

# VA Benefits and Services



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**VA**









U.S. Department  
of Veterans Affairs

**PARTICIPANT GUIDE**  
**ACTIVE DUTY**



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Select this arrow to move to the previous page. →

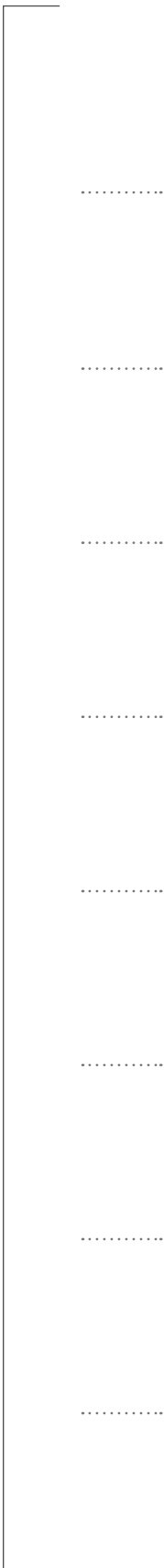
Select to return to Table of Contents. →

## Welcome to the VA Benefits and Services Participant Guide.

On this page, we have highlighted interactive tools you can use to navigate this digital guide.

Select to navigate to different Modules.

Select this arrow to move to next page. →



# Introduction



# VA Benefits and Services

## Welcome

Welcome to the Department of Veterans Affairs (VA) Benefits and Services course, part of the Transition Assistance Program Curriculum (TAP Curriculum). This course is key to helping you understand the VA benefits, services and tools you have earned through your service to our country. The information included in this guide matters to all members of the U.S. Armed Forces, including members of the reserve components. It also applies to your families, caregivers and survivors. For more details about VA benefits and services and how they apply to you, please see your Benefits Advisor to set up a One-On-One Assistance session. Refer to Appendix A where you can write their contact information, along with any additional information and resources you need.

Upon completion of this module, you will be able to:

- Describe how VA makes a difference to you and those in your life.
- Identify key VA resources available to support your transition.
- Describe how your character of discharge, type of service and length of service impact your eligibility for VA benefits



Throughout this course, you will:

- Describe how your service impacts your eligibility for VA benefits that can support you during and after your transition.
- Identify major stages of your transition journey that VA benefits and services may support.
- Describe how VA benefits, services and tools can help support you and your family.
- Describe how VA can help you prepare to get a job or career that fits your goals.
- Identify how VA can support your relocation and housing needs.
- Describe VA health care and resources and identify how to apply.
- Recall resources for ongoing support during and beyond transition.

Course Evaluation:

- Your feedback helps us improve the course and provide a better transition experience for future Service members.
- When instructed, complete the Transition Assistance Curriculum Participant Assessment at [Transition Assistance Curriculum Participant Assessment](#).









# How VA Supports You

## VA 101

**You made sacrifices to keep our country—and everything it represents—safe from threats.**

This sacrifice is at the very core of our mission to fulfill President Abraham 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. VA has three administrations (Figure 1) that work together to support this mission.

**Figure 1:** VA’s Administrations

Veterans Health Administration (VHA)	National Cemetery Administration (NCA)	Veterans Benefits Administration (VBA)	
 Health Care	 Memorial Benefits	 Home Loans and Housing-Related Assistance	 Education and Training
		 Disability Compensation	 Employment Services
		 Pension	 Life Insurance

**We want you to choose VA when making important choices about your health, well-being, career, family support and much more.**

VA provides an exceptional level of service. We want you to take advantage of the benefits, services and tools that VA offers to Veterans, Service members, members of the reserve components, families, caregivers and survivors.

VA has three administrations to serve and deliver benefits to you.

**Veterans Health Administration (VHA)** is America’s largest integrated health care system, serving nearly 9 million Veterans each year. VHA provides health care in all its forms at medical centers, clinics and Vet Centers.

**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.

**Veterans Benefits Administration (VBA)** takes your applications and determines your eligibility for compensation, pension, education, home loan guaranty, life insurance, Vocational Readiness and Employment (VR&E) and Personalized Career Planning and Guidance. VBA also provides Benefits Assistance.

# Resources

## Overview

**This Participant Guide serves as a key resource for you after you leave this course.**

In this guide, you can find information on benefits beyond what is covered in the classroom, including:

- Summaries of VA benefits and programs
- Eligibility requirements
- How to apply

This document and your notes from the course will be a valuable resource after you leave.

You can also [access this Participant Guide online](#).

## What support network is available for me?

There is an entire network of support available to assist you, including:



VA Medical Centers



VA Regional Offices



Community Partners



Local Resources



Veterans Service Organizations, Military Service Organizations and Veteran Peer Groups



VA Benefits Advisors

VA regional offices can help you and your families and survivors with benefits including:

- Compensation
- Education
- Insurance
- Home Loan Guaranty
- Pension
- Personalized Career Planning and Guidance (PCPG)
- Veteran Readiness and Employment (VR&E)

To find your nearest VA regional office, visit:

[Find VA locations](#) and search for your regional office to learn about the services it provides, hours of operation and more.





# Activity Worksheet: Create a DS Logon

A DOD Self-Service Logon (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. If you already have an account but forgot your DS Logon or have other issues signing in, follow the links at the sign in screen to reset your password or get help with any issues. To create a DS Logon, follow the step-by-step instructions provided in Table 1.

**Table 1:** DS Logon

Steps	Instruction
<b>Step 1:</b> Initiate DS Logon Account Registration	First, navigate to <a href="https://va.gov">VA.gov</a> . Select the <b>Sign in</b> button at the top right of the screen and select the <b>Sign in with DS Logon</b> button.
<b>Step 2:</b> Select Registration Method	The <b>DS Logon Registration Procedures</b> screen appears. <b>Select the CAC tab then select Login.</b>
<b>Step 3:</b> Select Register	The <b>Registration Process</b> screen appears. Select the <b>Register</b> button.
<b>Step 4:</b> Select a Certificate	The <b>Select a Certificate</b> window appears. Select your DOD certificate, and then select the <b>OK</b> button.
<b>Step 5:</b> Create Password	<p>Create your password according to the security requirements. Enter it in the <b>Password</b> field and enter it again in the <b>Confirm Password</b> field.</p> <ul style="list-style-type: none"> <li>To view the password as you enter it, select the <b>Show Passwords</b> check box.</li> <li>Green check marks appear when the password has met each of the password security requirements listed.</li> </ul> <p>Select the <b>Continue</b> button.</p>
<b>Step 6:</b> Select Security Questions	The <b>Challenge Question</b> screen appears. Select your challenge questions from the drop-down menus and enter your answers in the fields provided below each question. Select the <b>Continue</b> button.
<b>Step 7:</b> Review Security Image Options	<p>The <b>Security Image</b> screen appears. You have the option to set a security image for your account.</p> <ul style="list-style-type: none"> <li>If you do not want to select a security image, select <b>No</b> (skip to Step 9).</li> <li>To set a security image, select <b>Yes</b>.</li> </ul>
<b>Step 8:</b> Select Security Image (Optional)	<p>If you selected <b>Yes</b> in Step 7, the <b>Security Image Selection</b> screen appears.</p> <ul style="list-style-type: none"> <li>To view additional images, select the arrow at the bottom right of the screen.</li> <li>Select a security image, and then select the <b>Save</b> button.</li> </ul>
<b>Step 9:</b> DS Logon Confirmation	A confirmation screen appears. Select the <b>Continue</b> button.
<b>Step 10:</b> Add Email (Optional)	<p>A screen listing your email address(es) on file in the Defense Eligibility Enrollment Reporting System (DEERS) appears.</p> <ul style="list-style-type: none"> <li>If you do not want to add an e-mail address, select the <b>Continue</b> button.</li> <li>If you want to add an email (recommended), select the <b>Add Email</b> button. Enter an email address and select the <b>Save Email</b> button.</li> </ul> <p><b>NOTE:</b> You can update your home address, email address or phone number by logging in to milConnect or calling 1-800-538-9552 (TTY/TDD: 1-866-363-2883).</p>
<b>Step 11:</b> Sign in with New Account	A confirmation screen appears. The next time you sign in, the system will prompt you to enter the validation token that it sent to the email address provided. Your registration is complete. You can now sign in with your new DS Logon username and password. Select the <b>Continue</b> button to sign in with your new account.

**Note:** Please know that DS Logon is scheduled to sunset. However, users who need help with their DS Logon account may currently feel the impacts immediately. Please consider other options, such as Login.gov, before you are unable to access your account. Login.gov is the preferred method. If you choose to create a Login.gov account, go to [www.login.gov](https://www.login.gov). Reach out to your Benefits Advisor for assistance if you have issues with your DS Logon or Login.gov account.

S-DVI programs are closed to new enrollments after December 31, 2022 due to introduction of a new program, VALife Insurance (VALife) effective January 1, 2023. If you have S-DVI, you can apply for VALife. If you apply before December 31, 2025, you can keep your S-DVI coverage during the initial two year enrollment period for VALife.

# Resources

## VA.gov

### What online resources are available for me?

VA's primary website ([VA.gov](https://www.va.gov)) offers current information, resources, tools and contact information for all VA benefits and services. This resource will be important to you going forward. We will discuss and explore this website in class.

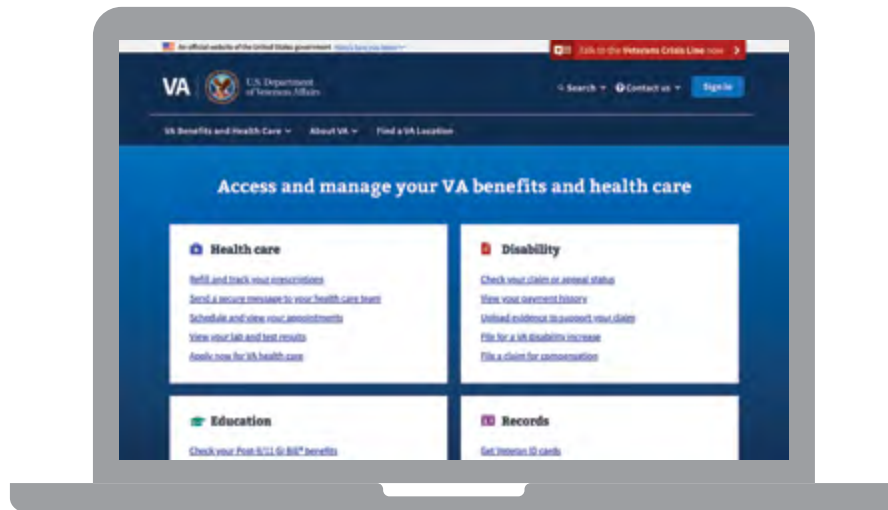
### VA.gov is the best resource to explore and apply for VA benefits. It's your one-stop-shop for all things about VA.

You can easily complete common tasks or explore the site to learn more about VA benefits, services and tools. The website also offers resources that can assist you and your family members, including:

- Home page links to common tasks, like requesting military records, applying for health care or filing a claim for disability compensation
- Opportunities to explore benefits using simple categories and easy navigation
- Access to helpful tools like the [VA Facility Locator](#) and GI Bill® Comparison Tool

Check out Figure 2 to learn more about the VA.gov home page. This will help you easily navigate the website.

Figure 2: VA.gov Home Page



Scan this QR code on your mobile device for quick access to VA.gov.

You'll use this resource often.

### VA.gov



### More resources:

[Fact sheets](#) cover specific topics—ranging from general benefit information to home loans, insurance and education.



### TIP

You can sign in at VA.gov using your DS Logon, My HealthVet or ID.me credentials.

If you don't have any of these accounts, VA.gov will prompt you to create an ID.me account instantly.

Any time you visit the site, sign in first to get where you want to go with fewer steps.

# Resources

## VA.gov (continued)

### What information can I find at [VA.gov](https://www.va.gov)?

Review Table 2 to learn more about what you can find at VA.gov.

**Table 2:** VA.gov Navigation

What You Can Do	How You Can Get There
<b>Explore and apply for benefits:</b>	Select a benefit category from the Benefits Index on the VA.gov home page or use the direct links below:
VA Welcome Kit	<a href="https://www.va.gov/welcome-kit">www.VA.gov/welcome-kit</a>
Service member benefits	<a href="https://www.va.gov/service-member-benefits">www.VA.gov/service-member-benefits</a>
Family member benefits	<a href="https://www.va.gov/family-member-benefits">www.VA.gov/family-member-benefits</a>
Burials and memorials	<a href="https://www.va.gov/burials-memorials">www.VA.gov/burials-memorials</a>
Careers and employment	<a href="https://www.va.gov/careers-employment">www.VA.gov/careers-employment</a>
Housing assistance	<a href="https://www.va.gov/housing-assistance">www.VA.gov/housing-assistance</a>
Pension	<a href="https://www.va.gov/pension">www.VA.gov/pension</a>
Life insurance	<a href="https://www.va.gov/life-insurance">www.VA.gov/life-insurance</a>
Education and training	<a href="https://www.va.gov/education">www.VA.gov/education</a>
Records	<a href="https://www.va.gov/records">www.VA.gov/records</a>
Health care	<a href="https://www.va.gov/health-care">www.VA.gov/health-care</a>
Disability	<a href="https://www.va.gov/disability">www.VA.gov/disability</a>

To apply for benefits, select **Apply** from one of the links or use the direct links located throughout this Participant Guide.

# Resources

## VA.gov (continued)

### VA Welcome Kit

Whether you're just getting out of the service, or you've been a civilian for years now, the VA Welcome Kit can help guide you to the benefits and services you've earned. In this guide you will find:

- A broad list of services offered by VA.
- A map of benefits and resources available as specific moments in your journey (see Figure 3).
- Contact information for each of VA's programs.
- A checklist for gathering the right materials needed.
- Quick Start Guides to help you navigate the first steps of VA's most commonly used benefits and services relevant to you.

The VA Welcome Kit can help you throughout your life—like when it's time to go to school, get a job, buy a house, get health care, retire or make plans for your care as you age.

Figure 3: Welcome Kit VA Benefits Map



## Where can I access the VA Welcome Kit?

[Welcome Kit](#)

# Resources

## VA.gov (continued)

### MY VA

The **My VA** (Figure 4) page can help you quickly learn which benefits you may be eligible for and how to apply.

You will be prompted to sign in using your **DS Logon**, **My HealtheVet** or **ID.me** credentials.

- If you have a Premium My HealtheVet or Premium DS Logon account, you can use your existing account to sign in. Because you already verified your identity when you got your Premium account, you won't need to verify your identity again before doing common tasks on [VA.gov](https://www.va.gov), like checking your claim status or sending a secure message to your health care team.
- If you don't have an existing DS Logon, My HealtheVet or ID.me account, you can create an ID.me account instantly. However, with this option, you have to verify your identity.

**Figure 4:** Find VA Benefits



# Activity Worksheet: Explore VA.gov

Explore the VA.gov website by following the steps below.

**Step 1:** Access the VA site on your computer or mobile device at [VA.gov](https://www.va.gov). Notice the search bar and boxes at the top of the home page.

**Step 2:** Scroll down to the middle of the page. You'll find a list of categories you can access for more information (Figure 5).

Figure 5: VA.gov Benefits



**Step 3:** Let's start by selecting **Service member benefits**.

**Step 4:** Scroll down and note the items under **Time-sensitive VA benefits to consider when separating or retiring**.

**Step 5:** Take a minute to scan through some of the other information on this page. Like you see here, VA.gov pages provide comprehensive information in several key sections.

**Step 6:** Return to the VA.gov home page and select the **Sign in** tab in the upper right corner.

**Step 7:** Take some time to sign in to VA.gov using your **DS Logon**, **My HealthVet** or **ID.me** credentials. You can always create an ID.me account at VA.gov.

**Step 8:** Select the **My VA** tab in the upper right corner.

**Step 9:** From this page, you may see options to verify your identity (if logged in using ID.me), apply for VA benefits or learn more about VA benefits.

# Proof of Military Service

## Separation Documents

Your key to most VA benefits and services is DD Form 214, Certificate of Release or Discharge from Active Duty.

This form is often referred to as DD Form 214 (Figure 6). It is proof of your military service and shows:

- The character of your discharge
- Your record of service
- Your current classification code

Figure 6: Sample DD Form 214

**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**  
This Report Contains Information Subject to the Privacy Act of 1974. As Amended.

1. NAME (Last, First, Middle)		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NUMBER	
4a. GRADE, RATE OR RANK	b. PAY GRADE	5. DATE OF BIRTH (YYYYMMDD)	6. RESERVE OBLIGATION TERMINATION DATE (YYYYMMDD)		
7a. PLACE OF ENTRY INTO ACTIVE DUTY		b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)			
8a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND		b. STATION WHERE SEPARATED			
9. COMMAND TO WHICH TRANSFERRED			10. SOLI COVERAGE AMOUNT: \$ <input type="checkbox"/> NONE		
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)		12. RECORD OF SERVICE		YEAR(S)	MONTH(S)
A		a. DATE ENTERED AD THIS PERIOD			
		b. SEPARATION DATE THIS PERIOD			
		c. MET ACTIVE SERVICE THIS PERIOD			
		d. TOTAL PRIOR ACTIVE SERVICE			
		e. TOTAL PRIOR INACTIVE SERVICE			
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)		14. MILITARY EDUCATION (Course title, number of weeks, and month and year completed)		f. FOREIGN SERVICE	
M				g. SEA SERVICE	
				h. INITIAL ENTRY TRAINING	
				i. EFFECTIVE DATE OF PAY GRADE	
15a. COMMISSIONED THROUGH SERVICE ACADEMY				YES	NO
b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec. 3167)				YES	NO
16. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap. 108) (If Yes, specify type of commitment)				YES	NO
17a. DAYS ACCRUED LEAVE PAID	17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION			YES	NO
18. REMARKS					
The information contained herein is subject to computer matching within the Department of Defense or with any other affected Federal or non-Federal agency for verification purposes and to determine eligibility for, and/or continued compliance with, the requirements of a Federal benefit program.					
19a. MAILING ADDRESS AFTER SEPARATION (include ZIP Code)			b. NEAREST RELATIVE (Name and address - include ZIP Code)		
20. MEMBER REQUESTS COPY 6 BE SENT TO (specify state/locality)			OFFICE OF VETERANS AFFAIRS		
a. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC)			YES		
21 a. MEMBER SIGNATURE			b. DATE (YYYYMMDD)		22 a. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature)
E					b. DATE (YYYYMMDD)
SPECIAL ADDITIONAL INFORMATION (For use by authorized agencies only)					
23. TYPE OF SEPARATION		24. CHARACTER OF SERVICE (include upgraded)			
25. SEPARATION AUTHORITY		26. SEPARATION CODE		27. REENTRY CODE	
28. NARRATIVE REASON FOR SEPARATION					
29. DATES OF TIME LOST DURING THIS PERIOD (YYYYMMDD)				30. MEMBER REQUESTS COPY 4 (Initial)	

DD FORM 214, AUG 2009      PREVIOUS EDITION IS OBSOLETE.      MEMBER - 4

How can I request a copy of my DD Form 214?

