at the 100% rate due to service-connected conditions	Any needed dental care Note: Veterans paid at the 100% rate based on a temporary rating, such as extended hospitalization for a service-connected disability, convalescence, or pre-stabilization, are not eligible.
Have a service-connected noncompensable dental condition or disability resulting from combat wounds or trauma	Any dental care necessary to provide and maintain a functioning dentition 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.

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)
P.O. 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

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 www.vetcenter.va.gov.

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/directory/guide/vetcenter.asp.

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 Apr. 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 entitled 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 entitled to 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.

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 (i.e., 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% 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.

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% service-connected disability.

Eligibility – Surviving Spouse

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 entitled to continue to receive DIC.

Eligibility – Surviving Child

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

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/directory/guide/vetcenter.asp
Veterans Service Organizations (VSOs)	www.ebenefits.va.gov/ebenefits/vso-search
Post-Traumatic Stress Disorder (PTSD) Support	www.ptsd.va.gov/public/where-to-get-help.asp
Military Sexual Trauma (MST) Coordinators	www.benefits.va.gov/benefits/mstcoordinators.asp
VA Cemeteries	www.va.gov/directory/guide/division.asp?dnum=4

Appendix C: Activity Screenshots

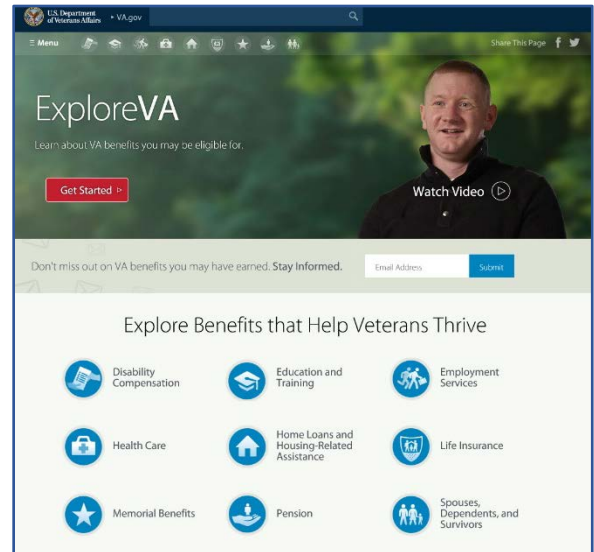
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Use VA Benefits Explorer Tool – Module 2

It's important to know about the VA health care benefits you may be eligible for. This job aid will show you how to navigate to and use the VA Benefits Explorer tool. This tool will help you determine what benefits and services may be available to meet the goals you've outlined earlier in your Participant Guide.

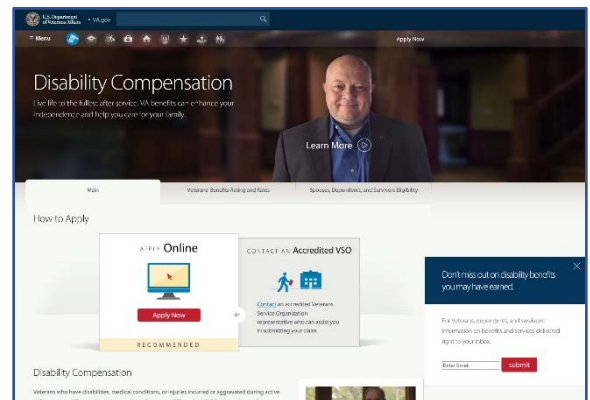
Step 1 – Navigate to the ExploreVA website.

Navigate to www.explore.va.gov.



Step 2 – Select Disability Compensation

Click the first icon at the top of the screen, **Disability Compensation**, to learn more about this benefit.



Step 3 – Explore Other VA Benefits

When you are finished exploring **Disability Compensation**, click the next icon at the top of the screen to learn more information about that benefit. Repeat this process until you have explored all the categories on the ExploreVA home page.

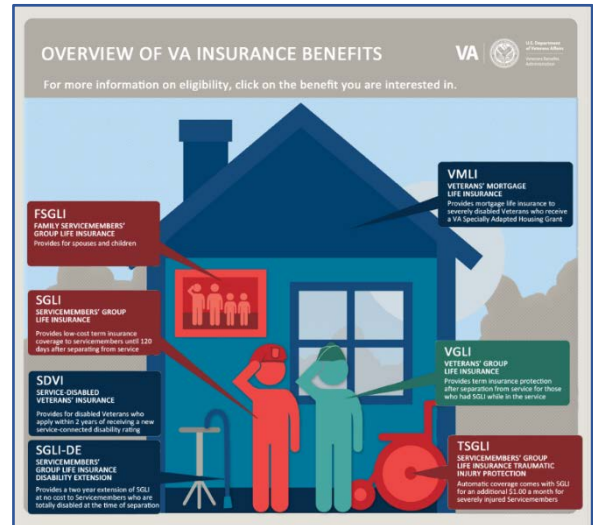


Use the Interactive VA Insurance Website – Module 2

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** homepage on the VA website (www.benefits.va.gov/insurance/sgli.asp).

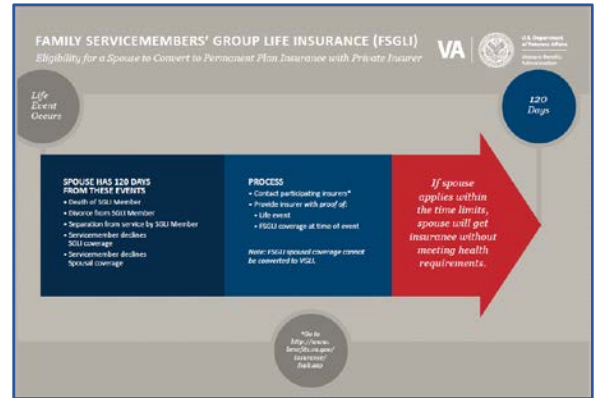
Once you have finished reviewing this website, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



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).

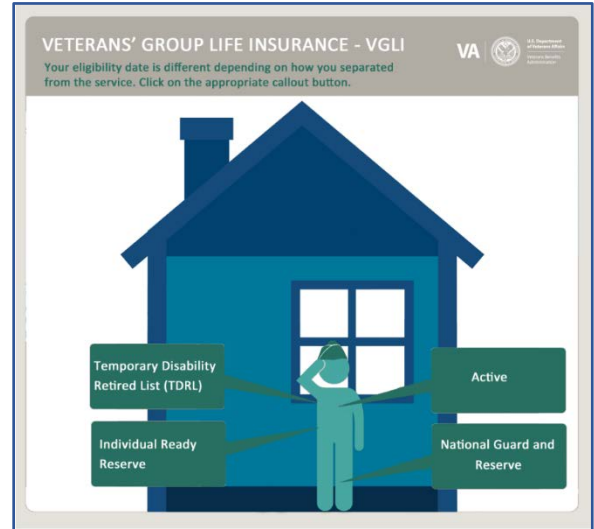
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



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.

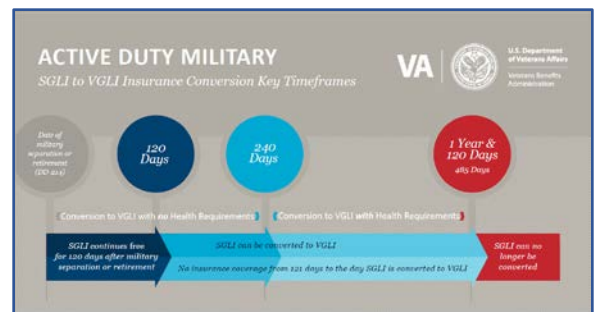
Once you have finished reviewing sub-steps 1 through 4, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



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).

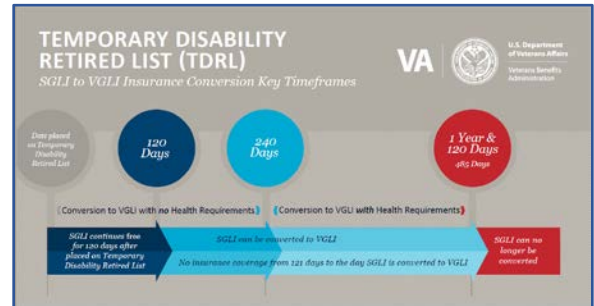
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Sub-step 5c – Select Temporary Disability Retired List (TDRL)

Select **Temporary Disability Retired List (TDRL)** on the left-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).