1. Go to [VA.gov](https://www.va.gov).
2. From the **Records** category, select the **Request your military records (DD214)** link.
3. Sign in to **milConnect** to get your **military service records**.
4. Upgrade your **DS Logon** account to **Premium**, if needed.
5. From your signed-in page, select **Correspondence/Documentation** and select **Defense Personnel Records Information System (DPRIS)** from the drop-down menu.
6. Choose the **Personnel File** tab.
7. Select **Request My Personnel File**.
8. Fill out the form. In the **Document Index** section, check the boxes next to the document(s) you'd like to request.
9. Select the **Create and Send Request** button.

### REMEMBER...

- Keep your DD Form 214 in a **safe and accessible** location.
- Make sure that your next of kin or designated representatives know **how to access it**.

# Proof of Military Service

## Separation Documents (continued)

### Why is it important to validate my information?

Before you leave active duty, validate all information on your form, including important information outlined in Table 3. If this information is wrong, it can affect your access to benefits. It may be difficult to make changes after separation.

**Table 3:** DD Form 214 Key Information

Section	Description	Purpose
<b>Block 10</b>	Lists Servicemembers' Group Life Insurance (SGLI) coverage in service (coverage continues free for only 120 days after separation)	Used to determine your eligibility for life insurance after separation
<b>Block 13</b>	Lists all awards received during service	Used to determine your eligibility for certain programs that may have specific service requirements
<b>Block 17</b>	Indicates whether you received all appropriate dental services and treatment within 90 days before your separation	Used to determine your eligibility for dental care after your separation

What happens if my information is incorrect?

- **While in service:** See your Military Personnel Organization to change any incorrect information on the form.
- **After service:** Visit [Correcting Military Service Records](#) to learn how to apply for corrections or changes.



### TIP

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





# Proof of Military Service

## Separation Documents (continued)

### Eligibility Documents for Members of the Reserve Components

**Members of the National Guard** are issued one of the following forms upon separation as proof of service:

- NGB Form 22, Report of Separation and Record of Service (refer to Figure 7).
- NGB Form 23, Retirement Points Accounting (refer to Figure 8).

These Service members should check items listed in Table 4 for accuracy.

**Table 4:** NGB Form 22 and Form 23 Key Information

Section	Description	Purpose
<b>Item 10a</b>	Provides information on service for the current period	Used to determine your eligibility for specific benefits
<b>Item 24</b>	Indicates character of service	Used to determine your eligibility for specific benefits



#### KEEP IN MIND...

The reserve components do not use any single form similar to DD Form 214.

#### OTHER INFORMATION

- The Air Force Reserve provides a letter on active-duty service from the Air Reserve Personnel Center (ARPC) that VA regional offices accept in lieu of DD Form 214.
- If you were discharged from the Selected Reserve, you may submit a copy of your latest annual points statement and evidence of honorable service.
- If you still serve in the Selected Reserve or the National Guard, you must include an original statement of service signed by your commander showing the length of time that you have been a member of the Selected Reserve.

Introduction

Figure 7: Sample NGB Form 22

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

NGB FORM 22, 20091101

(USE PREVIOUS EDITIONS UNTIL EXHAUSTED)

Introduction

Figure 8: Sample NGB Form 23

ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

SSG JOE VETERAN 123-45-6789 HHC, 1-117 ARMOR BN, ZZ ARNG N ANYWHERE BLVD MY TOWN, ZZ 12345-6789 ZZZT0-310	Date Prepared: 2012/01/09 Output Reason: Request AYE: 05/12 BASD: 2004/12/27 Notice of Eligibility: NO Grade Held: E05 RPED: 2036/07/04, 0 Pds.
--	---

This summary is a statement of your points earned towards retirement. You should review all entries and report any discrepancies to your unit clerk. Particular attention should be given to any period of service with a verification status (VS) of "B" because points are not credited until verified.

Begin Date (yyyymmdd)	End Date (yyyymmdd)	MMSI	IDT	MEM	ACCP Misc Pts	FHD	AD Pts	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For Ret Pay
1994/05/13	1994/06/26	B1	0	--	0	0	0	V	---	---	--/--
1994/06/27	1994/08/25	B7	0	--	0	0	60	V	---	---	--/--
1994/08/26	1995/05/12	B1	36	15	0	0	0	V	111	111	01/00/00
1995/05/13	1995/06/26	B1	4	--	0	0	0	V	---	---	--/--
1995/06/27	1995/08/14	B7	0	--	0	0	49	V	---	---	--/--
1995/08/15	1996/05/12	B1	38	15	0	0	0	V	106	106	01/00/00
1996/05/13	1996/09/30	B1	14	--	0	0	50	V	---	---	--/--
1996/10/01	1997/05/12	B6	32	15	0	0	0	V	111	111	01/00/00
1997/05/13	1997/11/03	B6	20	--	0	0	15	V	---	---	--/--
1997/11/04	1998/05/12	B1	32	15	0	0	0	V	82	82	01/00/00
1998/05/13	1999/05/12	B1	64	15	0	0	71	V	150	146	01/00/00
1999/05/13	2000/05/12	B1	50	15	0	0	22	V	87	87	01/00/00
2000/05/13	2001/05/12	B1	44	15	16	0	25	V	100	100	01/00/00
2001/05/13	2002/05/12	B1	56	15	0	0	23	V	94	94	01/00/00
2002/05/13	2003/05/12	B1	39	15	0	0	16	V	70	70	01/00/00
2003/05/13	2004/05/12	B1	59	15	0	0	15	V	89	89	01/00/00
2004/05/13	2004/12/05	B1	43	--	0	0	25	V	---	---	--/--
2004/12/06	2005/05/12	B2	0	15	0	0	158	V	241	241	01/00/00
2005/05/13	2006/05/12	B2	0	15	0	0	365	V	380	365	01/00/00
2006/05/13	2007/05/12	B2	0	15	4	0	365	V	384	365	01/00/00
2007/05/13	2007/09/30	B2	0	--	0	0	141	V	---	---	--/--
2007/10/01	2008/05/12	B1	40	15	0	0	0	V	196	196	01/00/00
2008/05/13	2008/07/09	B1	8	--	0	0	0	V	---	---	--/--
2008/07/10	2008/10/31	B1	5	--	31	0	0	V	---	---	--/--
2008/11/01	2009/05/12	B4	0	15	0	0	193	V	252	252	01/00/00
2009/05/13	2010/05/12	B4	0	15	0	0	365	V	380	365	01/00/00
2010/05/13	2011/05/12	B4	0	15	0	0	365	V	380	365	01/00/00
2011/05/13	--	B4	0	--	0	0	242	V	---	---	--/--
Grand Totals								2323	3213	3145	17/00/00

MILITARY MEMBERSHIP STATUS IDENTIFIERS

B1 -Army National Guard Unit Member  
 B7 -Army National Guard Unit Member on Initial Entry Training  
 B6 -Army National Guard ROTC/SMP  
 B2 -Army National Guard Mobilized Service  
 B4 -Army National Guard Active Duty under Title 32 USC, State Controlled

NON-CREDITABLE PERIODS OF SERVICE

From Date	To Date	Reason

NGB FORM 23B  
 28 December 2011

PAGE 1

# Proof of Military Service

## Character of Discharge

**Character of discharge is one of the most important items on your DD Form 214.**

Generally, to receive VA benefits and services, your character of discharge or service needs to be one of the following:

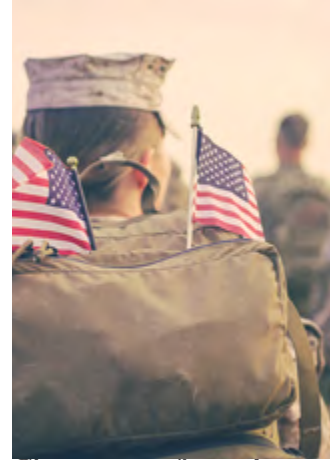
- Honorable
- General discharge (under honorable conditions)

People who receive other types of general discharge (under honorable conditions), bad conduct, dishonorable or uncharacterized (entry-level separation) **may still qualify** for VA benefits and services depending on VA's determination.

You should **apply no matter what** and let VA determine your eligibility. Most importantly, know that we are here to help with your questions and connect you with VA resources you need.

**You can apply for a discharge upgrade at VA.gov by answering a series of questions. DOD makes the decision for upgrades.**

Refer to [How to Apply for a Discharge Upgrade](#) where you will get customized, step-by-step instructions on how to apply for a discharge upgrade or correction. If your discharge is upgraded, you'll be eligible for VA benefits you earned during your period of service.



**Character of service requirements may vary by benefit.**

Talk with your Benefits Advisor or contact VA to learn more.

# Proof of Military Service

## Identification Cards

After separation, there may be times when you need to provide proof of your military service to show you are eligible for benefits or programs in your community.




While you can use your DD Form 214 as proof of service, it may not be convenient to carry it around with you.

### Wouldn't it be easier to carry an identification (ID) card for the simple things, like discounts at stores and restaurants?

There are different types of ID cards you can use as proof of your military service. You only need to have one of them handy to prove your Veteran status.

If you are retiring, you'll get a Retiree ID card from the appropriate military service. This serves as proof of your Veteran status. 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. Refer to the options for you in Table 5.

**Table 5:** Identification Cards as Proof of Service

ID Type	Description
 <p><b>Veteran Health Identification Card (VHIC)</b></p>	<p>When you enroll in VA health care, you get a VHIC to check in to your appointments at VA medical centers (VAMCs). You need to be enrolled in VA health care to receive a VHIC. If you aren't signed up for VA health care, you can apply online.</p> <p><b>Note:</b> Beginning January 1, 2020, access to the commissary, exchange and other morale, welfare and recreation facilities was expanded to new groups. If you qualify, you need to present your VHIC to get access. To learn more, visit <a href="#">Veteran Health Identification Card (VHIC)</a>.</p>
 <p><b>Veteran ID Card (VIC)</b></p>	<p>A VIC is a form of photo ID available to all Veterans, even if you are not enrolled in VA health care. To be eligible, you need to have:</p> <ul style="list-style-type: none"> <li>Served on active duty or in the reserve components, <b>AND</b></li> <li>Received an honorable or general discharge (under honorable conditions)</li> </ul> <p>If eligible, you can apply online after you have been discharged from military service.</p>
 <p><b>Veteran Designation on a State-Issued Driver's License or ID</b></p>	<p>At this time, all 50 states and Puerto Rico offer a Veteran designation (an identifying mark) printed on state-issued driver's licenses or IDs. The type of Veteran designation may vary from state to state. Most states ask you to provide a copy of your discharge papers (DD Form 214 or other separation documents). Some states may require additional documents. Check with your state's Department of Motor Vehicles.</p>

# Proof of Military Service

## Identification Cards (continued)

### How can I get a VHIC?

Veterans must be enrolled in VA's health care system to receive a VHIC.

To enroll:

1. Complete **an application** for enrollment in VA health care by telephone without the need for a signed paper application. Just call **1-877-222-VETS (8387)** Monday through Friday from 8 a.m. until 8 p.m. ET **OR**
2. [Apply for VA health care benefits online](#) **OR**
3. Apply **in person** at your local VA medical facility.
4. Once your enrollment is verified, you can have your **picture taken** at your local VAMC, and then a VHIC will be **mailed to you**.

### How can I get a VIC?

1. Go to [VA.gov](#) and sign in to the site.
2. Select **Get Veteran ID cards** in the **Records** section.
3. Under the **Types of Veteran ID Cards**, select the + button to expand the **How do I apply for a Veteran ID Card?** section.
4. Select **Learn more about how to apply for a VIC**.
5. Follow the prompts to apply.

### KEEP IN MIND...

- In some cases, you can provide your DD Form 214 as proof of service.
- You can also access and print a Veterans Identification Proof of Service letter by visiting [VA.gov](#), selecting **Disability (or Records)**, and then selecting **Download your VA benefit letters**.
- Various ID cards may be available depending on your situation.
- You *cannot* use these forms of ID to claim Veterans' Preference in federal hiring; you may need to print a VBA Veterans' Preference letter at [VA.gov](#).

# Qualifying Service in the Reserve Components

The Active Guard Reserve (AGR) Program supports and enhances mobilization readiness of the reserve components. AGR includes both National Guard (Title 32) and Reserve (Title 10) members who serve full time.

Members of the reserve components may establish eligibility for certain VA benefits by performing full-time duty under either Title 32 or Title 10. Generally, all members of the reserve components discharged or released under conditions that are not dishonorable are eligible for some VA benefits. The length of your service, service commitment and your duty status may determine your eligibility for specific benefits.

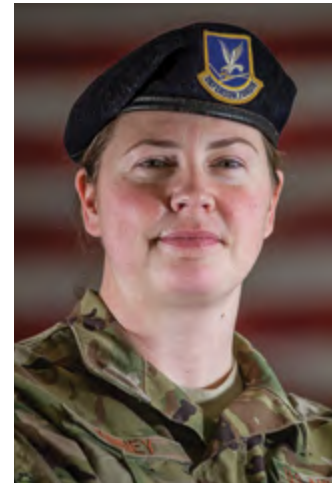
Refer to Table 6 for information on service types of the reserve components.

**Table 6:** Service Types of the Reserve Components

Service Types	Description
<b>Active Service</b>	<p>Eligibility requirements for several VA benefits include a certain length of active service. Active service in the reserve components includes:</p> <ul style="list-style-type: none"> <li>• Full-time <b>National Guard duty (Title 32):</b> Duty performed for which you are entitled to receive pay from the federal government, such as responding to a national emergency or performing duties as an Active Guard Reserve member <b>OR</b></li> <li>• <b>Active duty (Title 10):</b> Full-time duty in the U.S. Armed Forces—such as unit deployment during war—including travel to and from such duty, except active duty for training</li> </ul> <p><b>Note:</b> A state or territory’s governor may activate National Guard members for state active duty, such as in response to a natural or man-made disaster. State active duty is based on state law and does not qualify as active service for VA benefits. Unlike full-time National Guard duty, National Guard members on state active duty are paid with state funds.</p>
<b>Traditional Service</b>	<p>Traditional National Guard and Reserve members typically serve 1 weekend per month and 2 weeks per year. Traditional members may become eligible for some VA benefits by fulfilling a service commitment.</p>
<b>Technician Service</b>	<p>Military technicians are civilian employees of the Department of the Army or Department of the Air Force who must maintain membership in the reserve components to retain employment. Similar to traditional members of the reserve components, military technicians are normally in a military status 1 weekend per month and 2 weeks per year and are eligible for some VA benefits. You may establish eligibility for additional benefits based on the length of reserve component or active service.</p>

## National Guard

The [National Guard’s website](#) provides current news, information and resources—including National Guard websites for each state.



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# Navigating Your Journey





## MODULE 1

# Navigating Your Journey

## Introduction

Upon completion of Module 1, you will be able to:

- Identify key focus areas of your transition journey.
- Identify and prioritize what is important to you.

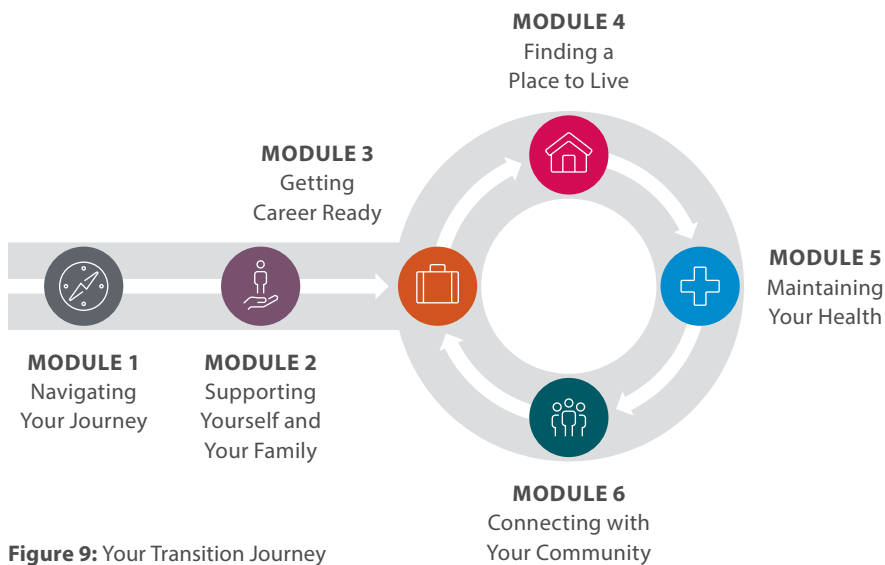
### You're getting ready to transition and you have decisions to make.

No two transitions are the same. You 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.

VA can help ease your transition by supporting you and your loved ones. This course will help you identify the key focus areas of your transition journey and prioritize what is important to you.

### Your Transition Journey

Figure 9 represents your transition journey. It covers some of the major themes in your life and your transition. Using the steps in the journey, you can start to understand the benefits and tools that can help you through these common areas of transition.



**Figure 9:** Your Transition Journey

## IN THIS MODULE...

### Your Transition Journey:

- A Road Map to Your Transition
- Establishing Personal Goals and Priorities

# Your Transition Journey

## A Road Map to Your Transition

Figure 10 represents the topics that will be covered in the course today.

We will discuss various VA benefits, services and tools that can help you meet your personal goals.