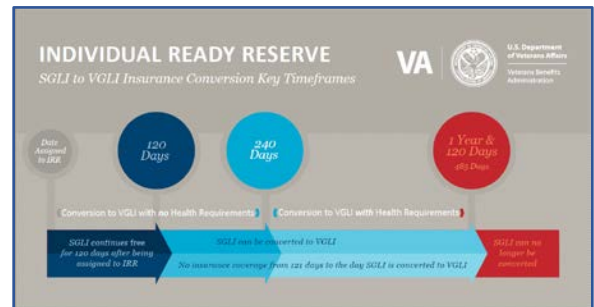
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Sub-step 5d – Select Individual Ready Reserve

Select **Individual Ready Reserve (IRR)** on the left-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).

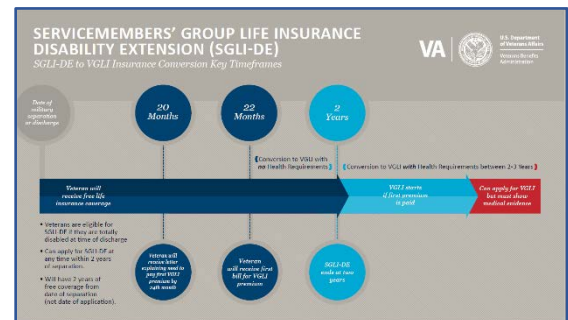
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



Step 6 – Select SGLI-DE

From the **Overview** screen, select SGLI-DE from the left-hand side of the graphic. A pop-up timeline to apply for the SGLI-DE will appear in your browser or in a PDF viewer (depending on your computer settings).

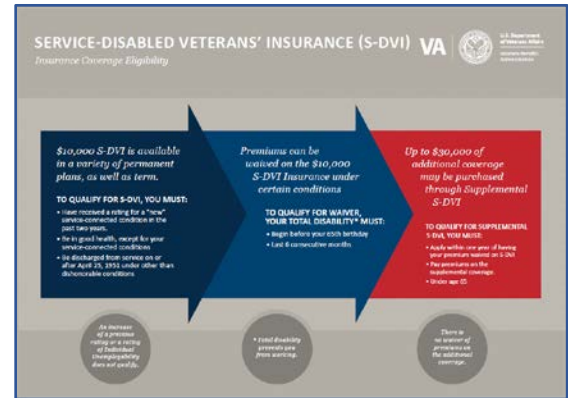
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



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).

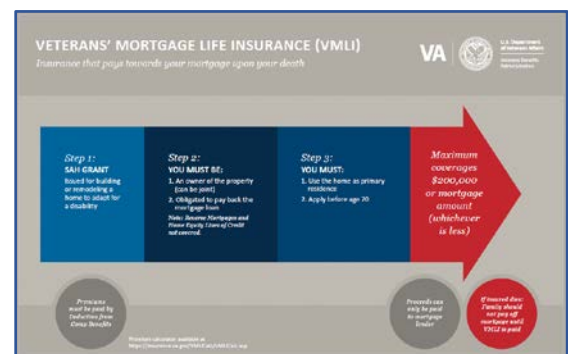
Once you have finished reviewing this timeline, use your **Back** button to navigate back to the **Overview** screen or close the new tab.



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

Click 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.

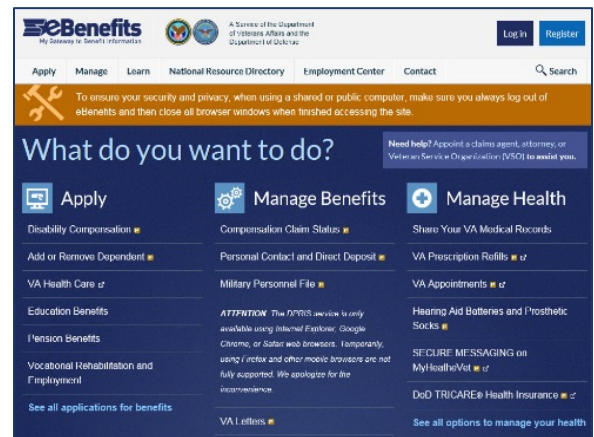


Create a DS Logon – Module 2

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.



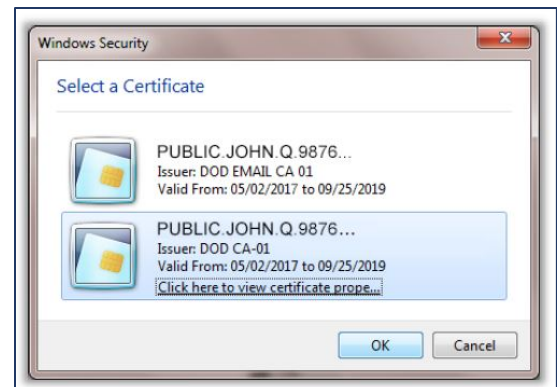
Step 3 – Select Register

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 your password 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 checkmarks 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 displays the following information:

- Header: MY ACCESS CENTER, YOUR DS LOGON SELF-SERVICE SITE, Help Center, Log Off
- Section: Registration Process
- Welcome message: Welcome, John Q. Public.
- Instruction: Create your personalized password. Please note security requirements.
- Section: Password Security Requirements:

 - At least one lowercase letter (a to z)
 - At least one uppercase letter (A to Z)
 - At least one digit (0 to 9)
 - At least one special character (@_#!&\$%^*~(){}|;':",-~)?[=+<)
 - At least 9 (and no more than 20) valid characters as described above
 - Cannot contain any words in the Dictionary that are more than three letters
 - Cannot contain personal information

- Section: Important Points to Remember:

- Must not contain any common dictionary words, personal information (like parts of your name, SSN, or date of birth), nor invalid characters.
- Password will expire in 60 days.
- Start entering the confirmation password to ensure password requirements have been met.

- Form fields: Password (with green checkmark), Confirm Password (with green checkmark and yellow question mark)
- Check box: Show Passwords
- Buttons: Continue, Cancel
- Link: Password Tips

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'. It displays the following information:

- Header: MY ACCESS CENTER, YOUR DS LOGON SELF-SERVICE SITE, Help Center, Log Off
- Section: Registration Process
- Instruction: Select challenge questions and enter personalized answers.
- Note: These questions will be asked if you need to retrieve or change your password.
- Form fields: Five questions, each with a drop-down menu and an answer field.
- Buttons: Continue, Cancel

Step 7 – Review Security Image Options

The **Security Image** screen appears. You have the option to set a security image for your account.

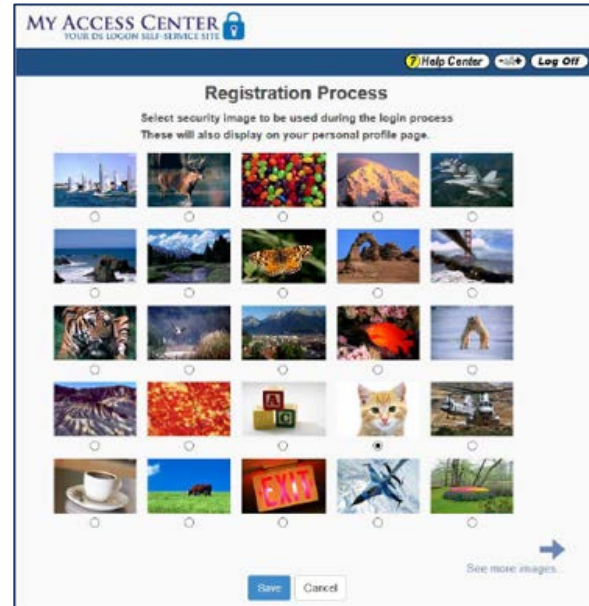
- If you do not want to select a security image, select **No**. (Skip to Step 9.)
- To set a security image, select **Yes**.



Step 8 – Select Security Image (Optional)

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 click 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, you will be prompted to enter the validation token that was sent to the email address provided.

Your registration is complete. You can now login with your new DS Logon username and password.

Click the **Continue** button to log in with your new account.