**Take note of when we will discuss key topics that may interest you, like disability compensation, the GI Bill and health care benefits.**

**Figure 10:** VA Benefits and Services Course Topics

### MODULE 1

#### **Navigating Your Journey**

- Transition journey
- Personal goals and priorities

### MODULE 2

#### **Supporting Yourself and Your Family**

- Disability compensation and related benefits
- Life insurance benefits
- Burial and memorial benefits
- Monetary benefits for dependents and survivors

### MODULE 3

#### **Getting Career Ready**

- Personalized Career Planning and Guidance
- Post-9/11 GI Bill
- Montgomery GI Bill
- Dependents' Educational Assistance
- On-campus support programs
- Veteran Readiness and Employment
- Veteran Employment Services Office programs
- Additional employment resources

### MODULE 4

#### **Finding a Place to Live**

- VA facility locator tools
- VA Home Loan Guaranty Program
- Homeless support services
- State and local benefits
- National Resource Directory

### MODULE 5

#### **Maintaining Your Health**

- VA whole health
- VA health care facilities
- VA health care services
- Family support
- VA mental health care services
- VA health care tools
- VA health care access

### MODULE 6

#### **Connecting with Your Community**

- Your local network
- Veterans Service Organizations
- Military Service Organizations
- Veteran peer groups
- Community Veterans Engagement Boards
- Personal and online resources

# Your Transition Journey

## Establishing Personal Goals and Priorities

As you begin your transition journey (Figure 11), a good place to start is to ask yourself:

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

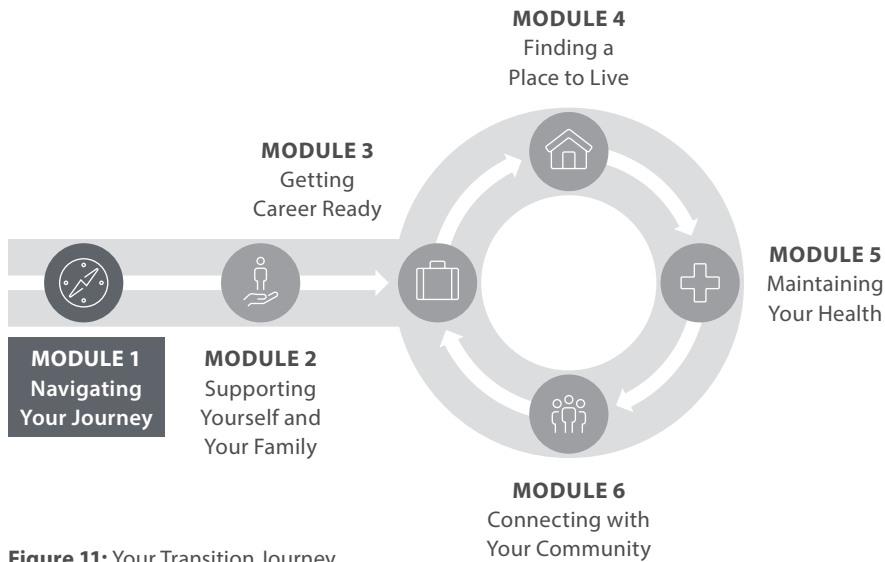


Figure 11: Your Transition Journey

**No matter where you are on your transition journey, VA is here for you.**

Your goals and priorities determine how you might use VA benefits, services and tools. Not all benefits apply to you and you may choose not to take advantage of every benefit that is available. You need to have enough information to make informed decisions about what is best for you.

**To make these decisions, you'll need to establish and prioritize your personal goals.**

- How do you measure your **"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 yourself **having a family in the future?** This could change your plans and priorities for benefits you need.
- Establish a source of health care **before leaving the military**, even if you don't plan to use it right away or think you may only need primary care or basic services. This is key for all new Veterans, regardless of their disability status or current health care needs.

How can I use what I learn today?

- This course is meant to be a discussion that will help you understand how VA benefits and services might apply to your life.
- Take what you learn today to discover how you can get the most out of your VA benefits during your transition and beyond.





# Activity Worksheet: Your Personal Checklist

Throughout this course, you'll build a customized checklist of how you can take advantage of VA benefits, services and tools that can help you build the kind of life you want.

We've given you a basic list to start with in [Appendix B](#). It contains actions you need to take related to every benefit discussed in this course.

**You can personalize this list.** Cross out the things that don't apply to you or use blank spaces to add more items. After class, this becomes your to-do list and you can check off items as you complete them.

Be sure to note the deadlines and important time frames to complete each action. You will revisit this checklist at the end of each module during the course.

Start now by looking at the General Items section (Section 1) of the checklist.

## Can I use this checklist after this course?

Absolutely! Here are some of the things you can do:

- Take time to think through the checklist and make changes, as appropriate.
- Discuss it in One-On-One Assistance sessions with your Benefits Advisor.
- Discuss it with your family members, if applicable.
- Check the boxes when you complete each item.



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# Supporting Yourself and Your Family

## MODULE 2



# Supporting Yourself and Your Family

## Introduction

Upon completion of Module 2, you will be able to:

- Describe VA disability compensation and how to apply.
- Identify benefits available to support your loved ones.

You are preparing to leave the military and enter the civilian world. You are probably still figuring out how this change will affect you and how you can best use the skills you obtained during service to address any opportunities or challenges in civilian life.

At this stage of your journey (Figure 12), the first thing you may be asking yourself is:

### How am I going to support myself and my family?

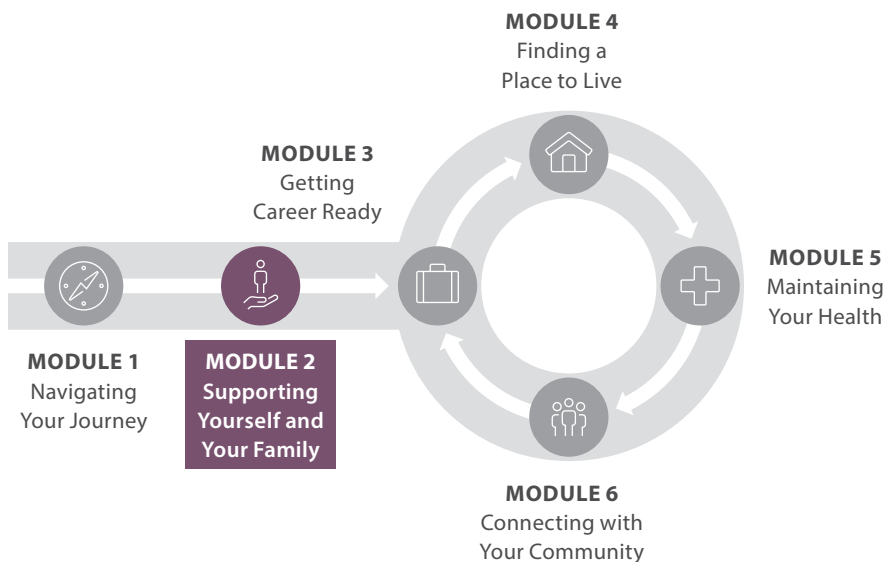


Figure 12: Your Transition Journey

### Where can I learn more?

- For any questions related to your benefits, visit: [VA benefits for service members](#).
- For any questions related to VA benefits for spouses, domestic partners, dependents, survivors and family caregivers, visit: [VA benefits for spouses, dependents, survivors and family caregivers](#).

### IN THIS MODULE...

#### Monetary Benefits:

- Disability Compensation
- Retired Pay
- Separation Pay
- Management of Monetary Benefits and Fiscal Stewardship

#### Support for Your Loved Ones:

- Life Insurance Benefits
- Burial and Memorial Benefits
- Fry Scholarship
- Survivors' and Dependents' Educational Assistance
- Dependency and Indemnity Compensation
- Survivors Pension

### KEEP IN MIND...

If you are a member of the National Guard, the [National Guard website](#) is a great resource that offers helpful information about programs for you and your family in your state.



# What Are Your Needs?

## Benefits for You and Your Loved Ones



### VA has benefits, services and tools to help meet your family's needs.

"Family" means different things to different people. Think about who you plan to support and what your personal goals are for transition and beyond. Your plans are unique to your situation.

Through your service to our country, you may be eligible for:



#### Monetary and support benefits to help you, including:

- Disability compensation
- Related disability benefits
- Dual compensation benefits

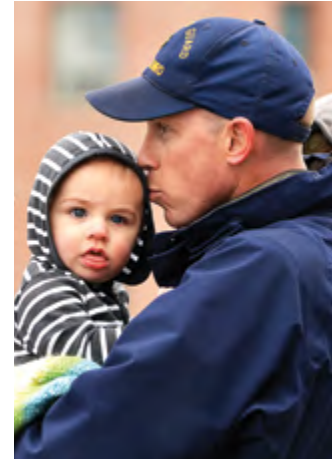


#### Benefits to support your loved ones, including:

- Life insurance
- Burial and memorial benefits
- Education and monetary benefits for dependents and survivors

### Who are you planning to support?

- Yourself
- Your spouse, domestic partner or significant other
- Your child(ren) or dependent(s)
- Your parent(s)
- Extended family member(s)



# Service-Connected Disabilities

## Establishing Service Connection

**If you are injured or ill because of your service, you may be eligible for monetary and support benefits.**

VA may determine that you are disabled by an injury or illness that happened because of or was worsened by your active military service. These disabilities are considered service-connected.

- If VA determines you have a service-connected disability, you might be eligible for monthly disability compensation.
- In some situations, you might also be eligible for special allowances for clothing or automobiles.
- VA housing grants may be able to help you adapt a home to meet your needs.
- VA even has life insurance programs for those with service-connected disabilities.

## How does VA determine if I have a service-connected disability?

To award a VA disability rating for service connection, the evidence submitted with your claim must show a current disability (physical or mental), which was caused or aggravated by service. Based on the evidence provided, VA rates your service-connected disability from 0% to 100%, in 10% increments.



### TIP

Acute conditions that come and go and leave no lasting effects—such as colds or mild injuries that heal completely—do not qualify as service-connected disabilities. Some illnesses and symptoms are not compensable but may be considered as symptoms of other conditions, such as hypercholesterolemia (high cholesterol).

Also, not every condition or disease is listed in the VA Schedule for Rating Disabilities. Therefore, if you have a chronic condition that you believe is due to your military service, you should still apply for benefits.

## A VA disability rating, even at 0%, can unlock many benefits and services for you.

You may be entitled to compensation, free health care and more, even with a VA disability rating of 0%.

## Where can I learn more?

[VA disability information](#)

**NOTE:** Guidelines for presumptive conditions are routinely updated by law or regulation. In addition to symptoms related to toxic exposure, symptoms of COVID which manifest within set timelines have been added.

## Types of Service Connections

Direct:

A condition resulting from an in-service injury, illness, disease or incident, with no evidence of a pre-service condition.

Aggravated:

A pre-existing condition that became worse in service.

Presumptive:

A condition assumed to be connected to military service if it develops or worsens within a specific period of time after service.

Secondary:

A new condition caused by a previously established service-connected condition.

## KEEP IN MIND...

Disability ratings are not additive. If a Veteran has one disability rated 60% and a second disability 20%, the combined rating is not 80%. Refer to [Combined Ratings](#) for more information on how to calculate combined ratings.

## IF YOU HAVE ANY QUESTIONS, CALL:

VA BENEFITS HOTLINE  
**1-800-827-1000**

## PACT Act

The Act (1) expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era, and (2) expands eligibility for benefits for Veterans exposed to toxic substances.

To learn more, visit: <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>

# Service-Connected Disabilities

## Disability Compensation

### What is disability compensation?

Disability compensation is tax-free and paid to Veterans with service-connected disabilities rated at 10% or higher.

Compensation is paid monthly; the amount varies with your degree of disability.

**If you have a combined evaluation of 30% or more, you may be eligible for an additional allowance for your dependents.**

### Am I eligible?

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

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 training

As it relates to members of the **reserve components**:

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

### Where can I learn more?

[Eligibility for VA disability benefits](#)

### How do I apply?



#### ONLINE

1. Visit [VA.gov](https://www.va.gov).
2. Under the **Disability** category, select the **File a claim for compensation** link.
3. Scroll down the page and select **Sign in to start your application**.



#### IN PERSON

You can submit a Benefits Delivery at Discharge (BDD) disability claim at any VA Benefits Office. Also contact your transition center who can advise you when and where VA personnel conduct itinerant visits for those military bases without a permanent on-site VA Pre-Discharge Intake Office.

Select the Locations tab at [VA.gov](https://www.va.gov) to find the closest Benefits Office near you.



#### BY MAIL

Mail [VA Form 21-526EZ](#), Application for Disability Compensation and Related Compensation Benefits, to:

Department of Veterans Affairs  
Claims Intake Center  
PO Box 4444  
Janesville, WI 53547-4444

# Service-Connected Disabilities

## Filing Disability Claims

### Applying for a disability rating is called “filing a claim.”

The following people can file a disability claim:

- Veterans
- Service members preparing to separate from the military
- Survivors or family members seeking benefits owed to a Veteran on a pending claim
- Veterans Service Organizations (VSOs) on behalf of Veterans or Service members

Applicants must also:

- Have a known Separation Date.
- Submit your Benefits Delivery at Discharge (BDD) claim between 180 and 90 days prior to the very last day of service on Active Duty. For BDD purposes, this separation date is not when you start Transitional and/or Terminal Leave, or Permissive Temporary Duty (TDY) for house hunting.
- Include copies of your Service Treatment Records (STRs) for your current period of service.
- Be available for 45 days from the date you submit your BDD claim to attend the required medical exam(s).

### When can I apply for disability compensation?

There is no time limit to file a claim. You can file a disability claim as early as 180 days before you separate. If you submit your VA claim 180 to 90 days before you separate, you may receive a decision on your claim as soon as 30 days or less after separation.

VA encourages you to apply within 1 year from your date of separation, which determines the effective date of your claim. Review Table 7 for more information.

If you apply...	Your claim is effective...
<b>Within 1 year of separation</b>	The day after your separation
<b>More than 1 year after separation</b>	The day VA receives the claim

**Table 7:** Disability Claim Effective Dates

## The Disability Claims Process

### Step 1:

VA receives the claim.

### Step 2:

VA gathers and reviews required evidence.

### Step 3:

VA prepares a rating decision.

### Step 4:

VA prepares claim packet for mailing.

### Step 5:

VA sends a decision packet.

## How does VA process my claim?

There is a **five-step process** that your claim will go through; see above.

The timeline associated with the process depends on the complexity of your claim and evidence needed to support it. To help minimize processing time, **submit your claim as close to 180 days** before discharge as possible.

# Service-Connected Disabilities

## Filing Disability Claims (continued)

### How can I expedite my claim?

Depending on when you apply, you may be able to use different programs to expedite the processing of your claim (Table 8). Review the timeline in Figure 13 regarding filing timelines and claim effective dates.



#### TIP

Remember: you have a network to help you file your claim, including VA regional office staff and VSO representatives.

**Table 8:** Ways to Expedite Your Disability Claim

#### Benefits Delivery at Discharge (BDD)

180 to 90 days before separation

The **BDD** program accepts disability claims before separation. This allows VA to administer the necessary health exam **during active duty** and gather evidence in time to provide an expedited decision as soon as 30 days or less after your discharge. You'll need to:

- Have a known Separation Date and do the following:
  - Submit your BDD claims between 180 and 90 days prior to the very last day of service on Active Duty. For BDD purposes, this separation date is not when you start Transitional and/or Terminal Leave, or Permissive Temporary Duty (TDY) for house hunting.
  - Be available for 45 days from the date you submit your BDD claim to attend the required medical exam(s).
  - Include copies of your Service Treatment Records (STRs) for your current period of service.

**Note:** This program is not available in all foreign countries. Contact the VA BDD office at Landstuhl, Germany or Camp Humphreys, Korea to determine if your exams can be completed by a foreign exam provider. The Landstuhl and Camp Humphreys contact information can be found by visiting [File a pre-discharge claim while overseas](#).

#### Fully Developed Claims (FDCs)

From 89 days before separation and at any time after separation

You can also get a faster decision by submitting an **FDC**. You'll need to:

- Include all the evidence you have in your possession or that you can easily get.
- Confirm that there are no more records VA needs to make a claim decision.
- Go to a VA medical (or compensation and pension) exam, if required.

#### Standard Claim

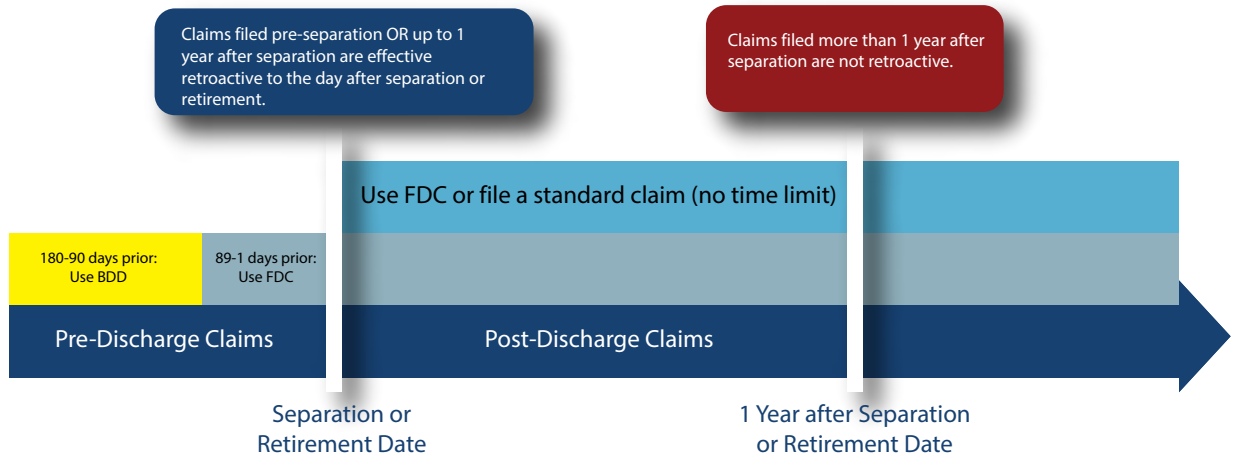
Any time after separation

If your claim is not eligible for either of the above programs, VA will process it as a standard claim, following the five-step process outlined on the previous page. Standard claims are not given expedited-processing.

# Service-Connected Disabilities

## Filing Disability Claims (continued)

Figure 13: Disability Claim Time Frames



# Service-Connected Disabilities

## Separation Health Exam

### Do I need a physical exam?

DOD requires every Service member to have a physical before separation, typically the Separation History and Physical Exam (SHPE).

If you're applying for disability compensation, you must undergo a specific type of exam, VA's Separation Health Assessment (SHA).

Review Table 9 for more information.

If you...	Then...
<p><b>You don't file a disability claim at all.</b></p> <p><b>OR</b></p> <p><b>You file a disability claim 89 to 0 days before separation.</b></p>	<p>You'll receive DOD's <b>Separation History and Physical Examination (SHPE)</b>.</p>
<p><b>File a Benefits Delivery at Discharge (BDD) claim between 180-90 days before separation</b></p>	<p>You'll receive VA's <b>Separation Health Assessment (SHA)</b>.</p>

**Table 9:** Comparison of DOD and VA Separation Health Exams

Once you submit a BDD claim, you do not need to request an exam. After reviewing your VA discharge claim, a representative will contact you to schedule your separation exam. If you do not file a BDD claim within 180 to 90 days before your anticipated discharge, you will need to request a SHPE from DOD by following your Service's process. Before attending your SHA appointment, you must complete and submit DD Form 2807-1, "Report of Medical History."

If you did not include your DD Form 2807-1 in your submitted STRs as part of your BDD claim, you may also bring the form to your exam. Contact your Service's Transition/Physical Exam Office for more information.

### Integrated Disability Evaluation System (IDES)

IDES provides Service members who face potential medical discharges with an opportunity to file a VA claim while they are still serving on active duty. Further, IDES allows VA and DOD to share information and to complete each agency's respective process simultaneously, without the need for duplicative exams and ratings.

DOD uses IDES to determine a Service member's fitness for duty. If DOD finds the Service member medically unfit for duty, IDES gives them a proposed VA disability rating before they leave the service. The proposed rating informs the Service member of their approximate amount of VA compensation and benefits.



#### TIP

Apply for disability compensation between 180–90 days before separation under the BDD program.

Applying as close to 180 days before discharge as possible allows enough time to complete your exams while on active duty and can help VA provide a decision on your claim as soon as 30 days or less after discharge. If your SHA exam is completed and returned to DOD at least 30 days before discharge, it will serve as your DOD discharge exam and you will not be required to complete a SHPE.