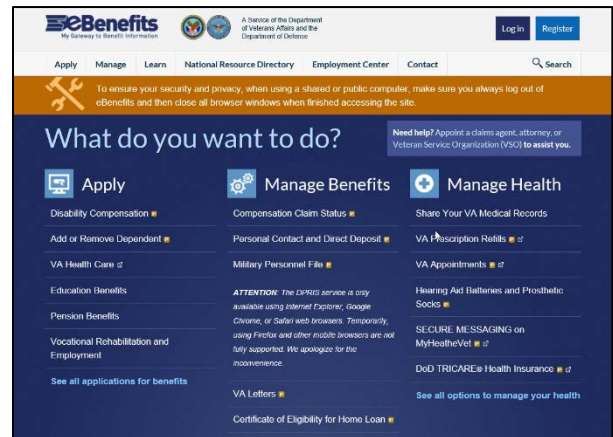
Explore eBenefits – Module 2

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

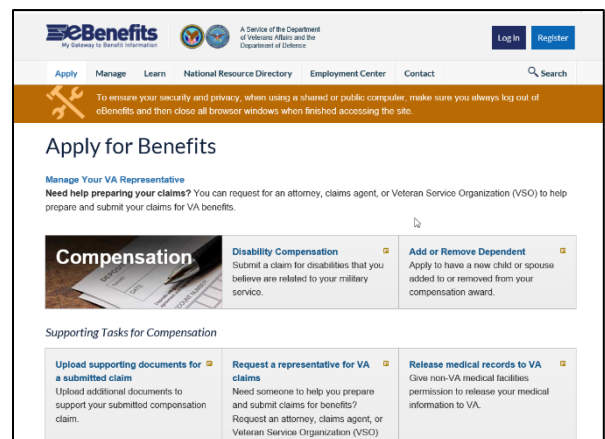
Navigate to www.ebenefits.va.gov to open the eBenefits homepage.

Click the **Register** button to register for a new eBenefits account, or click 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.

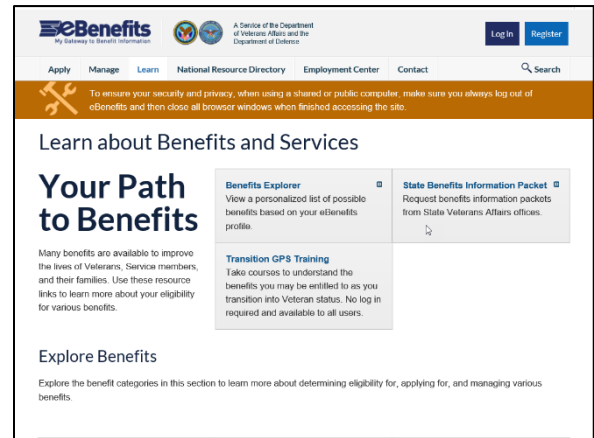


Step 3 – Explore the Learn Tab

Select the **Benefits Explorer** link to view the benefits you may be eligible for based on your eBenefits profile.

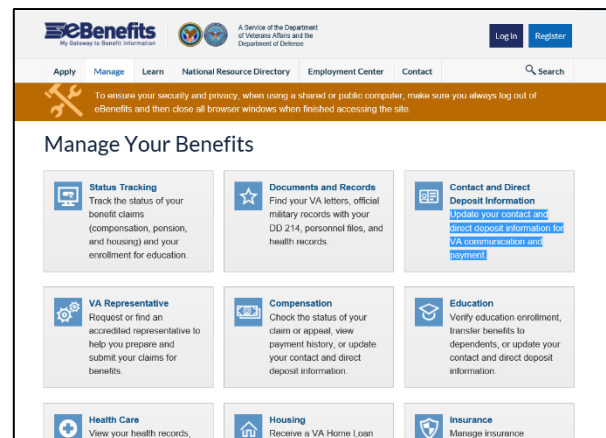
Select the **State Benefits Information Packet** link to request benefits information packets from your State Veterans Affairs office.

Select the **Transition GPS Training** link to take online courses covering the benefits you may be entitled to 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 & Apprenticeship 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

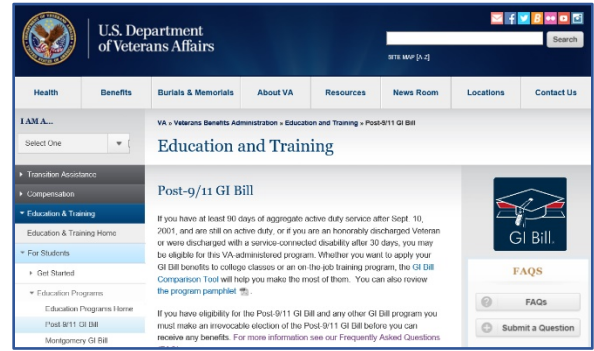
*Per the "Forever GI Bill", the Post-9/11 GI Bill's 15-year limit is waived for those leaving service after 2013.

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.

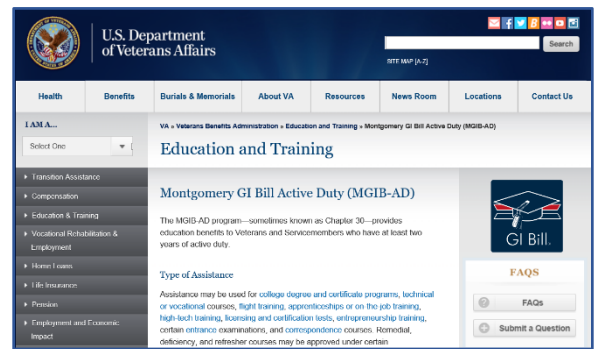
Option 1 – Navigate to the Post-9/11 GI Bill Page

To learn more about the Post-9/11 GI Bill, visit benefits.va.gov/gibill/post9_11_gibill.asp.



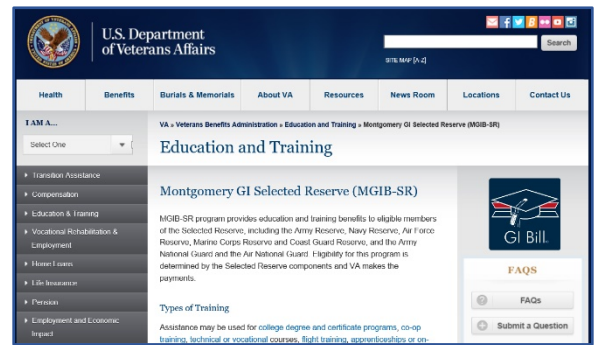
Option 2 – Navigate to the MGIB-AD Page

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.

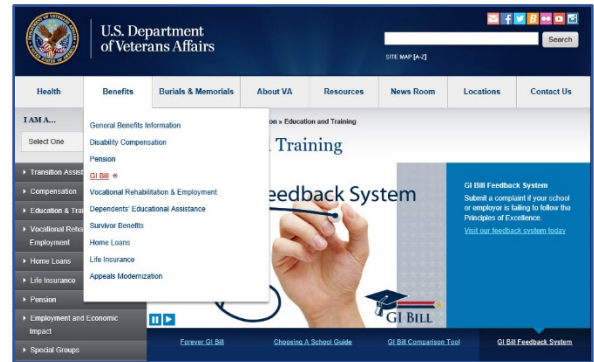


Use the GI Bill Comparison Tool – Module 3

The GI Bill Comparison Tool enables you to 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.

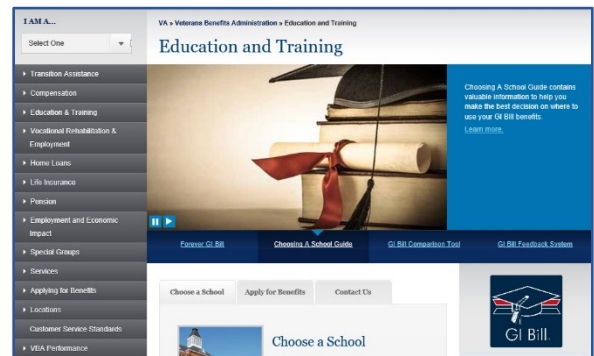
Step 1 – Navigate to the GI Bill Website

Navigate to www.va.gov, and select **GI Bill** from the **Benefits** menu.



Step 2 – Navigate to the GI Bill Comparison Tool

Select the **GI Bill Comparison Tool** link from the horizontal menu. Then select the image, or select the **Try out our comparison tool today** link.

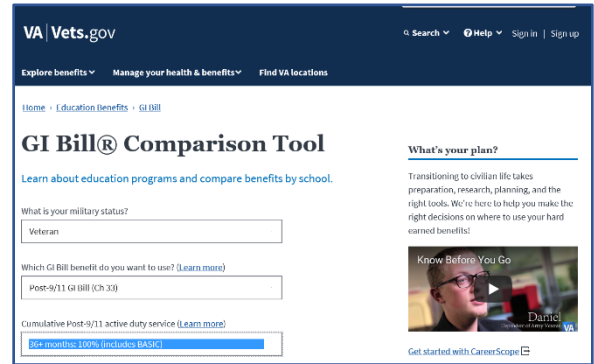


Step 3 – Enter Your Information

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.)

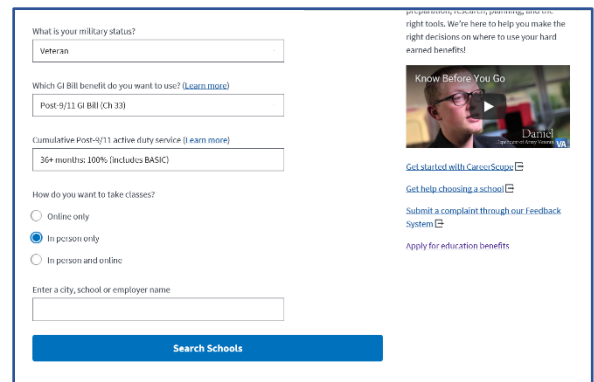


Step 4 – Enter School Information

Select the appropriate radio button to indicate classes in person, online, or both.

Enter a city, school, or employer name in the text field.

Click the **Search Schools** button.

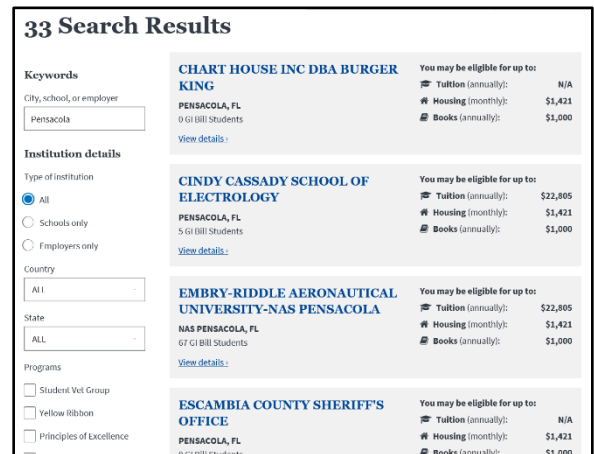


Step 5 – Review Results

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

want to use? [Learn more](#)

Post-9/11 GI Bill (Ch. 33)

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

36+ months: 100% (includ

How do you want to take classes?

Online only

In person only

In person and online

<p>GEORGE STONE TECHNICAL CENTER</p> <p>PENSACOLA, FL</p> <p>105 GI Bill Students</p> <p>View details</p>	<p>You may be eligible for up to:</p> <ul style="list-style-type: none"> Tuition (annually): 100% in-state Housing (monthly): \$1,421 Books (annually): \$1,000
<p>NEW HORIZONS COMPUTER LEARNING CENTER OF NORTH FLORIDA-PENSACOLA</p> <p>PENSACOLA, FL</p> <p>58 GI Bill Students</p> <p>View details</p>	<p>You may be eligible for up to:</p> <ul style="list-style-type: none"> Tuition (annually): \$22,805 Housing (monthly): \$1,421 Books (annually): \$1,000
<p>PENSACOLA SCHOOL OF MASSAGE THERAPY & HEALTH CAREERS</p> <p>PENSACOLA, FL</p> <p>26 GI Bill Students</p> <p>View details</p>	<p>You may be eligible for up to:</p> <ul style="list-style-type: none"> Tuition (annually): \$22,805 Housing (monthly): \$1,421 Books (annually): \$1,000
<p>PENSACOLA STATE COLLEGE</p> <p>PENSACOLA, FL</p> <p>1,345 GI Bill Students</p>	<p>You may be eligible for up to:</p> <ul style="list-style-type: none"> Tuition (annually): 100% in-state Housing (monthly): \$1,421 Books (annually): \$1,000

Step 6 – 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.

Click the **View Details** link to learn more about a school.

2 Search Results

Keywords

City, school, or employer

Pensacola

Institution details

Type of institution

All

Schools only

Employers only

Country

ALL

State

ALL

Programs

Student Vet Group

Yellow Ribbon

Principles of Excellence

Keys to Vet Success

<p>TROY UNIVERSITY NAS PENSACOLA</p> <p>PENSACOLA, FL</p> <p>11 GI Bill Students</p> <p>View details</p>	<p>You may be eligible for up to:</p> <ul style="list-style-type: none"> Tuition (annually): 100% in-state Housing (monthly): \$1,421 Books (annually): \$1,000
<p>UNIVERSITY OF WEST FLORIDA</p> <p>PENSACOLA, FL</p> <p>1,520 GI Bill Students</p> <p>View details</p>	<p>You may be eligible for up to:</p> <ul style="list-style-type: none"> Tuition (annually): 100% in-state Housing (monthly): \$1,421 Books (annually): \$1,000

Step 7 – Review Results

The school's details show your estimated benefits annually and by school term.

GI Bill pays to school:	\$6,360/yr
Tuition and fees charged:	\$6,360
Out of pocket tuition:	\$0
Housing allowance:	\$1,421/mo
Book stipend:	\$1,000/yr
Total paid to you:	\$13,789

Tuition and fees	
Fall:	\$3,180
Spring:	\$3,180
Total per year:	\$6,360

Fall:	\$6,395
Spring:	\$6,395
Total per year:	\$12,789

Step 8 – 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 (to demonstrate the program's effect on tuition cost, enter a monetary figure into the out-of-state student data field)
- Scholarships (enter a scholarship amount)
- Enrollment
- School calendar
- Kicker bonus

GI Bill pays to school:	\$6,360/yr
Tuition and fees charged:	\$6,360
Out of pocket tuition:	\$0
Housing allowance:	\$1,421/mo
Book stipend:	\$1,000/yr
Total paid to you:	\$13,789

Tuition and fees	
Fall:	\$3,180
Spring:	\$3,180
Total per year:	\$6,360

Fall:	\$6,395
Spring:	\$6,395
Total per year:	\$12,789

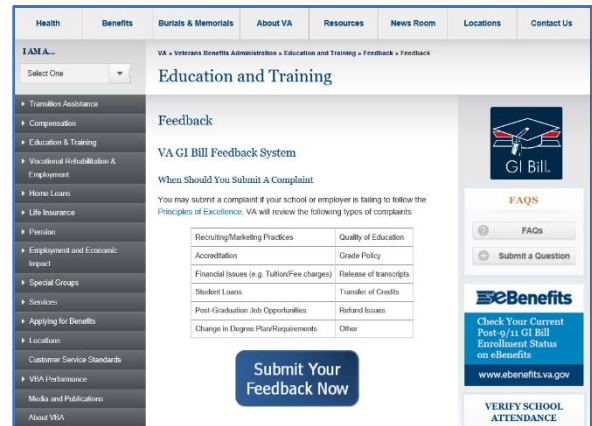
Fall:	\$500
Spring:	\$500
Total per year:	\$1,000

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.

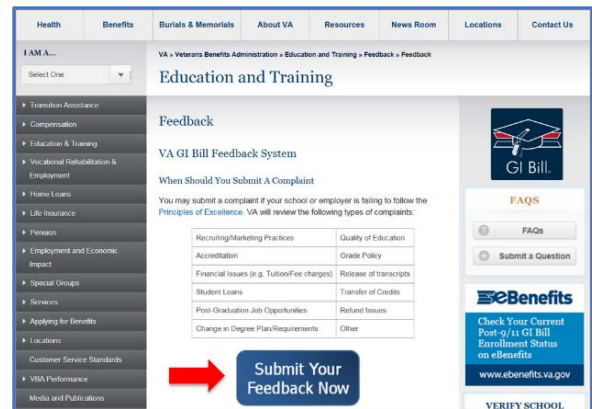
Step 1 – Navigate to the GI Bill Feedback Tool

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 **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 the concern or issue.