### Where can I learn more?

[Separation Health Assessment for Service Members](#)

[Pre-Discharge Disability Evaluation System \(IDES\)](#)

[VA Benefits for Service Members Considered for Medical Discharge](#)

# Activity Worksheet: Filing Disability Claims

Review the scenarios below. Based on what you’ve learned about disability compensation programs, answer these questions for each scenario:

- 1 What type of service connection does each person have?
- 2 What is the best method to file their claim and get an expedited decision?
- 3 When will their claim be effective?

Scenario	Type of Service Connection (select only one)	Best Way to File(select only one)	Claim Effective Date (select only one)
<p>Solomon Clark is a young enlisted Marine. In combat, he fell and badly injured his face. This resulted in severe dental trauma that may require prolonged follow-up care.</p> <p>Solomon is separating in 2 months.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>
<p>Kathlyn Park is an enlisted Airman. She had a pre-existing back injury from high school sports, but it never affected her mobility. During active duty, she often carried heavy packs and equipment, which worsened her injury. Eventually, Kathlyn underwent surgery and rehabilitation.</p> <p>Kathlyn is separating in 6 months.</p>	<p>Direct</p> <p><input type="checkbox"/> Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>
<p>Johnnie McDonald served 20 years in the Navy. For part of his military career, he worked with asbestos. He was diagnosed with asbestos-related symptoms and has had no other exposure to asbestos since separation from service.</p> <p>Johnnie retired 2 years ago.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>
<p>Andrew Chang is a National Guard officer. During service, he was diagnosed with bilateral flat feet and received a VA disability rating for direct service connection for this condition.</p> <p>Years later, he began to suffer knee pain. He had never experienced pain or limitations of his knees before service. His doctor discovered that his flat feet altered his walk, which caused his knee problem.</p> <p>Andrew separated from active duty 15 years ago.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>



# Service-Connected Disabilities

## Disability Compensation, Retired Pay, Separation Pay or Disability Severance Pay

### Can I get VA disability compensation in addition to my retired pay?

Your VA disability compensation and retired pay may be offset if you are entitled to both benefits. Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP) are programs Congress implemented to recover some or all retired pay that military Retirees must waive if they receive VA disability compensation (Table 10).

**Table 10:** CRSC and CRDP Programs

#### **Combat Related Special Compensation (CRSC)**

CRSC is a program for military Retirees with combat-related disabilities. It is a monthly tax-free entitlement paid along with any retirement pay you may already be receiving.

##### **Am I eligible for CRSC?**

To be eligible, you must:

- Be eligible for military retired pay
- Have a disability that your military service branch has deemed combat-related and VA has deemed service-connected
- Have your military retired pay offset by VA compensation

Combat-related injuries and diseases may be the direct result of armed conflict, hazardous duty, duty under conditions simulating war or an instrumentality of war. For more information refer to [Combat Related Special Compensation](#).

#### **Concurrent Retirement and Disability Pay (CRDP)**

CRDP restores retired pay for military Retirees with service-connected disabilities who waive retired pay to receive VA disability compensation. Veterans do not need to apply. If qualified, they will be enrolled automatically.

##### **Am I eligible for CRDP?**

To be eligible, you must be:

- Rated 50% or greater, and either:
  - Retired based on length of service or a Reserve Retiree with 20 or more years of creditable years of service and of retirement age, **OR**
  - Retired due to disability, under 10 USC Chapter 61, with 20 or more years of creditable service

VA and DOD coordinate payment. If a Veteran receives retired pay based on a disability, CRDP will be offset by the amount in which disability retired pay exceeds retired pay based on length of service. For more information, refer to [Concurrent Retirement and Disability Pay](#).

### Why is my compensation offset?

In general, you **can't receive both VA disability compensation and military retired pay** unless you waive the amount of retired pay equal to the amount of disability compensation.

Most Retirees opt to do this because **VA disability compensation is tax-free income**, but **military retired pay is taxed** by the federal government and by most states.

# Service-Connected Disabilities

## Disability Compensation, Retired Pay, Separation Pay or Disability Severance Pay (continued)

### Can I get VA disability compensation in addition to my separation pay or disability severance pay?

Service members who receive separation pay as part of an early separation package and choose to receive disability compensation will have monthly disability compensation withheld until the amount of separation pay received has been recouped.

- For **non-voluntary separation pay**, all of the monthly disability compensation will be withheld until the separation pay has been recouped.
- For **voluntary separation pay**, all of the monthly disability compensation will be withheld until the separation pay has been recouped **unless** the member separated from the Air Force. For members who separated from the Air Force, a recoupment schedule that the Air Force provides will determine the monthly rate of recoupment.

### Disability compensation and disability severance pay

Members discharged with disability severance pay (DSP) who are granted disability compensation for the same disability that the DSP was paid, will have the amount of monthly compensation payable for that disability withheld until the amount of DSP has been recouped.



# Life Insurance Benefits



## OVERVIEW

### We care about the legacy you leave behind for your loved ones.

Although it may seem far off, it's important to think about how you will prepare for your family's financial well-being after you're gone. Financial concerns and logistics can be hard for your loved ones to handle while grieving.

### VA life insurance is one way to provide peace of mind for your family.

Life insurance can offer financial security and support to you, your spouse and your dependents. VA life insurance programs offer some advantages over traditional life insurance policies. For example:

- **VA has life insurance programs that don't require you to prove good health.** This is especially important if you have service-related conditions that might affect your eligibility for a private life insurance plan.
- **You can take your VA life insurance with you wherever you work or live.** You don't lose coverage when you change jobs or move to a new state.
- **VA even has life insurance programs for those who experienced traumatic injuries during their service. Veterans who suffer losses due to traumatic injuries incurred in service may qualify for traumatic injury benefits.**

### If you have any questions, call:

**Call the Office of Servicemembers' Group Life Insurance for questions about SGLI, Family SGLI, TSGLI or VGLI: 1-800-419-1473**

**For all other programs, call: 1-800-669-8477**

# Life Insurance Benefits

## Overview (continued)

VA offers several types of life insurance benefits for your specific situation. Consider your options early—there are strict deadlines you don’t want to miss. You can find information about all types of VA life insurance programs using the interactive [Overview of VA Insurance Benefits](#).

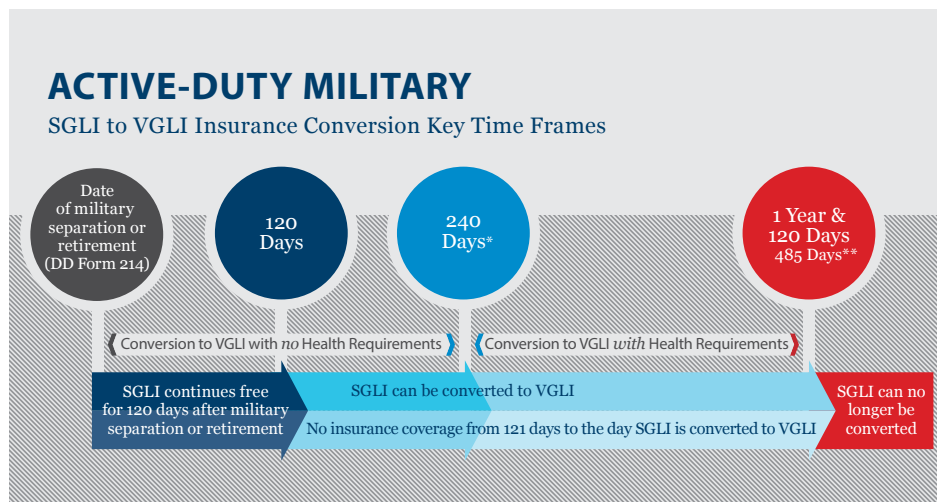
You can also use the [life insurance needs calculator](#). The calculator asks for information to determine your current assets, the income your survivors will need and your financial obligations. By subtracting your total assets from your total financial obligations and income needed, the calculator arrives at the amount of life insurance you need.

Servicemembers’ Group Life Insurance (SGLI) is the benefit that provided your life insurance while you were in the military. Some Service members may also have Family Servicemembers’ Group Life Insurance (FSGLI) coverage for their spouses and dependents.

**Coverage under both SGLI and FSGLI will end 120 days after you separate or retire from service.** You can convert your SGLI and FSGLI to permanent plans without providing proof of good health; you can also convert your SGLI coverage to the Veterans’ Group Life Insurance (VGLI). Spouses insured under FSGLI can convert to coverage with a participating commercial provider.

Review Figure 14 for more details on key timelines for converting your coverage.

**Figure 14:** SGLI to VGLI Key Conversion Time Frames



You can convert your SGLI and FSGLI coverage within the required deadlines with no break in coverage.

- You can convert your SGLI to VGLI within 240 days after separation without proof of good health, or within 1 year and 120 days with proof of good health.
- You can convert SGLI or FSGLI to a participating private plan within 120 days after separation.

# Life Insurance Benefits

## Servicemembers' Group Life Insurance (SGLI)

### What is Servicemembers' Group Life Insurance?

Servicemembers' Group Life Insurance (SGLI) is low-cost term life insurance coverage for members of the uniformed services.

### Am I eligible?

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

\* SGLI will continue for 120 days after you separate at no charge. After 120 days, your coverage ends.

You are eligible for SGLI coverage if you are:

- Serving on active duty.
- A member of the Ready Reserve or National Guard scheduled to perform at least 12 periods of inactive training per year.
- A commissioned member of the National Oceanic and Atmospheric Administration or the U.S. Public Health Service.
- A Cadet or Midshipman at one of the four service academies.
- A member of the Reserve Officers' Training Corps engaged in authorized training and practice cruises (part-time coverage).
- A Service member who volunteers for a mobilization category in the Individual Ready Reserve (IRR).

Service members with full-time SGLI coverage are eligible for VGLI upon:

- Separation from service.
- Assignment to the IRR of a branch of service or to the Inactive National Guard.
- This includes members of the U.S. Public Health Service Inactive Reserve Corps.
- Placement on the Temporary Disability Retirement List.

There is no need to apply.

Eligible Service members are **automatically enrolled** in SGLI coverage.

### Can I change my coverage while in service?

You can increase, decrease, cancel and restore coverage as well as change your beneficiary designations through the SGLI Online Enrollment System (SOES), found on the [DOD milConnect portal](#).

# Life Insurance Benefits

## Servicemembers' Group Life Insurance (continued)

Eligibility as it relates to members of the **reserve components** covers specific parameters, such as:

- Members of the reserve components who have been assigned to a unit and scheduled to perform at least 12 periods of inactive duty that are creditable for retirement purposes are also covered 365 days of the year and for 120 days following separation or release from duty.
- Members of the reserve components who do not qualify for the full-time coverage described above may receive part-time coverage.
- Part-time coverage generally applies to members of the reserve components who drill only a few days a year.
- You are covered only while on active duty or on active duty for training or traveling to and from such duty.
- Members covered part-time do not receive 120 days of free coverage after separation unless they incur or aggravate a disability during a period of duty.

## Where can I learn more?

[Servicemembers' Group Life Insurance \(SGLI\)](#)



# Life Insurance Benefits

## Family Servicemembers' Group Life Insurance

### What is Family Servicemembers' Group Life Insurance?

Family Servicemembers' Group Life Insurance (FSGLI) is a program extended to the spouses and dependent children of Service members insured under the Servicemembers' Group Life Insurance (SGLI) program.

FSGLI is not available to those insured under Veterans' Group Life Insurance (VGLI).

**Your spouse may be automatically covered, if eligible.** If you are covered under SGLI, Family SGLI coverage is automatic for your spouse if your spouse is not also in the military and dependent children. If your spouse is not automatically covered due to being in the military, you may apply for spousal coverage.

### Is my family eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

FSGLI is available to spouses and dependent children of the following:

- 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

If you are covered under SGLI, you are eligible to insure your spouse under FSGLI, regardless of whether your spouse is an active-duty Service member, a Veteran or a civilian.

FSGLI coverage ends 120 days after separation from service.

- Spouses may convert their coverage to an individual policy with a participating private insurer at standard premium rates 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 termination of coverage.
- Dependent child coverage cannot be converted and is not available after the 120-day free period from separation.

Refer to the [list of participating insurance companies](#) for more information.

Eligibility as it relates to members of the **reserve components**:

- You must have full-time SGLI coverage. Coverage for dependent children is automatic with FSGLI.

### Where can I learn more?

[Family Servicemembers' Group Life Insurance \(FSGLI\)](#)

### More about FSGLI coverage:

FSGLI provides coverage for spouses in increments of \$10,000 up to a maximum of \$100,000, not to exceed the amount of your SGLI coverage.

Premiums for spouses are based on spouse's age and level of coverage. Dependent children are insured automatically for \$10,000 at no cost to the member.

### Can I change my coverage in service?

You can increase, decrease, cancel and restore spousal coverage through SOES found on the [DOD milConnect portal](#).

### SGLI Online Enrollment System

Members of all uniformed services except Public Health Service can use SOES to manage SGLI and FSGLI coverage.

All Service members should look for information from their service about when to access SOES to confirm and certify their SGLI elections. Find more information at [SGLI Online Enrollment System](#).

# Life Insurance Benefits

## Veterans' Group Life Insurance

### What is Veterans' Group Life Insurance?

Veterans' Group Life Insurance (VGLI) allows a Service member who separated from service to convert SGLI coverage to renewable term life insurance protection.

You have 1 year and 120 days or 16 months 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.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

You are eligible to apply for VGLI if you had SGLI at the time of separation and are within 1 year and 120 days of the following events:

- Release from active duty or active duty for training under a call or order to duty that does not specify a period of less than 31 days.
- Separation, retirement or release from assignment from the Ready Reserve or National Guard.
- Assignment to the IRR of a branch of service or to the Inactive National Guard.
- This includes members of the U.S. Public Health Service Inactive Reserve Corps.
- Placement on the Temporary Disability Retirement List.

You are also eligible to apply for VGLI if you had part-time SGLI and, while performing duty, suffered an injury or disability that rendered you uninsurable at standard premium rates. This includes travel directly to and from duty.

### Where can I learn more?

[Veterans' Group Life Insurance \(VGLI\)](#)

### How do I apply?



#### ONLINE

1. Visit [VA.gov](https://www.va.gov).
2. Scroll down to the center of the page and select Life insurance.
3. Select About VA insurance options and eligibility.
4. Then select VGLI.



#### BY MAIL

Mail [VA Form SGLV-8714](#), Application for Veterans' Group Life Insurance, to the Office of Servicemembers' Group Life Insurance as listed on the form.



# Life Insurance Benefits

## SGLI Traumatic Injury Protection (TSGLI)

### What is SGLI Traumatic Injury Protection?

SGLI Traumatic Injury Protection (TSGLI) provides automatic traumatic injury coverage to all Service members covered under the SGLI program. It provides payments to Service members with severe injuries to help them in their recovery.

TSGLI is not only for combat injuries. It 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.

### Am I eligible?

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

If you are insured under full-time SGLI, you are automatically covered by TSGLI.

\*You are also eligible if you are traumatically injured in service and loss occurs within 2 years of the traumatic event, even if loss occurs after separation from service.

To be eligible for payment of TSGLI, you must meet all the following requirements:

- Be insured by SGLI when you experience a traumatic injury (unless traumatic event occurred between Oct. 7, 2001 and Nov. 30, 2005).
- Incur a qualifying loss as a direct result of a traumatic injury.
- Have suffered the traumatic injury before midnight of the day that you separate from the uniformed services.
- Suffer a scheduled loss within 2 years (730 days) of the traumatic injury.
- Survive for a period of at least 7 full days from the date of the traumatic injury.

### Where can I learn more?

[Traumatic Injury Protection \(TSGLI\)](#)

### How do I apply?



#### BY MAIL

1. Complete [VA Form SGLV-8600](#), Application for TSGLI Benefits.
2. Submit the application and any additional medical documentation available to your branch of service as listed on the form.

# Life Insurance Benefits

## SGLI Disability Extension

### What is SGLI Disability Extension?

Service members who are disabled and unable to work after separation or have certain statutory disabilities can apply to extend SGLI coverage for up to 2 years after separation at no cost by paying the first VGLI premium.

You can convert coverage to VGLI at the end of the disability extension period upon payment of premiums.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

To be eligible, you must be totally disabled (unable to maintain gainful employment) at the time of separation from service or have one of the following:

- Permanent loss of use of:
  - Both hands
  - Both feet
  - Both eyes
  - One hand and one foot
  - One foot and one eye
  - One hand and one eye
  - Hearing in both ears
  - Loss of speech, defined as the ability to express yourself through voice or whisper (VA disregards artificial appliances in determining total disability)

### Where can I learn more?

[Can I get a free extension of my SGLI coverage?](#)

### How do I apply?



#### BY MAIL

Mail [VA Form SGLV-8715](#), SGLI Disability Extension Application, to the Office of Servicemembers' Group Life Insurance as listed on the form.

# Life Insurance Benefits

## Service-Disabled Veterans Life Insurance

### What is Service-Disabled Veterans Life Insurance?

Service-Disabled Veterans Life Insurance (S-DVI) provides life insurance coverage to Veterans who have service-connected disabilities (even 0%) who 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 6 consecutive months before age 65 due to their service-connected disability or disabilities.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

To apply for S-DVI, you must meet the following criteria:

- Be released from active duty under other than dishonorable conditions on or after April 25, 1951, **AND**
- Be rated for a service-connected disability (even if only 0%), **AND**
- Be in good health except for any service-connected conditions, **AND**
- Apply within 2 years from the date VA grants a new service-connected disability

**Note:** An increase in an existing service-connected disability or the granting of Individual Unemployability of a previously rated condition does not make a Veteran eligible for this insurance.

S-DVI programs are closed to new enrollments after December 31, 2022 due to introduction of a new program, VALife Insurance (VALI) effective January 1, 2023. If you have S-DVI, you can apply for VALI. If you apply before December 31, 2025, you can keep your S-DVI coverage during the initial two year enrollment period for VALI.

### Where can I learn more?

[Service-Disabled Veterans Life Insurance](#)

VA Life Insurance Center: 1-800-669-8477

### How do I apply?



ONLINE

[Apply for S-DVI.](#)



BY MAIL

Mail [VA Form 29-4364](#),

Application for Service-Disabled Veterans Life Insurance, to the VA regional office and insurance center as listed on the form.

# Life Insurance Benefits

## Supplemental S-DVI

### What is Supplemental S-DVI?

Under certain conditions, the basic S-DVI policy provides for a waiver of premiums in case of total disability. Policyholders who carry the basic S-DVI coverage and who become eligible for a waiver of premiums due to total disability can apply for and be granted Supplemental S-DVI of up to \$30,000. Premiums may not be waived on this supplemental coverage.

You must apply for Supplemental S-DVI coverage within 1 year from notice of the grant of waiver of premiums and be under the age of 65.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

S-DVI policyholders are eligible for supplemental coverage if they:

- Are eligible for a waiver of premiums, **AND**
- Apply for coverage by December 31, 2022 or within 1 year from notice of grant of waiver, **AND**
- Are under age 65

### Where can I learn more?

[Can I get more life insurance coverage if I need it?](#)

### VA Life Insurance (VALife)

Supplemental S-DVI is closing to new enrollments after December 31, 2022.

Beginning January 1, 2023, VA will offer the Veterans Affairs Life Insurance program. VALI offers guaranteed acceptance, whole life coverage up to \$40,000 for all service-connected Veterans age 80 and under with no medical underwriting and no time limit to apply.

The face amount of coverage takes effect two years after the date of enrollment as long as premiums are paid. Cost of the premium depends on age and the amount of coverage elected.

S-DVI is the only life insurance program through VA that is affected by VALI.

### For more information:

[Veterans Affairs Life Insurance \(VALI\)](#)

### How do I apply?



BY MAIL

### Waiver of Premiums:

Mail [VA Form 29-357](#), Claim for Disability Insurance—Government Life Insurance (for a total disability waiver of S-DVI premiums), to the address provided on the form.

### Supplemental S-DVI:

Mail [VA Form 29-0188](#), Application for Supplemental Service-Disabled Veterans Insurance, to the VA regional office and insurance center as stated on the form. This form will be sent to the insured if granted a waiver of premiums and they are under age 65.

# Life Insurance Benefits

## Veterans' Mortgage Life Insurance

### What is Veterans' Mortgage Life Insurance?

Veterans' Mortgage Life Insurance (VMLI) is mortgage protection insurance that can help families of severely disabled Service members or Veterans pay off their home mortgage in the event of the Service member's or Veteran's death.

VMLI is payable only to the mortgage lender, not to a beneficiary.

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

### Am I eligible?

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

VMLI is available only to Service members and Veterans with severe service-connected disabilities who have:

- A Special Housing Adaptation (SHA) or a Specially Adapted Housing (SAH) 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.

### Where can I learn more?

[Veterans' Mortgage Life Insurance \(VMLI\)](#)

### How do I apply?



#### IN PERSON

Complete [VA Form 29-8636](#), Veterans' Mortgage Life Insurance Statement, with an SAH agent during the scheduled interview for the SHA or SAH grant or after obtaining the grant.



#### BY MAIL

Mail the completed form to the address provided on the form.

# Burial and Memorial Benefits

Private funeral expenses are often excessive. However, VA burial benefits can assist with those costs.



**VA offers burial and memorial benefits that will honor your service to our country, including burial in one of VA's national cemeteries.**

VA burial benefits can help Service members, Veterans and their family members plan for a burial or memorial service in one of VA's national cemeteries.

Family members can also order memorial items to honor the service of a Veteran.

We encourage you to plan in advance to help eliminate unnecessary delays and reduce stress on your family at a difficult time.

## Where can I learn more?

[Burial and Memorial Benefits](#)

[Veterans Legacy Program](#)

[Veterans Legacy Memorial](#)

## Veterans Legacy Program

We partner with universities, schools, teachers, professors and students of all levels to **research Veterans interred in NCA cemeteries** and how they:

- Contributed to their country as Service members
- Contributed to their community as Veterans

## Veterans Legacy Memorial

National Cemetery Administration (NCA) offers online memorial space for Veterans, providing a digital Veterans Legacy Memorial profile page for each of the 3.7 million Veterans interred in over 150 national cemeteries.

### **IF YOU HAVE ANY QUESTIONS, CALL:**

HEADSTONES/MARKERS

**1-800-697-6947**

NATIONAL CEMETERY SCHEDULING OFFICE

**1-800-535-1117**

# Burial and Memorial Benefits

## Burial Benefits

### What do VA burial benefits provide?

VA burial benefits include all the following, at no cost to the family:

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

### Who is eligible?

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

Burial in a VA national cemetery is open to:

- All Veterans discharged under other than dishonorable circumstances
- Service members who died while on active duty, active duty for training or inactive duty for training
- Spouse, minor child or stillborn child of a Veteran, even if the Veteran died first OR the unmarried adult child of a Veteran (in some instances)

Eligibility as it relates to members of the **reserve components** requires:

- Meeting legal minimum active-duty service requirements; being called up to active duty and serving their full term of service, and not receiving a dishonorable discharge. **OR**
- Being entitled to, or that you would have been entitled to retirement pay at time of death. **OR**
- Dying while hospitalized or getting treatment at the expense of the U.S. for an injury or illness that occurred while performing active-duty services for training or inactive-duty training under honorable conditions.

### Where can I learn more?

[General burial and memorial benefits](#)

[Detailed information on memorial items](#)

[Full list of faith-based markers](#)

### How do I apply?



#### BY MAIL

- To get a burial flag, fill out [VA Form 27-2008](#), Application for United States Flag for Burial Purposes.
- For a headstone, grave marker or niche cover, fill out [VA Form 40-1330](#), Claim for Standard Government Headstone or Marker.

### When does VA pay a plot allowance?

If the Veteran meets one of the following conditions:

- Death due to service-connected disability
- Died while hospitalized, receiving care under VA contract, authorized travel at VA expense, or on or after October 9, 1996, at a VA-approved state nursing home
- Had a pending claim and eligible for VA benefits

# Burial and Memorial Benefits

## Presidential Memorial Certificate

### What is a Presidential Memorial Certificate?

A Presidential Memorial Certificate is an engraved paper certificate to honor the memory of deceased Veterans who are eligible for burial in a national cemetery.

The certificate bears the current President’s signature and expresses the country’s grateful recognition of the Veteran’s service in the U.S. Armed Forces.

### Who is eligible?

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

More than one Presidential Memorial Certificate may be requested by eligible recipients, including:

- Next of kin or other relatives
- Friends
- Authorized service representatives acting on behalf of family or friends

### Where can I learn more?

[Presidential Memorial Certificates](#)

### How do I apply?



#### IN PERSON

Visit a VA regional office or local national cemetery.



#### BY MAIL

Mail [VA Form 40-0247](#), Presidential Memorial Certificate Request Form, to the address listed on the form.



# Burial and Memorial Benefits

## Pre-Need Program

### What is the Pre-Need Program?

The Pre-Need Program assists anyone who would like to know in advance if they are eligible for burial in a VA national cemetery.

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.

### Who is eligible?

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

Service members, Veterans, spouses, domestic partners and unmarried dependent adult children may apply to determine their eligibility for burial in a VA national cemetery.

Authorized service representatives acting on behalf of these people may also apply.

### Where can I learn more?

[Pre-need eligibility for burial in a VA cemetery](#)

## How do I apply?



### BY MAIL

Mail [VA Form 40-10007](#), Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, to the address listed on the form.

# Monetary Benefits for Survivors

## Overview

### **VA offers monetary benefits to your surviving loved ones.**

If you're a surviving spouse, domestic partner or child of a Service member who died in the line of duty, or the survivor of a Veteran who died from a service-related injury or illness, you may be eligible for tax-free monetary benefits or monthly pension benefits.

Benefits for spouses, domestic partners, dependents and survivors may include but are not limited to:

- Health care (Civilian Health and Medical Program of the Department of Veterans Affairs [CHAMPVA], TRICARE).
- Education and training (Survivors' and Dependents' Educational Assistance [also known as Chapter 35] and Fry Scholarship).
- Survivors pension.
- Survivor and dependent compensation.

You will learn more about these benefits in the next sections of the Participant Guide.



## Where can I learn more?

[VA benefits for spouses, dependents, survivors and family caregivers](#)

# Monetary Benefits for Survivors

## Dependency and Indemnity Compensation

### What is Dependency and Indemnity Compensation?

Dependency and Indemnity Compensation (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.

### Who is eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

To qualify for DIC, a **surviving spouse** or **domestic partner** must meet one of the following requirements:

- Married the Veteran or Service member before January 1, 1957, **OR**
- Married the Veteran or Service member within 15 years of their discharge from the period of military service during which the qualifying illness or injury started or got worse, **OR**
- Was married to the Veteran or Service member for at least 1 year, **OR**
- Had a child with the Veteran or Service member, isn't currently remarried, and either lived with the Veteran or Service member without a break until their death or, if separated, wasn't at fault for the separation

To qualify for DIC, a **surviving child** must be:

- Unmarried, **AND**
- Not included on the surviving spouse's or domestic partner's compensation, **AND**
- Under the age of 18 (or under the age of 23 if attending school)

To qualify for DIC, a **surviving parent** must:

- Be the biological, adoptive or foster parent of the Veteran or Service member, **AND**
- Have income below a certain amount

The **National Defense Authorization Act** for Fiscal Year 2020 modified the law under which you can't receive a full Survivor Benefit Plan (SBP) payment and a full Dependency and Indemnity Compensation (DIC) payment at the same time. A surviving spouse or domestic partner who received DIC was subject to a dollar-for-dollar reduction of SBP payments. The repeal phases in the reduction of this offset, which began on January 1, 2021, and will eliminate the offset on January 1, 2023.

### Where can I learn more?

[About VA DIC for spouses, dependents and parents](#)

[SBP-DIC News](#)

### How do I apply?



#### BY MAIL

Mail [VA Form 21-534EZ](#), Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse, Domestic Partner or Child, to the pension management center for your state as stated on the form.



#### IN PERSON

Work with an accredited representative or agent or go to a VA regional office.



#### TIP

A surviving spouse or domestic partner who remarried on or after December 16, 2003, and on or after attaining age 57 is eligible to continue to receive DIC.

# Monetary Benefits for Survivors

## Survivors Pension

### What is Survivors Pension?

VA provides a Survivors Pension, a tax-free benefit, to qualifying surviving spouses or unmarried dependent children of deceased Veterans who had wartime service.

### Who is eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

To be eligible, all the following must be true.

The Veteran did not receive a dishonorable discharge, **AND**:

- He or she served 90 days or more of active duty, with at least 1 day during a wartime period before September 7, 1980, or completed 24 months of active-duty service if he or she served after September 7, 1980. **AND**
- You are the unmarried spouse (or were previously married and the marriage ended before September 1, 1990), or the unmarried child under age 18, or became permanently disabled before age 18, or are between ages 18 and 23 and enrolled in an approved educational institution. **AND**
- Your income is below the amount listed in the Survivors Pension Rate Table. **AND**
- Your net worth meets the limits established by Congress.

The person receiving benefits:

- Has a yearly family income and net worth that meets certain limits set by Congress.
- Is not remarried (in the case of surviving spouse) or was previously married but the marriage ended before September 1, 1990.

### Where can I learn more?

[Survivors Pension](#)

### How do I apply?



#### BY MAIL

Mail [VA Form 21-534EZ](#), (FDC Form), Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child, to your VA regional office.



#### IN PERSON

Work with an accredited representative or agent or go to a VA regional office.

#### IF YOU HAVE ANY QUESTIONS, CALL:

**VA BENEFITS HOTLINE  
1-800-827-1000**

# Managing Monetary Benefits and Fiscal Stewardship

## Veterans Benefits Banking Program

VA, in partnership with the Association of Military Banks of America, sponsors the Veterans Benefits Banking Program (VBBP). VBBP is the fastest, safest and best way for Veterans and their beneficiaries to receive and manage their VA monetary benefits.

**Any Veteran or beneficiary who receives federal monetary benefits and who wishes to receive funds electronically can participate in VBBP.**



## Why should I choose direct deposit and VBBP?

- **Safety:** Funds are electronically transferred to FDIC- or NCUA-insured financial institutions. If your money is stolen from your account, it will be quickly restored. If your paper check or debit card is lost or stolen, it can take months to recover those funds.
- **Flexibility:** There are many ways you can access your money including debit cards, checks, online money transfers between accounts, etc.
- **Fee avoidance:** You receive overdraft protection plans, timely alerts and notifications, electronic bill payments, etc.
- **Establishing credit:** You can access credit to buy a home or car or fund education.
- **Fast:** You can use your computer or smartphone and quickly access your account and manage your funds from your home or while traveling.

## Where can I learn more?

[Veterans Benefits Banking Program](#)

\*VA does not endorse any specific banks or credit unions.



SCAN ME!



## DID YOU KNOW?

If you do not have an account:

- Visit [Veterans Benefits Banking Program](#).
- Call one of the participating institutions and mention **VBBP**.

If you have an account but are not using direct deposit:

- Visit [Change your VA direct deposit information](#)
- Call 1-800-827-1000 (711 for TDD).



# Activity Worksheet: Update Your Personal Checklist

Go back to [Appendix B](#) and update your checklist based on what you just learned regarding VA benefits that can help support you and your loved ones, including disability compensation, life insurance, burial and memorial benefits and benefits for survivors.

For this portion, look at **Sections 2 through 5** of the checklist.





# Getting Career Ready

MODULE 3



## MODULE 3

# Getting Career Ready

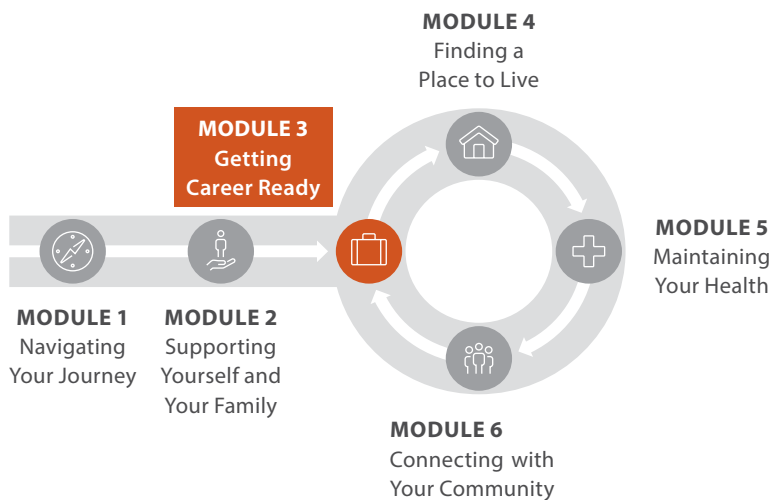
## Introduction

Upon completion of Module 3, you will be able to:

- Identify VA education and training benefits, services and tools available to you and your family.
- Describe career and employment resources that can help you find a job or career.
- Identify resources for establishing professional and community connections.

Now that you've started to think about how you will support yourself and your family, it's time to focus specifically on building your career. At this stage of your journey (Figure 15), you might be asking yourself:

### Am I prepared to obtain my preferred career?



**Figure 15:** Your Transition Journey

VA can help you:

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

### Where can I learn more?

- [VA education and training benefits](#)
- [Veteran Readiness and Employment Careers and Employment](#)
- [VA for Vets](#)
- [VA Careers](#)

In this module ...

### Education and Training Resources:

- Personalized Career Planning and Guidance
- Post-9/11 GI Bill
- Montgomery GI Bill Active Duty
- Montgomery GI Bill Selected Reserve
- Tuition Assistance Top-Up
- \$600 Buy-Up Program
- Edith Nourse Rogers STEM Scholarship
- Tutorial Assistance
- Building Your Future with the GI Bill
- GI Bill Comparison Tool
- GI Bill Feedback Tool
- On-Campus Support
- VA Work-Study
- Yellow Ribbon
- On-the-Job Training and Apprenticeships
- Veteran Employment through Technology Education Courses

### Career and Employment Resources:

- Building Your Future With the GI Bill Guide
- Veteran Readiness and Employment
- Veteran Employment Services Office
- VA Employment Opportunities



# Education and Training Resources

## Personalized Career Planning and Guidance

### What is Personalized Career Planning and Guidance?

VA's Personalized Career Planning and Guidance (PCPG) program provides enhanced career counseling, assessment, education planning and guidance resources to achieve personal, career and education goals. The personalized support from a master's-level counselor will help you (or your eligible spouse and dependents) to:

- Evaluate your skills and strengths, and then compare them to your personal goals.
- Find a training or academic program that supports your needs.
- Decide which civilian or military jobs you want.
- Develop a detailed action plan to achieve personal goals.
- Remove any barriers that get in the way of your success in training or employment.

With Personalized Career Planning and Guidance, you can get:

- Guidance on the effective use of VA benefits and other resources.
- Personalized academic or adjustment counseling to help you understand your academic strengths and weaknesses.
- Help selecting the best career options based on your interests and skills.
- Help researching the local labor market and improving your job-marketing skills.

One-on-one career counseling with a qualified career counselor allows you to get answers to your questions and address any challenges you are facing.

**This program does not require a service-connected disability rating and you can use it more than one time.**

### DID YOU KNOW?

The **Personalized Career Planning and Guidance** program offers tailored education and career counseling and advice on how to most effectively use your VA benefits.



Services include:

- **Career choice assistance:**  
Helps participants understand the best career options based on interests and skills
- **Benefits coaching:**  
Provides guidance on VA benefits and resources to achieve education and career goals
- **Personalized support:**  
Provides academic or adjustment counseling and support to help remove any barriers to success

### KEEP IN MIND...

- It is easy to apply for this benefit.
- You can obtain this service from VA regional offices or virtually through telecounseling.
- With the help of the program, you can excel as you transition from uniform to civilian careers.

### IF YOU HAVE ANY QUESTIONS, CALL:

VA BENEFITS HOTLINE  
**1-800-827-1000**

# Education and Training Resources

## Personalized Career Planning and Guidance (continued)

### Am I eligible?

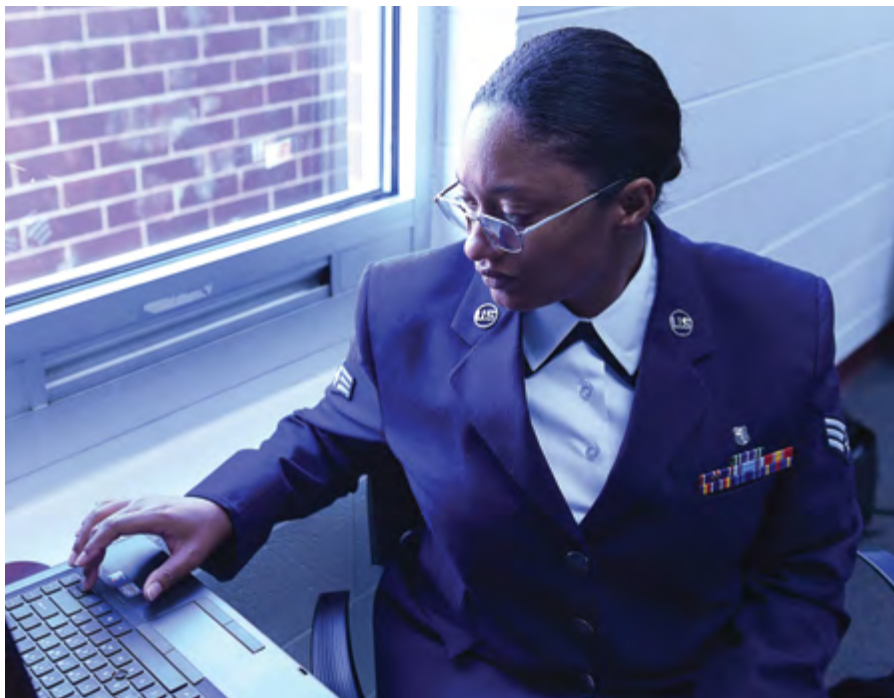
Active Duty	National Guard	Reserve	Veteran	Family Member
✓	✓	✓	✓	✓

VA Personalized Career Planning and Guidance help is available free of charge and you can get these services if **one of the following is true**. You are:

- A transitioning Service member 6 months before separation, **OR**
- A Veteran who transitioned from active-duty service in the last year, **OR**
- A Veteran or beneficiary eligible for any VA educational benefit

### Where can I learn more?

[Educational and career counseling](#)



### How do I apply?



ONLINE

[Apply for Personalized Career Planning and Guidance](#)



BY MAIL

Mail [VA Form 28-8832](#), Application for Counseling, or write a letter requesting services to your nearest VA regional office.