VA will review the following types of issues submitted through this tool:

- Recruiting/Marketing Practices
- Accreditation
- Financial Issues (e.g., Tuition/Fee charges)
- Student Loans
- Post-Graduation Job Opportunities
- Change in Degree Plan/Requirements
- Quality of Education
- Grade Policy
- Release of Transcripts
- Transfer of Credits
- Refund Issues
- Other Issues

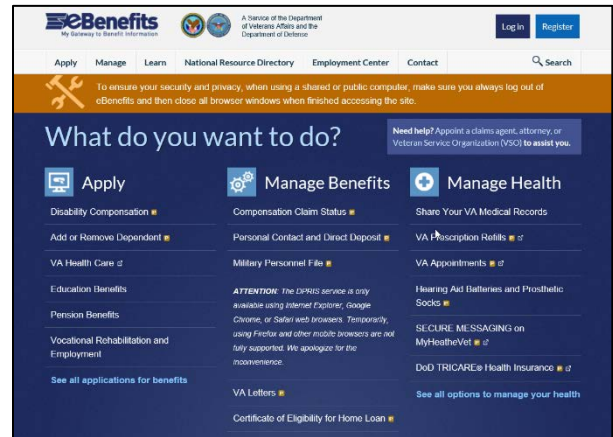
The screenshot shows the 'Principles of Excellence Complaint Intake Questionnaire' form. At the top, it includes the VA and Department of Education logos, the title, and the OMB Control Number (2900-0797) and Expiration Date (12/31/2018). Below this is a progress bar with four steps: 1. Education Benefits & Issue, 2. Complaint, 3. School/Employer, and 4. Complaint & Contact. The first step is currently active. The form is divided into two main sections: 'Education Benefits Used' and 'Describe Your Issue'. The 'Education Benefits Used' section asks the user to check all that apply from a list of VA Education Programs, including Post-9/11 GI Bill, Montgomery GI Bill, Tuition Assistance, Reserve Educational Assistance Program, and others. The 'Describe Your Issue' section asks the user to select all that apply from a list of issue 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. At the bottom, there are 'Next' and 'Cancel' buttons, and a note stating that providing optional data will assist in researching the complaint.

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.

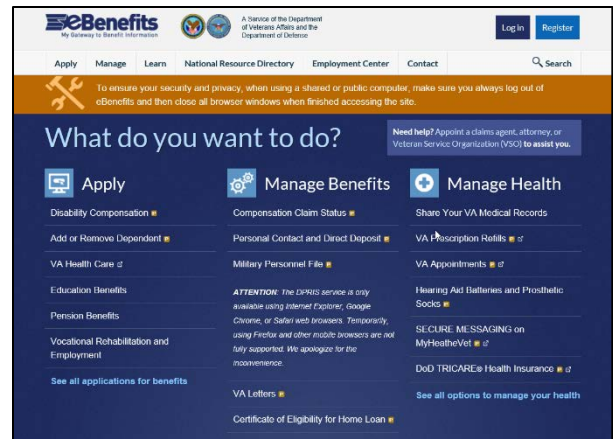
Step 1 – Navigate to the eBenefits Website

First, navigate to www.ebenefits.va.gov.





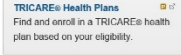

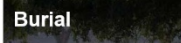
Step 2 – Select Apply for Education Benefits

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 Apply for Education Benefits

Select **Education Benefits** from the **Education and Training** section.

 Education and Training	Education Benefits Planning to go to school? Apply online for education benefits.	Vocational Rehabilitation and Employment Benefits Need help getting back into the workforce? Apply online for vocational rehabilitation and employment benefits.
 Health Care	VA Health Care Apply online for health benefits.	Purchased Care Health Benefits Apply for non-VA health care benefits and services for yourself and your family through the Purchased Care program.
 TRICARE® Health Plans Find and enroll in a TRICARE® health plan based on your eligibility.		
 Insurance	Veterans' Group Life Insurance (VGLI) Enroll for low-cost, term life insurance, or make changes to your existing VGLI policy.	
 Burial	Burial Benefits Apply for burial and funeral benefits.	

Step 4 – Click the Select Correct Form Button

The Education Benefits Application Process page opens. Click **Select Correct Form**.

Education Benefits

- Eligibility
- Application Process**
- After You Apply
- Compare GI Bill Benefits
- GI Bill
- Career Counseling
- Advanced Training and Certifications
- Work and Learn
- Other Educational Assistance Programs

Education Benefits Application Process

If you're a Servicemember, Veteran, or family member interested in education and training opportunities, you can apply for your Certificate of Eligibility (COE). You can also manage your current benefits.

Prepare

- [Check your eligibility.](#)
- Gather the documents and information listed below that you'll need to apply for education benefits.
- See what benefits you'll get at the school you want to attend. [Use the GI Bill Comparison Tool.](#)
- Work with a trained professional with a Veterans Service Organization (VSO) who can help you pick the right program. [Find an accredited representative.](#)

What documents and information do I need to apply?

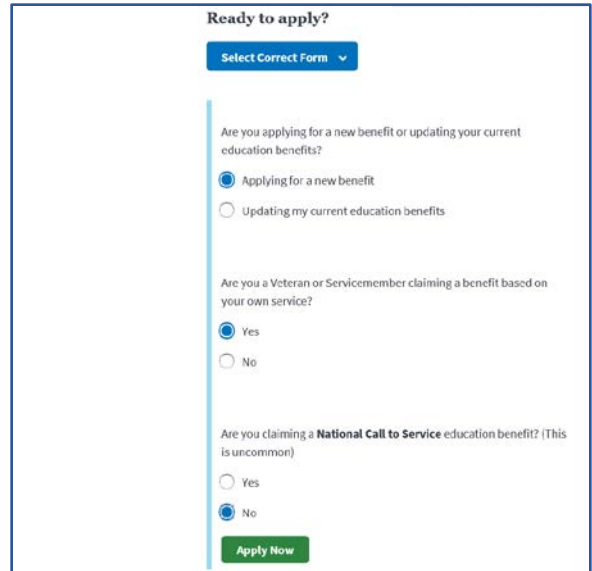
- Social Security number
- Bank account direct deposit information
- Education and military history
- Basic information about the school or training facility you want to attend or are attending now

Ready to apply?

[Select Correct Form](#)

Step 5 – Follow through to the Online Form

Answer the questions that appear before the **Select Correct Form** button, according to your situation. (Answers in the figure at right are just an example.) Then, click the **Apply Now** button.



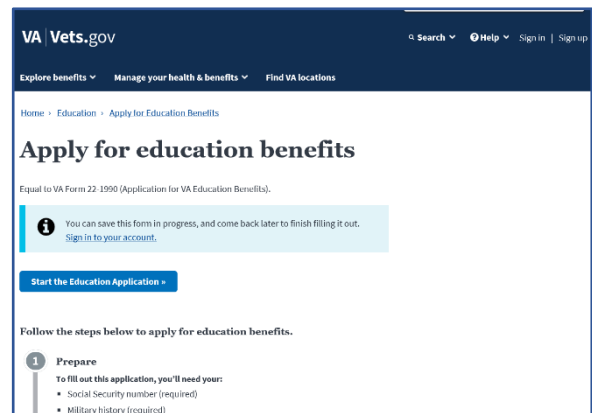
The screenshot shows a form titled "Ready to apply?". At the top, there is a blue button labeled "Select Correct Form" with a dropdown arrow. Below this, there are three questions, each with radio button options:

- Question 1: "Are you applying for a new benefit or updating your current education benefits?"
 - Selected: Applying for a new benefit
 - Unselected: Updating my current education benefits
- Question 2: "Are you a Veteran or Servicemember claiming a benefit based on your own service?"
 - Selected: Yes
 - Unselected: No
- Question 3: "Are you claiming a National Call to Service education benefit? (This is uncommon)"
 - Unselected: Yes
 - Selected: No

At the bottom of the form is a green button labeled "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, click the **Start the Education Application** button.



The screenshot shows the "Apply for education benefits" page on VA Vets.gov. The page has a dark blue header with the VA Vets.gov logo and navigation links for Search, Help, Sign in, and Sign up. Below the header, there are three main sections:

- Explore benefits**, **Manage your health & benefits**, and **Find VA locations** (navigation links).
- Home** > **Education** > **Apply for Education Benefits** (breadcrumb).
- Apply for education benefits** (main heading).

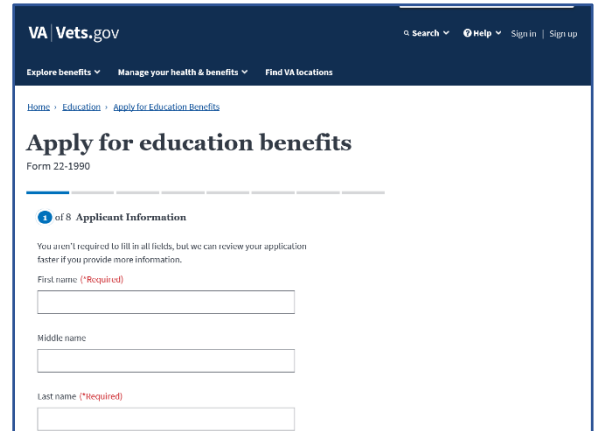
Below the heading, it says "Equal to VA Form 22-1990 (Application for VA Education Benefits)." There is a light blue information box with an 'i' icon: "You can save this form in progress, and come back later to finish filling it out. Sign in to your account." Below this is a blue button labeled "Start the Education Application".