BY PHONE

Call VA's Education Call Center toll-free at 1-888-442-4551.



IN PERSON

Visit a VA regional office.



# Activity Worksheet: Is Personalized Career Planning and Guidance Right for You?

After watching the video on the Personalized Career Planning and Guidance program and considering what you've just learned about the program, work in pairs to answer the questions below. Capture your answers to the questions in the space provided. Be prepared to share your answers with the class.

- 1 Are you eligible for Personalized Career Planning and Guidance?**
- 2 What areas would you want to discuss with a counselor and why? Consider the following, but be specific about your needs:**

- My military career field is \_\_\_\_\_.
- How does that translate to civilian jobs?
- I don't know what I want to do (skills and interests).
- Do I need certifications to do my job on the civilian side?
- I know what I want to do, but need help finding the right school.
- I am interested in apprenticeship or on-the-job training. What do I do?
- I want to directly apply for a job. What are my next steps?
- Other?

## Your Answers

Question 1:

.....

Question 2:

.....

# Education and Training Resources

## GI Bill® Overview

**Career readiness may involve going back to school or participating in skills training. VA GI Bill benefits can help fund your education dreams.**

The GI Bill can help you pay for tuition and fees, books, supplies and even monthly housing costs. There are four types of GI Bill benefits:

- Post-9/11 GI Bill (or Chapter 33)
- Montgomery GI Bill Active Duty (or Chapter 30)
- Montgomery GI Bill Selected Reserve (or Chapter 1606)
- Survivors' and Dependents' Educational Assistance (or Chapter 35)

**When you use GI Bill benefits, there's no specific path you have to follow. You can choose the classes, programs, certifications and schools that fit your needs.**

Even if you transferred your GI Bill benefits to your family, review this information to learn more about what benefits apply to them.



### TIP

Remember that:

- Transfer of entitlement is a DOD program, which VA administers. Each military service makes decisions about eligibility.
- Transfer of entitlement for benefits can only happen while you are on active duty.
- You can revoke the transfer of unused GI Bill benefits (in this instance, transfer them back to yourself) at any time.
- Eligibility now includes certain unmarried children placed in the legal custody of the Service member for at least 12 months as a result of a recent court order.

## Where can I learn more?

[VA education and training benefits](#)

You can use GI Bill benefits for:

- A 4-year degree
- An advanced degree
- Technical training
- On-the-job training
- Vocational school
- Flight training
- Correspondence courses
- Apprenticeships
- Certification training and exams
- Remedial, refresher and deficiency training in some cases

Check the specific types of training covered by each type of GI Bill at [VA.gov](http://VA.gov).

## Transfer of Entitlement

If eligible and while on active duty, you may transfer a portion or all your Post-9/11 GI Bill education benefits to your spouse or children using the Transfer of Education Benefits website at [milConnect](#).

For questions about your eligibility and the status of your transfer request, contact the appropriate career counselor or personnel center listed at [Transfer your Post-9/11 GI Bill benefits](#).

# Education and Training Resources

## Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for people who served on active duty and received an honorable discharge.

Review the features of the Post-9/11 GI Bill in Table 11.

Feature	Description
<b>Tuition and Fees</b>	At <b>in-state</b> schools, VA covers all tuition and fees and pays the school directly. At <b>private or foreign</b> schools, VA only pays tuition and fees up to the national maximum. In other words, payment for tuition and fees is capped at the national maximum rate. The Yellow Ribbon Program is an option to address unmet charges.
<b>Monthly Housing Allowance</b>	As long as you're enrolled greater than half-time (as determined by the school), VA pays you a <b>Monthly Housing Allowance (MHA)</b> based on your length of service, enrollment status and the ZIP code where you attend the majority of classes. The allowance is generally the same as the military Basic Allowance for Housing for an E-5 with dependents.  MHA is not available to you or your spouse while you're on active duty.
<b>Books and Supplies Stipend</b>	VA pays an additional stipend for <b>books and supplies</b> directly to you when the school certifies your enrollment.

Table 11: Post-9/11 GI Bill Features

The Choice Act ensures that, in most cases, you won't have to pay out-of-state tuition even if your permanent address is in another state.

**Section 702 of the Choice Act** requires public institutions of higher learning to offer **in-state tuition and fees to all covered individuals** for terms that began after July 1, 2017. For certain covered individuals, there is no longer a requirement to enroll in a course at a public institution of higher learning within 3 years of being discharged to receive in-state tuition.

If you have any questions, visit: [GI Bill Resident Rate Requirements](#)

## The Colmery Act

The Harry W. Colmery Veterans Educational Assistance Act of 2017, or **The Colmery Act**, brought changes that affect GI Bill recipients past and future.

The bill **eliminates the 15-year limitation to use Post-9/11 GI Bill benefits** for:

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

### IF YOU HAVE ANY QUESTIONS, CALL:

VA EDUCATION CALL CENTER (GI BILL HOTLINE)

**1-888-GIBILL-1 (1-888-442-4551)**

FOR STUDENTS OUTSIDE THE UNITED STATES, CALL **001-918-781-5678**

# Education and Training Resources

## Post-9/11 GI Bill (continued)

**The Yellow Ribbon Program can help you pay for higher out-of-state, private school or graduate school tuition that the Post-9/11 GI Bill doesn't cover.**

You must be eligible for Post-9/11 GI Bill Benefits at the 100% rate to qualify.

If you qualify, your school will contribute a certain amount toward your extra tuition and fees through a grant, scholarship or similar program. VA matches this contribution.

Many schools participate in the Yellow Ribbon Program, including foreign schools. For a list of participating schools, visit: [Yellow Ribbon participating schools](#).

## Science, Technology, Engineering and Mathematics (STEM) Scholarship

The Edith Nourse Rogers STEM Scholarship program assists students training in high-demand STEM fields. This scholarship provides up to 9 months of additional Post-9/11 GI Bill Benefits (to a maximum of \$30,000) to Veterans and Fry Scholars who may qualify if they:

- Are seeking an undergraduate STEM degree and are seeking a teaching certification,
- Have earned a STEM degree and are seeking a teaching certification,
- Are enrolled in dual secondary degrees **OR**
- Are health care professionals completing clinical training to become licensed to practice in a state or locality

Learn more about the full eligibility requirements by visiting: [Edith Nourse Rogers STEM Scholarship](#)

## Where can I learn more?

[Yellow Ribbon Program](#)

## Other important changes in the Colmery Act:

- Purple Heart recipients, on or after September 11, 2001, are now entitled to the 100% rate for 36 months of Post-9/11 GI Bill benefits and, therefore, are also eligible for the **Yellow Ribbon Program**.
- Fry Scholarship and Purple Heart recipients are now eligible for the **Yellow Ribbon Program**.
- **Monthly Housing Allowance** is now calculated based on the location where you attend the majority of classes.
- **If your school closed**, VA may restore benefits and give relief to those affected.

## For more information

[Post-9/11 GI Bill \(Chapter 33\)](#)



# Education and Training Resources

## Post-9/11 GI Bill (continued)

### Am I eligible?

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

To be eligible for the Post-9/11 GI Bill as a Service member or Veteran you must:

- Have served honorably for at least a total of 90 days on active duty on or after September 11, 2001, **OR**
- Have been honorably discharged from active duty for a service-connected disability and served 30 continuous days on or after September 11, 2001.

To receive 100% of the benefit, you must:

- Have served a total of 36 months (aggregate, if you are in the reserve components) on active duty or have been discharged for a service-connected disability after 30 days of continuous service.

Review Table 12 for benefit rates based on years of service. The current rates are listed below, but they may be subject to change. Be sure to check [VA.gov](http://VA.gov) for any updates. In general, months of service may be excluded from the eligibility in cases of attending a service academy, receiving a Reserve Officers' Training Corps scholarship or student loan repayments.

Percentage of Benefit	Years of Service
100%	At least 36 months
100%	At least 30 continuous days on active duty and must be discharged due to service-connected disability; or received a Purple Heart effective August 1, 2018
90%	At least 30 months, but less than 36 months
80%	At least 24 months, but less than 30 months
70%	At least 18 months, but less than 24 months
60%	At least 6 months, but less than 18 months
50%	At least 90 days, but less than 6 months

Table 12: Post-9/11 GI Bill Benefits Rates

### How do I apply?



#### ONLINE

Apply online at [VA.gov](http://VA.gov).



#### IN PERSON

Work with your school's certifying official or with an accredited Veterans Service Organization (VSO) representative.



#### BY MAIL

Mail [VA Form 22-1990](#), Application for VA Education Benefits, to one of the [VA regional processing offices](#).

# Education and Training Resources

## Post-9/11 GI Bill (continued)

### Effective October 1, 2011, VA pays benefits to qualifying Army and Air National Guard members under Title 32.

Payments may be retroactive for enrollment(s) at an approved educational institution for attendance on or after August 1, 2009. To qualify, you must have:

- Full-time service in the National Guard for the purpose of organizing, administering, recruiting, instructing or training. **OR**
- Activation in support of a national emergency under Title 32.

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

## Tuition Assistance Top-Up

You might be familiar with DOD's Tuition Assistance (TA) program, which pays up to 100% of your tuition expenses to help you complete a certificate program, training program, college coursework or a two- or four-year degree while you're in the service. But what can you do if your tuition costs more than TA will cover? That sometimes happens because your branch of service has a financial or credit limit.

## How does it help me?

Under VA's Tuition Assistance Top-Up Program, VA allows you to use other federal funding, like your Post-9/11 GI Bill Benefits, to supplement TA.

You'll want to think carefully about your situation before you apply for benefits through this program. You can talk with your education officer to help you make your decision. If you plan to take more courses after leaving the military, figure out if the GI Bill Benefits you have left will cover your needs.

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

You may be eligible for Tuition Assistance Top-Up if:

- You are approved for federal TA. **AND**
- You qualify for the Montgomery GI Bill Active Duty (MGIB-AD) or Post-9/11 GI Bill Benefits. **AND**
- The cost of the course and fees is more than TA will cover.

## Where can I learn more?

[Tuition Assistance Top-Up](#)



# Education and Training Resources

## Tutorial Assistance

If you are using VA benefits and you are struggling with coursework, VA may help you pay for a tutor. That includes up to \$100 per month (not to exceed \$1,200 total).

### Who is eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	

All of these must be true:

- You are enrolled in an educational program for half-time or more. **AND**
- You are taking a difficult course. **AND**
- You have to take the course as part of your educational program.

### Where can I learn more?

[Tutorial assistance](#)

# Education and Training Resources

## Montgomery GI Bill Active Duty

The Montgomery GI Bill Active Duty (MGIB-AD) provides up to 36 months of education benefits to Veterans and Service members who have at least 2 years of active duty.

If you use this benefit while on active duty, the benefits rate will be determined annually. VA pays benefits directly to you. The benefit may or may not cover all your tuition and fees.



### Am I eligible?

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 Educational Development (GED).

You have 10 years from your last date of discharge from active duty to use MGIB-AD benefits. Additionally, Veterans who paid into the MGIB-AD and did not use it, or used only part, then used Post-9/11 GI Bill program funds will—upon exhaustion of the entitlement and if in receipt of MHA—receive an automatic refund of the unused portion of the MGIB-AD from VA.

### Where can I learn more?

[Montgomery GI Bill Active Duty \(MGIB-AD\)](#)

### How do I apply?



ONLINE

Apply online at [VA.gov](https://www.va.gov).



IN PERSON

Work with your school's certifying official or with an accredited Veterans Service Organization (VSO) representative.



BY MAIL

Mail [VA Form 22-1990](#), Application for VA Education Benefits, to one of the [VA regional processing offices](#).



BY PHONE

Call VA toll-free at

**1-800-827-1000.**

# Education and Training Resources

## Montgomery GI Bill Selected Reserve

The Montgomery GI Bill Selected Reserve (MGIB-SR) benefit provides education and training benefits to eligible members of the Selected Reserve.

This includes the Army National Guard, Army Reserve, Marine Corps Reserve, Navy Reserve, Air National Guard, Air Force Reserve and Coast Guard Reserve.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
	✓	✓		

Eligibility as it relates to members of the **reserve components**:

- You must have a 6-year service obligation (you agreed to serve 6 years) in the Selected Reserve, **OR**.
- You must be an officer in the Selected Reserve and you agreed to serve 6 years in addition to your initial service obligation, **AND**.
- You must complete your initial active duty for training (IADT), **AND**.
- You must get a high school diploma or certificate of equal value, like a High School Equivalency Diploma or GED, before finishing IADT, **AND**.
- You must stay in good standing while serving in an active Selected Reserve unit. You'll still be eligible if you're discharged from Selected Reserve service due to disability that was not caused by misconduct.

Eligibility ends on the day of separation from the Selected Reserve, unless you were mobilized. Your eligibility period may be extended if you are ordered to active duty.

### Where can I learn more?

[Montgomery GI Bill Selected Reserve \(MGIB-SR\)](#)

### Keep in mind ...

MGIB-SR eligibility is determined by the Selected Reserve components and VA makes the payments.

How do I apply?



**ONLINE**

Apply online at [VA.gov](https://www.va.gov).



**IN PERSON**

Work with your school's certifying official or with an accredited Veterans Service Organization (VSO) representative.



**BY MAIL**

Mail [VA Form 22-1990](#), Application for VA Education Benefits, to one of the VA regional processing offices.

[Find your Regional Processing Office](#)



**BY PHONE**

Call VA toll-free at **1-800-827-1000**.

# Education and Training Resources

## Montgomery GI Bill Buy-Up Program \$600 Buy-Up Program

If you take part in the \$600 Montgomery GI Bill Buy-Up program, you'll get more money each month through your GI Bill monthly payments.

### Who is eligible?

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

### How do I get this benefit?

Decide how much extra you want to contribute. For example, with a \$600 contribution, you can get up to \$5,400 more in MGIB benefits. Visit [\\$600 Buy-Up Program](#) to view a detailed rate table.

Keep copies of the form and any other paperwork that shows you made the payment.

**Note:** You **cannot** use this program with the Post-9/11 GI Bill.

### Where can I learn more?

[\\$600 Buy-Up Program](#)

## How do I Apply?



### IN PERSON

Fill out [DD Form 2366](#), Montgomery GI Bill Act of 1984 Basic Enrollment, and take it to your payroll or personnel office.

# Education and Training Resources

## Survivors' and Dependents' Educational Assistance

### What is Survivors' and Dependents' Educational Assistance?

The Survivors' and Dependents' Educational Assistance (DEA) benefit, also called Chapter 35, offers education and training opportunities to:

- Eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition, **OR**
- Eligible dependents of Veterans who died while on active duty or as a result of a service-related condition

**As of August 2, 2018, educational assistance may not exceed a period of 36 months, or the equivalent in part-time training, unless it is determined that a longer period is required for special restorative training under certain circumstances.**

### Who is eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

A person may be eligible for DEA benefits if they are the spouse or surviving 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.

If your educational program has started, ask the school or employer to complete [VA Form 22-1999](#), Enrollment Certification, and submit it with [VA Form 22-5490](#).

### Where can I learn more?

[Survivors' and Dependents' Educational Assistance](#)

### How do I apply?



ONLINE

Apply at: [VA.gov](#)



BY MAIL

Mail [VA Form 22-5490](#), Dependents Application for VA Education Benefits, to one of the VA regional processing offices.

[Find your Regional Processing Office](#)



IN PERSON

Work with your school's certifying official or with an accredited VSO representative.

A child or surviving spouse can contact the **Education Call Center** for information on education benefits or survivor-related resources at **1-888-442-4551** and select **options**.

# Education and Training Resources

## Marine Gunnery Sergeant John David Fry Memorial Scholarship (Fry Scholarship)

### What is the Fry Scholarship?

The Fry Scholarship provides Post-9/11 GI Bill benefits to:

- Children and surviving spouses of Service members who died in the line of duty while on active duty after September 10, 2001.
- Children and surviving spouses of Service members who died in the line of duty other than active duty as a member of the Armed Forces.
- Children or surviving spouses of members of the Selected Reserve who died on or after September 11, 2001 from a service-connected disability while a member of the Selected Reserve.

Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level of Post-9/11 GI Bill entitlement.

### Who is eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
				✓

The following eligibility requirements apply:

- Children are eligible when they turn 18, unless they already graduated from high school. A child may be married or older than 23 and still be eligible.
- A spouse will lose eligibility for this benefit upon remarriage.
- If you are eligible for both the Fry Scholarship and Survivors' DEA Benefit, you are required to make an "irrevocable election" to waive one of these two benefits. This means you cannot change or reverse your choice. This does not apply if you are the child of a Service member who died in the line of duty before August 1, 2011.

# Education and Training Resources

## Marine Gunnery Sergeant John David Fry Memorial Scholarship (Fry Scholarship) (continued)

Eligibility as it relates to members of the **reserve components**:

- For children and surviving spouses of Service members who died in the line of duty on or after September 11, 2001, to use Post-9/11 GI Bill benefits, members of the reserve components must have died while on full-time active duty under Title 32 Section 502(f) as Active Guard Reserve or while responding to a national emergency declared by the President that is federally funded.
- If members of the reserve components died while on weekend drill or annual training, children and surviving spouses do not qualify for the Fry Scholarship.

### Where can I learn more?

[Fry Scholarships](#)

How do I apply?



**ONLINE**

Apply at: [VA.gov](https://www.va.gov)



**BY MAIL**

Mail [VA Form 22-5490](#), Dependents Application for VA Education Benefits, to one of the VA regional processing offices.

[Find your Regional Processing Office](#)

**Note:** If you're not legally an adult, your parent or guardian must sign the application.



**IN PERSON**

Work with your school's certifying official or with an accredited VSO representative.



If your educational program has started, ask the school or employer to complete [VA Form 22-1999](#), Enrollment Certification and submit it with [VA Form 22-5490](#).

# Education and Training Resources

## Comparing GI Bill Benefits

**You may be eligible for both the Montgomery and Post-9/11 GI Bill education benefits.**

Take note of these important guidelines regarding eligibility for multiple programs:

- You can only get payments from one program at a time.
- You **can only get a total of 48 months of benefits** under any combination of VA education programs.
  - For a **single period of service**, you can get up to 36 months of benefits under the Post-9/11 GI Bill or MGIB.
  - Having multiple periods of service may result in eligibility for an **additional 12 months**. For example, if you qualify for both MGIB-AD and MGIB-SR benefits (based on separate periods of service), you can get 36 months of funding at your MGIB-AD payment rate and then an additional 12 months at your MGIB-SR payment rate, for a total of 48 months.
  - The 48-month limit does not apply if a family member uses benefits transferred to them (possibly by two Service members who are parents of the beneficiary).
- If you are eligible for the Post-9/11 GI Bill and another benefit program (like MGIB-AD), you must make an irrevocable election in writing before receiving any Post-9/11 GI Bill benefits. This means you cannot change back to the MGIB-AD after you receive any Post-9/11 GI Bill benefits.
- Check out VA's fact sheet, Post-9/11 GI Bill: Factors to Consider at: [Post-9/11 GI Bill: Factors to Consider](#)



# Education and Training Resources

## Comparing GI Bill Benefits (continued)

Review Table 13 to compare some key features of GI Bill benefits.

GI Bill Feature	Post-9/11 GI Bill	Montgomery GI Bill	DEA Program
<b>Distribution of Funds</b>	Tuition and fees are paid directly to your institution; the student Veteran receives MHA and books and supplies payments.	VA sends all funds directly to student.	VA sends funds to student.
<b>Amount Distributed</b>	The Post-9/11 GI Bill pays actual tuition and fees, MHA and a stipend for books and supplies.	MGIB pays a flat cash benefit you can spend as you choose.	Monetary benefit is based on rate of pursuit and length of service.
<b><u>Buy-Up Option</u></b>	No buy-up option is available.	A \$600 buy-up option is available.	No buy-up option is available.
<b><u>Tuition Assistance “Top-Up”</u></b>	A Top-Up option is available.	A Top-Up option is available for MGIB-AD only.	No Top-Up option is available.
<b><u>Tutorial Assistance</u></b>	If you’re using the Post-9/11 GI Bill, VA won’t charge your GI Bill Benefits.	If you’re using MGIB, you can get up to \$600 before VA charges your Benefits.	If you’re using DEA, VA won’t charge your GI Bill Benefits.
<b>College Fund (or “Kicker”)</b>	College fund payments are added to your MHA. Kickers will be paid regardless of rate of pursuit or eligibility for MHA.	College fund payments are added to your normal monthly GI Bill payment.	No college fund option is available.

Table 13: Comparing GI Bill Benefits

### Education Benefits for members of the **reserve components**:

- VA provides valuable Education and Training Benefits to members of the reserve components, including financial support for undergraduate and graduate degrees, vocational and technical training, licensing and certification tests, apprenticeships and on-the-job training.
- Members may be eligible for one or more of the following programs if they meet certain service requirements:
  - Post-9/11 GI Bill
  - MGIB-SR

### Where can I learn more?

[GI Bill Comparison Tool](#)

# Education and Training Resources

## Comparing GI Bill Benefits (continued)

### VA developed the three-part series, “Building Your Future with the GI Bill,” to assist GI Bill beneficiaries:

- Part One focuses on navigating education pathways and includes information on how to get started, choosing an education pathway and accessing on-campus resources.
- Part Two focuses on outlining and comparing VA Education Benefits.
- Part Three focuses on ways to further your career. For more information, visit the resources provided below.

### Where can I learn more?

[Building Your Future with the GI Bill: A Guide to Understanding Your Benefits](#)

[Building Your Future with the GI Bill: A Guide to Furthering Your Career](#)

## TAP Curriculum

The TAP curriculum also provides support in the area of education. For example, Managing Your (MY) Education is a 2-day workshop that helps you identify the higher education requirements that support your personal career goals. You can contact your installation TAP Manager for information on this workshop.

### REMINDER

You may qualify for PCPG if you transitioned from the military in the last year or are eligible for VA Education Benefits. In addition, if you transferred Post-9/11 GI Bill Benefits to a child or children, they may also be eligible for PCPG.



# Activity Worksheet: Maximizing Your GI Bill Benefits

Using the scenarios below, work in pairs to answer the following questions:

- 1 Which GI Bill might Jessica, Andrew and Maria be eligible for?
- 2 How can they maximize their benefits?
- 3 Why would they use one GI Bill over another?

Refer to the **Comparing GI Bill Benefits** section in this guide to answer questions you may have.

Use the space below to capture your answers. Be ready to share your findings with the class.

Scenarios	Answers
<p><b>Jessica Davis, Coast Guard Enlisted, Active Duty</b></p> <p>Jessica Davis is a young Service member who plans to separate from the Coast Guard after 6 years of service, which includes one reenlistment. She started working on her bachelor’s degree while on active duty and used 24 months of her education benefits under the MGIB-AD bill. Jessica is separating in 9 months with an honorable discharge. She wants to finish her 4-year degree immediately and expects to need 24 additional months of educational benefits.</p> <p>She has heard about some options under different GI Bills and definitely wants to maximize her benefits to finish her degree.</p>	<p>Question 1:</p>  <p>Question 2:</p>  <p>Question 3:</p>
<p><b>Andrew Chang, National Guard Officer, Veteran</b></p> <p>Andrew Chang has been in the National Guard for the past 5 years. Before joining the National Guard, he served 10 years on active duty. Andrew works for a large government consulting company and wants to get a few certifications to remain competitive in his industry.</p> <p>Andrew already used 36 months of his GI Bill while on active duty to obtain a bachelor’s degree and is no longer receiving GI Bill benefits.</p>	<p>Question 1:</p>  <p>Question 2:</p>  <p>Question 3:</p>
<p><b>Maria Perez, Retired Army Officer, Veteran</b></p> <p>Maria Perez is a retired Army Officer who separated from active duty less than a year ago with an honorable discharge after 27 years of service. Before entering the service, Maria got a bachelor’s degree, so she transferred 36 months of education benefits to her daughter.</p> <p>Now, Maria wants to refresh her technical skills with a new certification because she is looking for work in the field of information technology/cybersecurity.</p>	<p>Question 1:</p>  <p>Question 2:</p>  <p>Question 3:</p>

# Education and Training Resources

## GI Bill Comparison Tool

### VA makes it easier to research colleges approved for the GI Bill.

The **GI Bill Comparison Tool** (Figure 16) helps you see the impact of your education benefits and compares benefits by school. Just answer a few questions about yourself and the school or employer you are considering, and then you can get an estimate of your GI Bill benefits and some information about the school's value and affordability.

You can compare costs based on the specific type of GI Bill benefit you want to use.

## [GI Bill Comparison Tool](#)

### Know Before You Go

The video "Know Before You Go" provides great information to help you make informed decisions about your education.

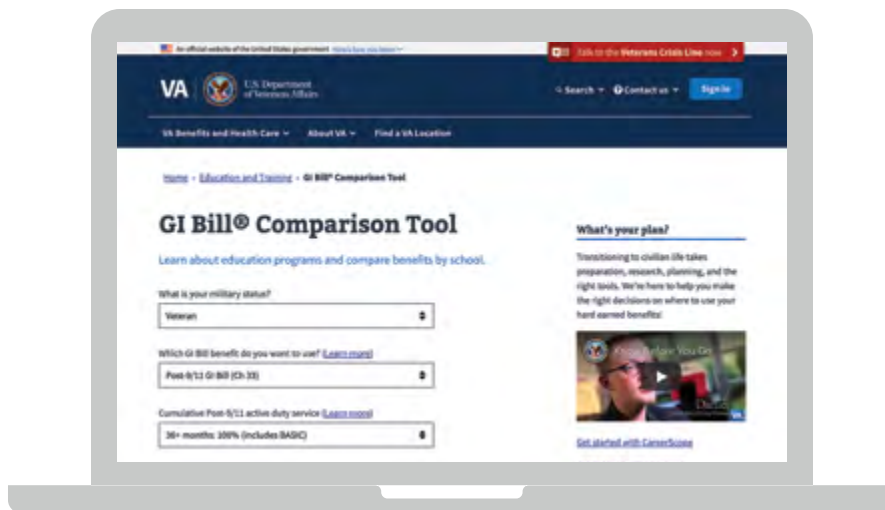


Figure 16: GI Bill Comparison Tool



# Activity Worksheet: Use the GI Bill Comparison Tool

- Step 1:** Navigate to [GI Bill Comparison Tool](#)
- Step 2:** Determine whether search will be based on school name or location.
- Step 3:** If searching by location, click **Filter your results** and uncheck boxes that don't interest you, then click **Update results**.
- Step 4:** Select a school of interest and review results about the school.
- Step 5:** Answer questions in the four sections under **Calculate your benefits** to estimate your benefits.
- Step 6:** Estimate your benefits.

School	Notes

# Education and Training Resources

## GI Bill Feedback Tool

If you have an issue or complaint about a school or training facility that's eligible to receive GI Bill benefits, you can submit feedback to VA.

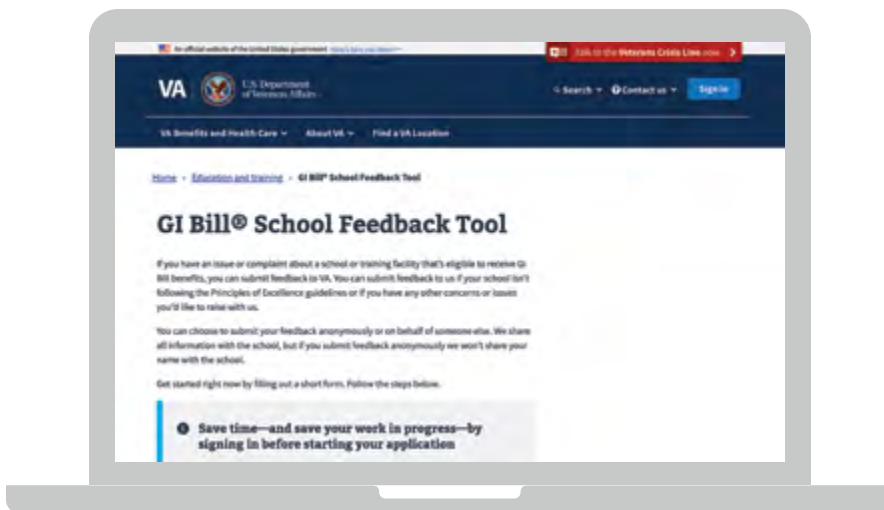
The **GI Bill Feedback Tool** (Figure 17) provides a way to submit a concern or issue about a school. You can submit feedback anonymously or on behalf of someone else.

**Step 1:** Navigate to the tool at [GI Bill School Feedback Tool](#).

**Step 2:** Fill out the feedback form, following the instructions on each screen.

Figure 17: GI Bill Feedback Tool

**Step 3:** Select the **Privacy Policy** checkbox.



**Step 4:** Select the **Submit Application** button.

We will review your feedback, pass it along to your school for their review, and then get back to you within 45 days to let you know how we're handling your feedback. We'll also send you the school's response and ask if you think it resolves your issue.

## What kind of concerns can I report?

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



The **GI Bill Feedback Tool** is for submitting concerns or issues about schools, not VA.

What should I do if I have a question about my specific GI Bill benefits?

[Contact Us](#) and select the Submit a Question button on the right-hand side of the page.

**OR**

Call us at 888-GIBILL-1 (888-442-4551).

# Education and Training Resources

## On-Campus Support

Some schools have special VA support directly on campus, such as the VetSuccess on Campus (VSOC) and Veterans Integration to Academic Leadership (VITAL) programs.

### What is the VSOC program?

VSOC provides on-campus benefits assistance and counseling to help you complete your education and prepare to enter the labor market in a viable career. VSOC is available to anyone currently eligible for or receiving a VA education benefit or Veteran Readiness and Employment (VR&E) training. This program:

- Provides VA career counseling benefits at participating schools by placing professionally trained VA career counselors on many college campuses
- Helps you get oriented into the campus environment and supports your education goals
- Aims to see you graduate so you can go on to thrive in the career field and community of your choice

### What is the Veterans Integration to Academic Leadership program and how can it help me?

The VITAL program provides on-campus clinical care and coordination among your local VAMC, VBA, campus faculty and staff and community resources. It provides VA coordinators at some colleges and universities to help Veterans integrate into college and university life.

The VITAL program provides services with your well-being and best interest in mind, such as:

- College success coaching and transition
- Resource referral
- Behavioral health

### Can I get VA services if I don't attend one of these schools?

If you are unsure of what school is right for you or your campus is not a VSOC or VITAL location, the Personalized Career Planning and Guidance program is available for you. Personalized Career Planning and Guidance is a critical VA benefit providing tailored career planning and guidance that is unique to your needs; it can help you set and achieve personal, career, and educational goals. Personalized Career Planning and Guidance provides you with one-on-one support whenever you need it.

### Where can I learn more?

[VetSuccess on Campus \(VSOC\)](#)

[VITAL Program](#)

[Educational and career counseling \(CA Chapter 36\)](#)

## MORE SUPPORT

[VSOC locations and counselor contact information](#)

[VITAL program sites](#)

## DID YOU KNOW?



Many VITAL sites offer a range of mental health and supportive services on campus. These services range from helping with stress and time management to assessing and treating clinical conditions such as PTSD, depression, or insomnia.

# Education and Training Resources

## VA Work-Study

**If you're a full-time or three-quarter time student in a college degree, vocational or professional program, you can "earn while you learn" with a VA work-study allowance.**

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

There are specific programs that make you eligible for an allowance. VA will select students for this program based on different factors, such as:

- Your ability to complete the work-study contract before your eligibility for education benefits ends
- Job availability within your normal commuting distance

**Note:** The number of applicants selected will **depend on the availability of VA-related work** at your school or at VA facilities in your area. Veterans with service-connected disabilities of at least 30% may be given priority consideration.

## How much could I earn?

You will earn an hourly wage equal to the federal minimum wage or your state minimum wage, whichever is greater. If you're in a work-study job at a college or university, your school may pay you the difference between the amount VA pays and the amount the school normally pays other work-study students doing the same job as you.

## Where can I learn more?

[Work Study](#)



# Education and Training Resources

## On-the-Job Training and Apprenticeships

### VA can help you learn a trade or skill through VA on-the-job training (OJT) or apprenticeships.

These programs can help advance your job prospects by allowing you **to learn a trade or skill** through training on the job rather than attending formal classroom instruction.

Both OJT and apprenticeship training programs are available to:

- Veterans
- Spouses and children getting benefits through either the Fry Scholarship or the DEA program
- Children who receive transferred benefits under the Post-9/11 GI Bill

**Note:** This training is not available to active-duty Service members or spouses using a transferred benefit.

### How do I get these benefits?

You'll need to make sure the program is approved for VA education benefits. Use the GI Bill Comparison Tool to find out if the program is approved.

You'll most likely need to enter into a **training contract for a specific period** with an employer or union and, at the end of the training period, you gain **job certification or journeyman status**.

If you're a Veteran in an approved program, you can use your GI Bill benefit and get tax-free money for books and supplies.

### Are these opportunities paid?

Employers generally pay a reduced on-the-job and 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.
- If you are eligible and participating in an approved program, you may be able to use your GI Bill benefits to receive a tax-free stipend equivalent to the MHA, which is paid in addition to your entry-level wage.

What types of opportunities are available?

There are a wide variety of OJT and apprenticeship opportunities available. Some examples include:



UNION PLUMBER



HOTEL MANAGEMENT



FIREFIGHTER

For more information:

[On-the-job training and apprenticeships](#)

# Education and Training Resources

## Veteran Employment Through Technology Education Courses

### What is the Veteran Employment through Technology Education Courses (VET TEC) program?

VET TEC matches you with a leading training provider to help you develop skills in one of five high-demand areas. You can start or advance your career in the high-tech industry with a training program that will take months—or just weeks—to complete. VET TEC is a pilot program. You can participate as long as the funding is available. Under the VET TEC program, you can get training in one of five high-demand areas (Figure 18):

**Figure 18:** VET TEC Program Focus Areas



### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
✓			✓	

You may be eligible for VET TEC if all the following things are true. You:

- Qualify for VA education assistance under the GI Bill
- Have at least 1 day of unexpired GI Bill entitlement
- Are accepted into a program by a VA-approved training provider
- Are a Service member within 180 days of separation/retirement

### Where can I learn more?

[Veterans technology education courses](#)

[Veteran Employment Through Technology Education Courses \(VET TEC\)](#)

[VET TEC vs. GI Bill Info Sheet](#)



VET TEC has an annual cap of \$45 million.

In the event funding is exhausted, VA will be unable to accept new VET TEC student enrollments until additional funding is secured. Students already enrolled in their programs will continue training and Veteran and Training Provider applications will continue to be accepted.

### Does this affect my GI Bill eligibility?

VA pays VET TEC training and provides an MHA under the GI Bill and you must have at least 1 day of GI Bill eligibility remaining to qualify for VET TEC. However, participating in VET TEC does not decrease your months of GI Bill eligibility.

# Career and Employment Resources

## Overview

**VA offers multiple career and employment benefits that can help you prepare for and find a job.**

We can support you in all stages of your job search, including:

- Returning to work with a service-connected disability
- Getting more training for new job opportunities
- Starting or growing your own business

We can connect you with Department of Labor resources for more career advice, help building your resume and access to employers who want to hire Veterans and military spouses.

VA employment benefits and services include the following programs and more:

- VR&E
- VA for Vets

## Where can I learn more?

[Veterans at VA](#)



# Career and Employment Resources

## Veteran Readiness and Employment (Chapter 31)

**If your service-connected disability limits your ability to work or prevents you from working, the Veteran Readiness and Employment (VR&E) program may be able to help.**

You might be able to receive VR&E (or Chapter 31) services to help with job training, employment accommodations, resume development and job seeking skills.

Other services may help you start your own business or live independently if you are severely disabled and unable to work in traditional employment.

A Vocational Rehabilitation Counselor (VRC) will work with you to:

- Assess your interests and abilities
- Develop your goals for employment and maximum independence
- Explore employment opportunities

**If you are eligible, VR&E may provide additional services and assistance not provided by the GI Bill.**

We offer five support and service tracks to help you find and keep a job:

- **Reemployment Track:** You may have the right to return to the civilian job you held before you were deployed.
- **Rapid Access to Employment Track:** If you want a job that matches your existing skills, you may be able to get employment counseling and support.
- **Self-Employment Track:** If you're a Service member or Veteran with a service-connected disability, we can help you start your own business.
- **Employment through Long-Term Services Track:** You may be eligible for education or training that may be able to help you develop new job skills.
- **Independent Living Track:** We offer services to help you live as independently as possible.

New guidelines allow you to use VR&E benefits and not impact your GI Bill benefits. Veterans who use VR&E benefits prior to using any other VA education program, such as the Montgomery GI Bill or Post-9/11 GI Bill, can still use up to 48 total months of the other educational assistance benefit programs. For additional clarification, you should contact the VA Education Call Center at 1-888-442-4551 (1-888-GIBILL1).



## DID YOU KNOW?

VR&E now offers telecounseling for personalized, face-to-face service, regardless of where you live.