Underneath, it says "Follow the steps below to apply for education benefits." The first step is "1 Prepare". Below this, it says "To fill out this application, you'll need your:" followed by a list of requirements:

- Social Security number (required)
- Military history (required)

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 Vets.gov

Search Help Sign In Sign Up

Explore benefits Manage your health & benefits Find VA locations

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

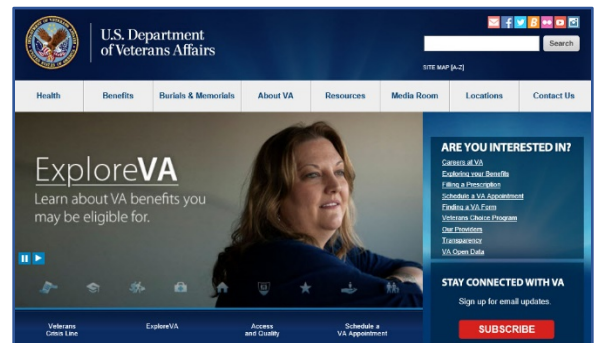
Last name **(*Required)**

Use VA Facility Locator Tools – Module 4

VA has various facility locator tools to help you find the locations that offer VA benefits and services that meet your needs. You can explore VA facility locator tools, based on what services you think you may need.

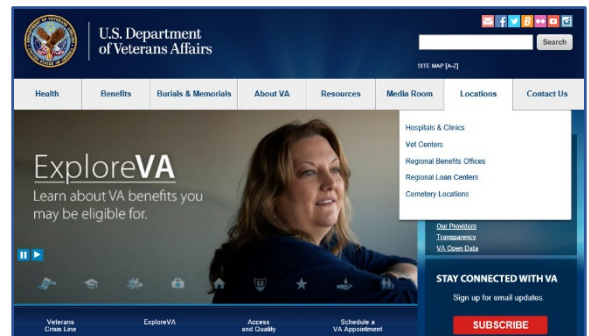
Step 1 – Navigate to the VA Website

First, navigate to the www.va.gov webpage.



Step 2 – Open the Locations Menu

Select **Hospitals & Clinics** from the **Locations** menu.



Step 3 – Explore the VHA Facility Locator

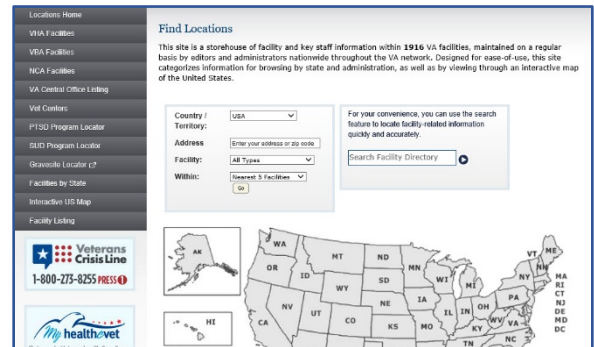
The Veterans Health Administration (VHA) facility locator opens. Use this tool to find hospitals, outpatient clinics, and Vet Centers.



Step 4 – Explore the VA Facility Locator

Or, select **Locations Home** from the left-hand menu to bring up a tool that allows you to search for multiple facility types. Use this tool to find:

- VA Central Offices
- VA Benefits Offices
- Intake Sites
- Cemeteries
- VISN Offices
- Hospitals
- Outpatient Clinics
- Vet Centers



Step 5 – Explore Additional Facility Locators

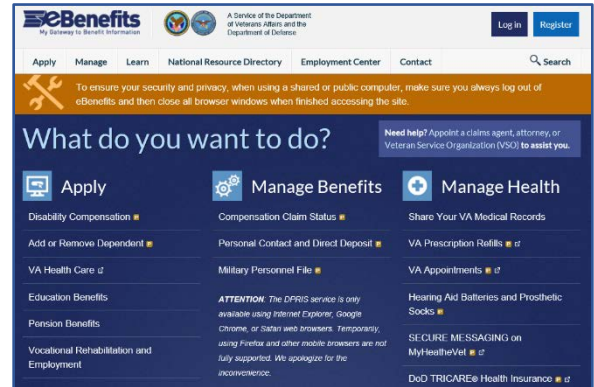
Explore additional facility locators in Appendix B.

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 WebLGY.)

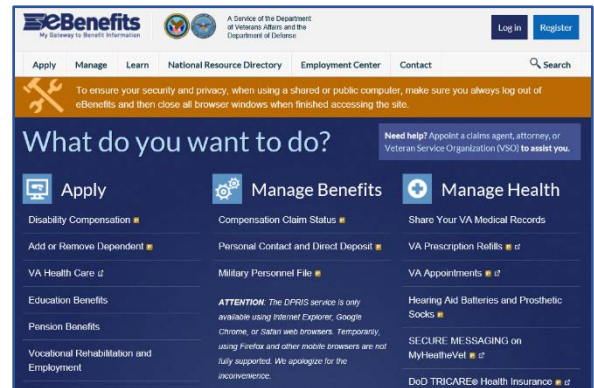
Step 1 – Navigate to the eBenefits Portal

First, navigate to the eBenefits.va.gov webpage.



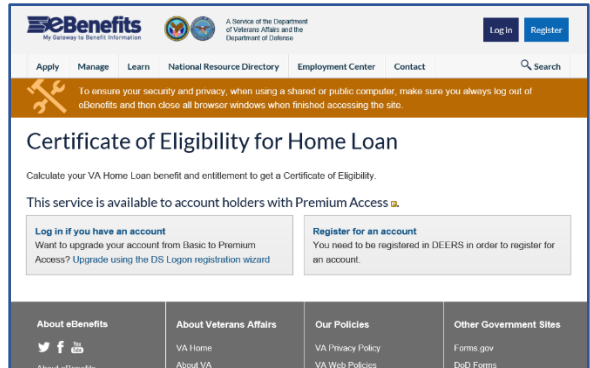
Step 2 – Select Certificate of Eligibility for Home Loan

Click 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.

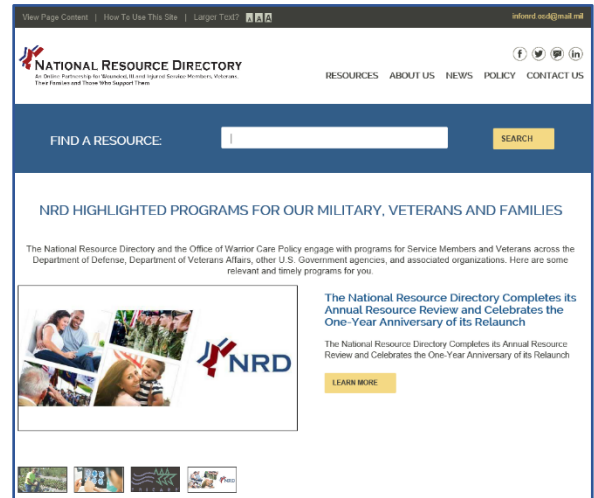


Explore the National Resource Directory (NRD) – Module 4

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.
- Click 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 what health benefits you may be eligible for. This tool only takes a few minutes to complete and, while not an official eligibility determination, 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

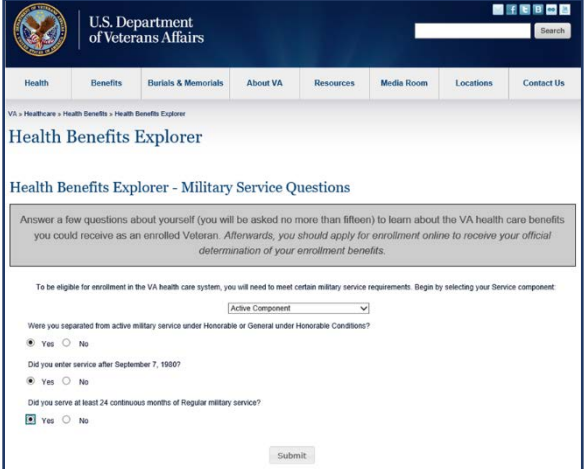
Click the drop-down menu at the bottom and select the option that best describes you.



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 U.S. Department of Veterans Affairs website interface. At the top, there is a navigation bar with the VA logo and the text "U.S. Department of Veterans Affairs". Below this is a search bar and a menu with links for Health, Benefits, Burials & Memorials, About VA, Resources, Media Room, Locations, and Contact Us. The main content area is titled "Health Benefits Explorer" and "Health Benefits Explorer - Military Service Questions". A text box explains: "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, a dropdown menu is labeled "Active Component". Three questions follow, each with radio button options for "Yes" and "No": "Were you separated from active military service under Honorable or General under Honorable Conditions?" (Yes selected), "Did you enter service after September 7, 1980?" (Yes selected), and "Did you serve at least 24 continuous months of Regular military service?" (Yes selected). A "Submit" button is at the bottom right.

Step 4 – Submit the Application

From this screen, you can print the form.

When you are finished, submit the form by clicking the **Apply for VA health care enrollment now** button.

U.S. Department of Veterans Affairs

Health Benefits Explorer

Thank you for completing VA's Health Benefits Explorer.

Based on the information you provided, you may be eligible for enrollment. Please be aware, this table lists care and services for which you may be eligible — some benefits have specific additional eligibility criteria, as indicated below. To apply for VA health care enrollment, follow the link below.

[Print](#)

Health Benefit (Follow Links For More Information)	Coverage
Medical Benefits Package	Preventive Care Primary Care Specialty Care Mental Health Home Health Care Continence and Extended Care Medical Equipment/Prosthetic Items and Aids
Dental Benefits	Yes, benefits may be provided under certain conditions
Business/Travel Placement	Yes, however, some restrictions may apply
Medically Related Travel Benefits	Yes
Eyeglasses	Yes, if receiving VA care or services
Hearing Aids	Yes, if receiving VA care or services
Automobile Adaptation/Lease/Leasehold	Yes, benefits may be provided under certain conditions
Home Improvement and Structural Alteration Grants	Yes, home improvement benefits up to \$6000 may be provided
Children Allowance Benefit	Yes, benefits may be provided under certain conditions
Emergency Care at a non-VA Facility	Yes, benefits may be provided under certain conditions
Foreign Medical Care	Yes, for Service-connected disabilities or any disability associated with or aggravating a service-connected disability

Out of Pocket Expenses	
Premiums, Cost Shares and Deductibles	\$0
Hospital Inpatient Copays	\$0
Hospital Inpatient Per Diem Charges	\$0
Outpatient Copays	\$0
Medication copays	\$0

[Apply for VA health care enrollment now](#)

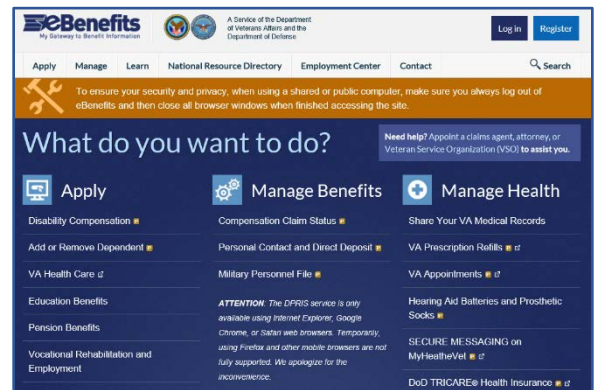
Apply for VA Health Care – Module 5

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.

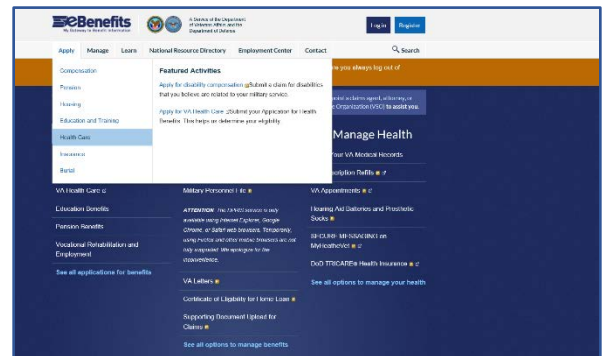
Step 1 – Navigate to the eBenefits Portal

First, navigate to the eBenefits.va.gov webpage.



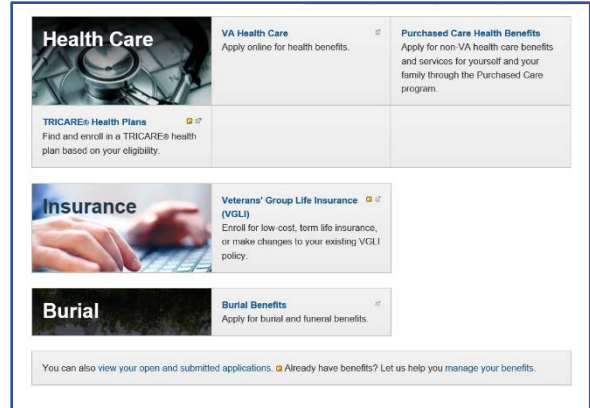
Step 2 – Select Health Care

Hover over the **Apply** tab located at the page's top menu. Select **Health Care** from the drop-down menu.



Step 3 – Click VA Health Care

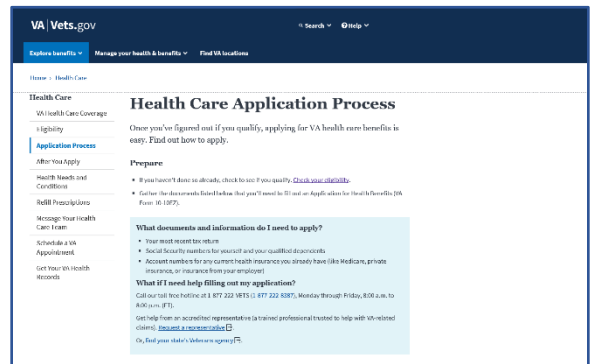
The **Apply for Benefits** page opens. In the Health Care section, click **VA Health Care** to apply online for health benefits.



The screenshot shows a grid of benefit options. The 'Health Care' section is highlighted, containing three items: 'VA Health Care' (Apply online for health benefits), 'Purchased Care Health Benefits' (Apply for non-VA health care benefits and services for yourself and your family through the Purchased Care program), and 'TRICARE® Health Plans' (Find and enroll in a TRICARE® health plan based on your eligibility). Below this is the 'Insurance' section with 'Veterans' Group Life Insurance (VGLI)' (Enroll for low-cost, term life insurance, or make changes to your existing VGLI policy). The 'Burial' section includes 'Burial Benefits' (Apply for burial and funeral benefits). At the bottom, a message states: 'You can also view your open and submitted applications. Already have benefits? Let us help you manage your benefits.'

Step 4 – Click Explore Benefits

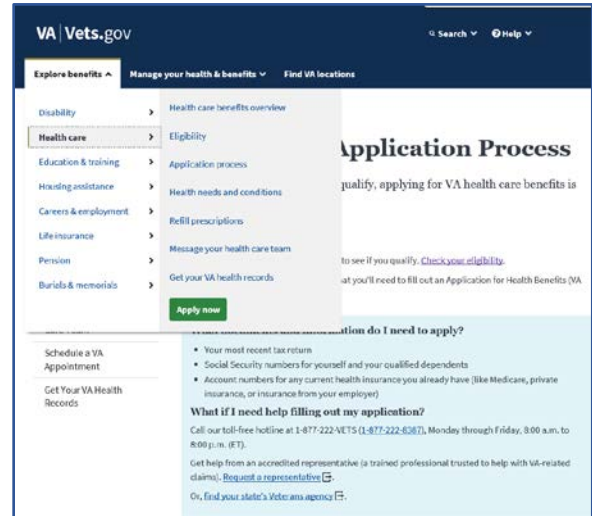
The Health Care Application Process page opens. Click **Explore benefits** from the menu at the top of the page.



The screenshot shows the 'VA Vets.gov' website with the 'Health Care Application Process' page. The left sidebar contains a navigation menu with 'Explore benefits' selected. The main content area is titled 'Health Care Application Process' and includes a 'Prepare' section with the following instructions: 'If you haven't done so already, check to see if you qualify. [Click your eligibility.](#) Follow the documents table below that you'll need to fill out an Application for Health Benefits (A Form 10-1087). A highlighted box titled 'What documents and information do I need to apply?' lists: 'Your most recent tax return', 'Social Security numbers for yourself and your qualified dependents', and 'Account numbers for any current health insurance you already have (like Medicare, private insurance, or insurance from your employer)'. Below this, it provides contact information for the toll-free hotline (1-877-222-8387) and a link to find a local VA office.

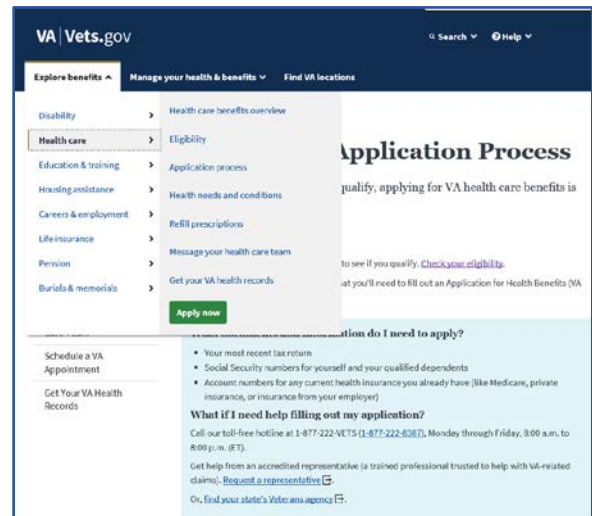
Step 5 – Select the Health Care Tab

Click **Health Care** from the drop-down menu.



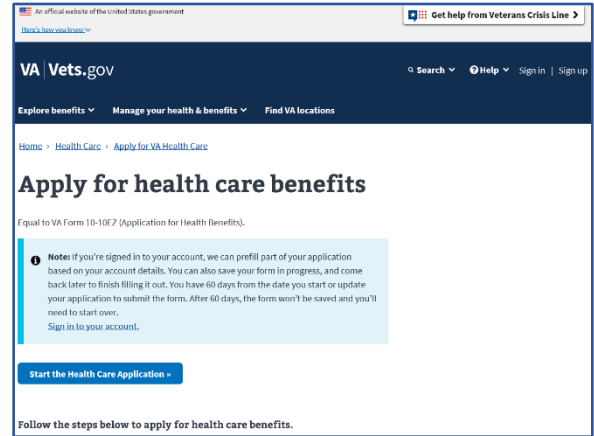
Step 6 – Click Apply Now

Click the **Apply now** button.



Step 7 – 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.

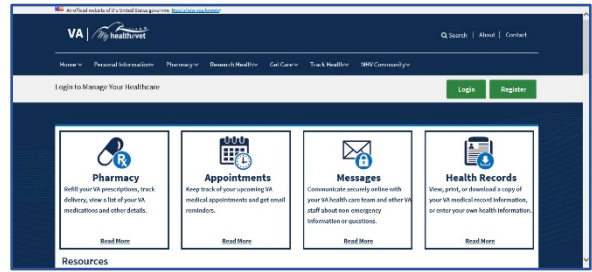


Register for a My HealtheVet Account – Module 5

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.

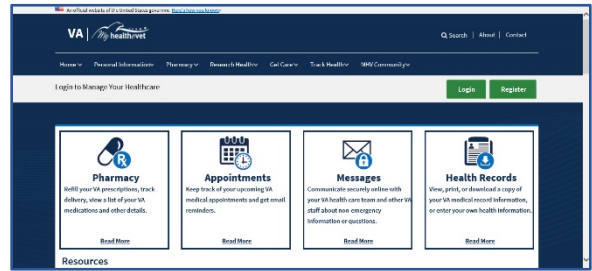
Step 1 – Navigate to the My HealtheVet Portal

First, navigate to www.myhealth.va.gov.



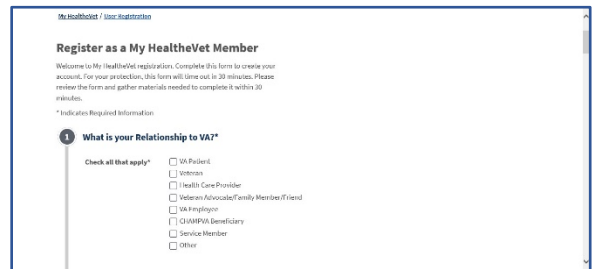
Step 2 – Click the Register Button

Click the **Register** button.



Step 3 – Complete Account Registration

Populate the required information in the account registration form, then click the **Create Your Account** button.

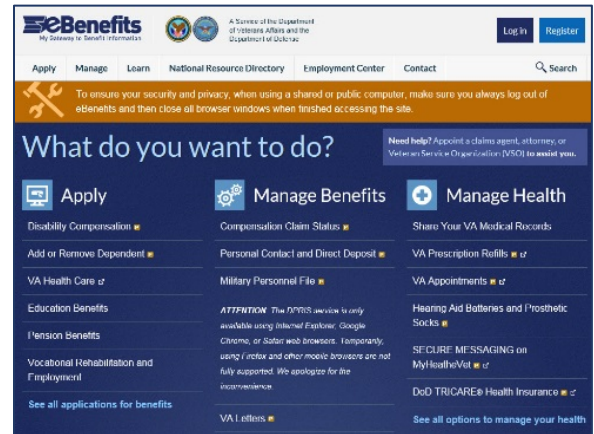


Update Your Personal Information in eBenefits – Module 6

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.

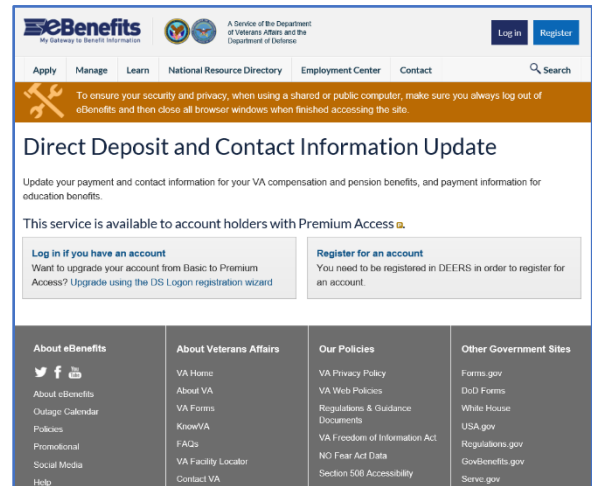


Step 2 – Locate the Link to Information You Will Update

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 clicking the **Register** button.



The screenshot shows the eBenefits website interface. At the top, there is a navigation bar with links for 'Apply', 'Manage', 'Learn', 'National Resource Directory', 'Employment Center', and 'Contact'. A search bar is located on the right. Below the navigation bar, a message states: 'To ensure your security and privacy, when using a shared or public computer, make sure you always log out of eBenefits and then close all browser windows when finished accessing the site.' The main heading is 'Direct Deposit and Contact Information Update'. Below this, it says 'Update your payment and contact information for your VA compensation and pension benefits, and payment information for education benefits.' A note indicates 'This service is available to account holders with Premium Access'. Two buttons are visible: 'Log in if you have an account' and 'Register for an account'. The 'Log in' button includes the text: 'Want to upgrade your account from Basic to Premium Access? Upgrade using the DS Logon registration wizard'. The 'Register' button includes the text: 'You need to be registered in DEERS in order to register for an account.' At the bottom, there is a footer with four columns of links: 'About eBenefits', 'About Veterans Affairs', 'Our Policies', and 'Other Government Sites'.

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
Summary of VA Vocational Rehabilitation and Employment Benefits	www.benefits.va.gov/BENEFITS/benefits-summary/SummaryofVAVocRehabandEmpolymentBenefits.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/VOW/docs/seiflyerfinal.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

Fact Sheet/Summary Name	Link
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
Section 702 of the Choice Act	https://www.benefits.va.gov/GIBILL/docs/factsheets/Section 702 Factsheet.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
Farm Loans – VA Home Loans for Rural Residents	www.benefits.va.gov/BENEFITS/factsheets/homeloans/FarmLoans.pdf
Specially Adapted Housing (SAH) Program	https://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

Insurance

Fact Sheet/Summary Name	Link
Servicemembers' Group Life Insurance (SGLI)	www.benefits.gov/benefits/benefit-details/585 https://www.benefits.va.gov/BENEFITS/factsheets/insurance/SGLI.pdf
Family Servicemembers' Group Life Insurance (FSGLI)	www.benefits.gov/benefits/benefit-details/590 https://www.benefits.va.gov/BENEFITS/factsheets/insurance/FSGLI.pdf
Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)	https://www.benefits.gov/benefits/benefit-details/4765 www.benefits.va.gov/BENEFITS/factsheets/insurance/TSGLI.pdf
Veteran's Group Life Insurance (VGLI)	www.benefits.gov/benefits/benefit-details/281 https://www.benefits.va.gov/BENEFITS/factsheets/insurance/VGLI.pdf
Service Disabled Veterans Insurance (S-DVI)	www.benefits.gov/benefits/benefit-details/4755 https://www.benefits.va.gov/BENEFITS/factsheets/insurance/SDVI.pdf
Veteran's Mortgage Life Insurance (VMLI)	www.benefits.gov/benefits/benefit-details/587 https://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

Fact Sheet/Summary Name	Link
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/Auto.pdf
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/pension-program-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 posttraumatic 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:

<http://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.

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				•	•		