VR&E telecounseling:

- Increases **VA's responsiveness** to your needs
- **Reduces travel costs and time** for you and for VRCs
- **Improves access** to necessary VR&E services
- **Is available on any device** with a webcam and microphone
- **Does not require** downloading specialized software or obtaining unique usernames and passwords
- Provides access to a **scheduled counseling session** through a unique link sent directly to you

# Career and Employment Resources

## Veteran Readiness and Employment (continued)

### Am I eligible to apply?

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

Review Table 14 for VR&E application eligibility details.

If you are...	You are eligible to apply if you...
<b>An active-duty Service member</b>	<ul style="list-style-type: none"> <li>Have a 20% or higher pre-discharge disability rating (memorandum rating) and will soon leave the military, <b>OR</b></li> <li>Are participating in the IDES process or awaiting discharge due to a medical condition resulting from a serious injury or illness that occurred in the line of duty</li> </ul> <p><b>Note:</b> Severely injured active-duty Service members can automatically receive VR&amp;E benefits before VA issues a disability rating, because of Sec. 1631(b) of the National Defense Authorization Act (PL 110-181).</p>
<b>A Veteran</b>	<ul style="list-style-type: none"> <li>Received or will receive an honorable or other than dishonorable discharge, <b>AND</b></li> <li>Have a VA service-connected disability rating of 10%</li> </ul>
<b>A member of the reserve components*</b>	<ul style="list-style-type: none"> <li>Have a VA service-connected disability rated at 10%, <b>OR</b></li> <li>Are a Veteran with a service-connected disability rated at least 10% and your VR&amp;E counselor determines you need additional services because of a serious employment handicap, <b>OR</b></li> <li>Are hospitalized or receiving outpatient medical care, services or treatment for a service-connected disability pending discharge from active duty, <b>OR</b></li> <li>Are severely ill or injured and have been referred to a military Physical Evaluation Board or are participating in the DOD/VA IDES process</li> </ul>

**Table 14:** Eligibility for VR&E

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

### How do I apply?



#### ONLINE

Apply at [Veterans Readiness and Employment \(Chapter 31\)](#)



#### BY MAIL

Mail [VA Form 28-1900](#), Disabled Veterans Application for Veteran Readiness and Employment, to the address listed on the form.



#### IN PERSON

Visit your nearest VA regional office and have a VA employee assist you.



#### BY PHONE

Call VA toll-free at **1-800-827-1000**.

# Career and Employment Resources

## Veteran Readiness and Employment (continued)

If you are eligible, we will invite you to an orientation session after you submit your application, which you can attend:

- In person at your nearest VA VR&E Office
- By phone
- Virtually

Effective January 5, 2021, the 12-year eligibility period does not apply to Veterans who were discharged or released from active military service on or after January 1, 2013. If applicable, the basic period of eligibility may be extended for a variety of reasons, such as recall back to active duty service. Because the 12-year period can be deferred or extended, entitled Veterans are encouraged to complete and submit VA Form 28-1900.

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.

### **IF YOU HAVE ANY QUESTIONS, CALL:**

VA BENEFITS HOTLINE

**1-800-827-1000**

### **Where can I learn more?**

[Apply for Veteran Readiness and Employment with VA Form 28-1900](#)



# Activity Worksheet: What Services Does VR&E (Chapter 31) Provide?

Considering what you’ve just learned about the program and consulting [VA.gov](http://VA.gov) as needed, complete the checklist below marking the statements as either True or False.

Be prepared to share your responses and thoughts with the class.

#	VR&E Services Include:	True	False
1	A complete evaluation to determine your abilities, skills and interests for employment		
2	Career counseling and planning for employment services		
3	Assistance with providing guidance on selecting housing and accessing commercial loans		
4	Employment services such as job training, resume development and other work-readiness support		
5	Education and student advisory benefits only		
6	Help finding and keeping a job, including the use of special employer incentives and job accommodations		
7	Telecounseling for personalized, face-to-face service, regardless of where you live		
8	Financial assistance for purchasing your first home in your local area		
9	Post-secondary training at a college, vocational, technical or business school		
10	Guidance on how to pay your student loans		
11	Supportive services including case management, counseling and medical referrals		
12	Independent living services if you’re unable to work due to the severity of your disabilities		

# Career and Employment Resources

## Veteran Employment Services Office (VESO)—VA for Vets



### VA has tools and resources to help you find a job at VA or at any federal agency that interests you.

VA is interested in what you have to offer. VA values Veterans and military spouses because they are highly skilled and dedicated employees. At VA, you will find a place where you can continue to serve as a Veteran and where certain military spouses may serve in federal careers.

VESO, also known as VA for Vets, provides employment readiness assistance to Veterans and certain military spouses seeking federal careers, primarily in VA. VESO can help you:

- Identify tools and resources to find a job at VA or another federal agency.
- Provide instructions on the federal hiring process through virtual training opportunities.
- Identify federal internships in VA and or other federal agencies to “learn while you earn.”

Veterans discharged or released from active duty in the U.S. Armed Forces under honorable conditions are also eligible for special hiring authorities for Veterans, such as Veterans Recruitment Appointment (VRA). For more information on your eligibility, visit [www.fedshirevets.gov/job-seekers/special-hiring-authorities](http://www.fedshirevets.gov/job-seekers/special-hiring-authorities)

Per revised 5 U.S.C.3330d(b), the head of an agency may appoint noncompetitively:

- The spouse of a member of the armed forces on active duty
- The spouse of a 100% disabled member of the armed forces
- The spouse of a deceased member of the armed forces

### Where can I learn more?

[VA for Vets](#)

[Special Hiring Authorities for Veterans](#)

Veteran and military spouse employment programs

- [VA for Vets](#)
- [FedsHireVets](#)

Your Veteran status earns you preference in hiring for federal government jobs.

To prove your eligibility, you can download a Veterans' Preference letter from [VA.gov](http://VA.gov) by following these steps:

#### Step 1:

Visit [VA.gov](http://VA.gov).

#### Step 2:

Go to the **Records** section on the home page.

#### Step 3:

Then select **Download VA benefit letters**.

#### Step 4:

Sign in with your **DS Logon, My HealtheVet** or **ID.me** account. If you don't have any of these accounts, you can create one.

Refer to [Veterans' Preference](#) for more information.



# Career and Employment Resources

## Veteran Employment Services Office (VESO)—VA for Vets (continued)

### VA Career internship, training and apprenticeship programs

VA has several internship, training and apprenticeship programs including:

- **VA's Warrior Training Advancement Course (WARTAC)** is a national-level training program, lasting up to 12 weeks, for Wounded Warriors and transitioning Service members to learn the skillset of a VA Veteran Service Representative (VSR). You must be on active duty during the entire duration of the program. Successful completion leads to an opportunity to be interviewed and hired by one of VBA's 56 Regional Offices. You can visit [www.skillbridge.osd.mil](http://www.skillbridge.osd.mil) or contact your local Career Skills Program Office for more information on WARTAC.
- **VA Non-Paid Work Experience (NPWE)** provides eligible Veterans and Service members training and practical job experience in federal, state or local government agencies.
- **VA Acquisition Academy (VAAA) Warriors To Workforce (W2W)** offers Veterans with a service-connected disability an opportunity to transition into a new career in the federal government by applying their military skills and experiences to the contract specialist career field.
- **VHA Technical Career Field (TCF) Program** is a 2-year national workforce development training program consisting of technical staff in 13 critical occupations. The TCF Advisory Board determines the occupations each year.

### Other Federal Career internship, training and apprenticeship programs

- **DOD Operation Warfighter (OWF)** is a Department of Defense internship program that matches qualified wounded, ill and injured Service members with non-funded federal internships for them to gain valuable work experience during their recovery and rehabilitation. This process assists with the Service members' reintegration to duty, or transition into the civilian work environment where they can employ their newly acquired skills in a non-military work setting.
- **Vets-to-Feds (V2F)** is a Career Development Program, sponsored by the Interagency Council on Veterans Employment, which recruits and supports the development of our nation's Veterans for careers within the federal government.
- **DOD SkillBridge** helps transitioning Service members gain public and private work experience through industry training, apprenticeships or internships during their last 180 days of active duty service.

## Where can I learn more?

[Fact Sheet: Non-Paid Work Experience](#)

[VA Acquisition Academy](#)

[Technical Career Field Program](#)

[Warrior Care Recovery Coordination Program](#)

[Vets-to-Feds \(V2F\) Career Development Program: Cybersecurity](#)

[DOD SkillBridge](#)

[Transition and Economic Development SkillBridge](#)

# Career and Employment Resources

## Veteran Employment Services Office (VESO)—VA for Vets (continued)

### Office of Small and Disadvantaged Business Utilization

VA's Office of Small and Disadvantaged Business Utilization (OSDBU) provides an array of services to help Veteran-Owned Small Businesses. The services are free, including business development webinars—as well as networking opportunities to meet Procurement Decision Makers from VA, other government agencies and industries. OSDBU also administers the program whereby a firm may apply for designation as a “VA Verified” Service-Disabled Veteran-Owned Small Business (SDVOSB), or Veteran-Owned Small Business (VOSB).

### Where can I learn more?

[Office of Small and Disadvantaged Business Utilization](#)

### Did you know?

There are three types of pathways:

- **Internship:** A student must be enrolled in school (high school, college or university), professional, technical, vocational, trade school, advanced degree program or other qualifying degree or certificate
- **Recent graduates:** A student who completed a qualifying associate's, bachelor's, master's, professional, doctorate, vocational or technical degree or certificate from a qualifying institution
- **Presidential Management Fellows (PMF):** A leadership development program at entry-level for advanced degree candidates; student must have completed the requirements of a qualifying advanced degree (master's or professional degree)

# Career and Employment Resources

## Women Veteran-Owned Small Business Initiative

### What is the Women Veteran-Owned Small Business Initiative?

The mission of the Women Veteran-Owned Small Business Initiative (WVOSBI) is to equip, empower and educate Women Veteran entrepreneurs for success and economic opportunities.

The Women Veteran-Owned Small Business Initiative:

- Ensures that Veteran-Owned Small Businesses (VOSB) have priority over all other socio-economic categories.
- Builds awareness of capabilities and underutilization of WVOSBs.
- Supports collaboration between federal agencies, commercial entities, non-profits and educational institutions.
- Leverages and collaborates with commercial organizations and government agencies.
- Increases WVOSB participation as prime vendors for VA.

The WVOSBI further aims to foster a community among WVOSBs through a sense of collaboration, strategic partnership and sisterhood. For example, facilitating WVOSBs in partnering or subcontracting with one another. Additionally, WVOSBI expands access, economic, procurement and learning opportunities for WVOSBs.



### Where can I learn more?

[OSDBU WVOSBI](#)

[OSDBU WVOSBI Resources](#)



### Did you know?

There are three types of pathways:

- **Women Veterans** are the *fastest-growing* demographic for VA and the *fastest-growing* demographic for newly formed businesses.
- **Women Veteran-Owned Small Businesses** are underutilized in the VA, federal and commercial marketplace.
- **WVOSBI** supports VA's goal of 5% of participation of WVOSBs as prime vendors.

# Career and Employment Resources

## Veterans' preference

### Your Veteran status earns you preference in hiring for federal government jobs.

Veterans' Preference was established by the Veterans' Preference Act of 1944, as amended, and is now codified in various provisions of Title 5, U.S. Code.

### Who is eligible for Veterans' Preference?

Only Veterans discharged or released from active duty in the U.S. Armed Forces under honorable conditions are eligible for Veterans' Preference. By law, 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 from competitive lists of eligible positions and also in retention during reductions in force.

In addition to receiving preference in competitive appointments, Veterans may be considered for special noncompetitive appointments for which only they are eligible.

### There are four classifications of Veterans who are eligible for Veterans' Preference:

Classification	Description	Preference Points
TP	Preference eligible with no disability rating	5
XP	Disability rating less than 10%	10
CP	Disability rating of at least 10% but less than 30%	10
CPS	Disability rating of 30% or more	10

Under the numerical rating system, Veterans are afforded preference points based on their classification. The points gained through this preference are added to their overall rating based on knowledge, skills, abilities and experience.

You must provide acceptable documentation of your preference or appointment eligibility. The member-4 copy of your DD Form 214, Certificate of Release or Discharge from Active Duty, is preferable. If claiming 10-point preference, you must submit a [Standard Form \(SF-15\)](#), Application for 10-Point Veterans' Preference.

Note: Officers in the grade of Major and above are not eligible for Veterans' Preference unless they submit a claim to VA and receive a rating due to a service-connected disability. A copy of the VA Civil Service Preference Letter will be provided to the Veteran and must be uploaded with the resume application.

To prove your eligibility, you can download a Veterans' Preference letter from VA.gov by following these steps:

#### Step 1:

- Visit [VA.gov](http://VA.gov)

#### Step 2:

- Go to the Records section of the home page.

#### Step 3:

- Select Download VA Benefit letters.

#### Step 4:

- Sign in with your **DS Logon**, **My HealthVet** or **ID.me** account. If you do not have any of these accounts, you can create one.

For more information on Veterans' Preference, visit:

[Veterans Preference](#), [VA for VETS](#) and [OPM](#)

# Career and Employment Resources

## Veterans' preference (continued)

### Special hiring authorities

- Veterans Recruitment Appointment Authority (VRAA) can appoint eligible Veterans noncompetitively up to GS-11.
- Veterans Employment Opportunity Act of 1988: competitive service appointment authority is only used when filling competitive service positions.
- 30% or More Disabled Veteran: can appoint 30% or more disabled "qualified" Veterans to positions at any grade level.
- Schedule A Appointing Authority can appoint eligible Veterans noncompetitively. This applies to Veterans living with intellectual, severe physical or psychiatric disabilities.

### Eligible military spouses

In accordance with revised 5 U.S.C. 3330d(b) and 5 CFR 315.612, the head of an agency may noncompetitively appoint the spouse of a:

- Member of the armed forces on active duty
- 100% disabled member of the armed forces
- Deceased member of the armed forces

Agencies can choose to use this authority when filling competitive service positions on a temporary (not to exceed 1 year) term (more than 1 year, but not more than 4 years) or permanent basis.

#### **A military spouse could be eligible for employment if they are:**

- Spouses relocating with their spouse under Permanent Change of Station (PCS) orders
- Spouses of Service members who are 100% disabled due to service-connected disabilities and unable to work
- Spouses of Service members killed while on active duty

#### **When is a military spouse eligible to use Veterans' Preference?**

- If they are a spouse of a Service member with a 100% service-connected disability.
- If they are a widow or widower of a Service member who was killed on active duty.

#### **Time limits on military spouse eligibility:**

- Those relocating are eligible for 2 years from the date on their PCS orders.
- A spouse is permanently eligible from the date on their Service member's documentation indicating disability or death.
- A spouse is no longer eligible if they remarry.

## KEEP IN MIND...

Agencies may use special hiring authority to hire military spouses noncompetitively.

**Note:** The authority does not entitle spouses to an appointment over any other applicant; it is used at the discretion of the agency.

## Military Spouse Preference

Military Spouse Preference is a **DOD program** applicable to positions being filled both in the continental United States and at overseas locations. For more information, contact your local DOD personnel office.

## Derived Preference

A spouse, widow, widower or parent of a Veteran is eligible to claim Veterans' Preference **when the Veteran is unable** to use it.

## Where can I learn more?

[VA for VETS](#)

[Feds Hire Vets Special Hiring Authorities for Veterans](#)

[OPM](#)

# Career and Employment Resources

## VA Employment Opportunities

VA has programs to help you find meaningful careers in health care, including specialized and technical career paths.

You can find helpful employment resources at [VA Careers and Employment](https://www.va.gov/careers/) including:

- A military skills translator
- Resume builder
- Help building your career and finding the right job or business opportunity

The **Intermediate Care Technician (ICT)** program is designed to hire former military corpsmen and medics into positions at VAMCs. This program allows you to **work in a skilled position** right away, while working toward **getting a specific degree** that can lead to an **advanced clinical** position. The ICT program has a career pathway for former medics and corpsmen who are interested in academic degrees leading to advanced professional clinical positions.



To learn more about the ICT program, visit:

[www.vacareers.va.gov/Careers/TransitioningMilitary](https://www.vacareers.va.gov/Careers/TransitioningMilitary)

## TAP Curriculum

The TAP curriculum also provides career and employment workshops.

You can contact your installation TAP Manager for information on:

- Department of Labor Career and Credential Exploration Workshop
- Department of Labor Employment Workshop
- Small Business Administration Boots to Business Workshop

# Career and Employment Resources

## VA Employment Opportunities (continued)

**Technical Career Field (TCF)** internships function as intensive, 2-year training programs required for certain specialized career paths. These programs are for post-separation. This is the first step to secure an engaging career with VA. Program participants receive paid salary and benefits, training, a travel stipend, access to a mentor and hands-on training. There are several different career fields available within the program. A few examples of career paths include:

- **Compliance and Business Integrity:** Offers the opportunity to learn and expand your knowledge and skills as a health information analyst.
- **Finance:** Provides a wide range of hands-on fiscal activities such as accounting, budget analysis and VA's managerial cost accounting system.
- **Health Information Management:** Provides the opportunity to gain substantive work experience at all levels in a clinical setting.
- **Human Resources Management:** Develops well-trained human resources professionals through a comprehensive curriculum that includes both practical and instructive learning segments.
- **Biomedical Equipment Support Specialist:** Provides clinical and administrative support to staff, patients and administrators for the facility-wide life cycle management of medical equipment.
- **Biomedical/Clinical Engineers:** Provides support and advanced patient care by applying engineering and managerial skills to our health care technology.

**Note:** Career fields can start trainee recruitment mid-February of each year. People selected for positions can begin working after June 2, but not later than September 29 of that year.

## Where can I learn more?

[VA Careers](#)

[VA for VETS](#)

# Summary of Education Benefits

## Comparison of Programs

VA's education programs have different requirements concerning length of military service and the benefits are paid out differently. Table 15 illustrates some of these differences. It also gives an overview of some of the main education and training benefits that the programs offer. This provides general information about issues such as eligibility—note that some exceptions may apply.

Criteria	Post-9/11 GI Bill	MGIB-AD (Chapter 30)	MGIB-SR (Chapter 1607)
<b>Minimum Length of Service</b>	90 days active aggregate service (90 days on active service total) (after September 10, 2001) or 30 days continuous service if discharged for disability	2-year continuous enlistment (minimum duty varies by service date, branch, etc.)	6-year commitment (after June 30, 1985)
<b>Maximum Number of Months of Benefits<sup>1</sup></b>	36	36	36
<b>How Payments Are Made</b>	<b>Tuition:</b> Paid to school <b>Housing stipend:</b> Paid to student <b>Books and supplies:</b> Paid to student	Paid to student	Paid to student
<b>Duration of Benefits</b>	Generally, benefits do not expire if your service ended after January 1, 2013	Generally, 10 years from last day of active duty	Generally, ends the day you leave the Selected Reserve
<b>Degree Training</b>	✓	✓	✓
<b>Non-College Degree Training</b>	✓	✓	✓
<b>On-the-Job and Apprenticeship Training</b>	✓	✓	✓
<b>Flight Training</b>	✓	✓	✓
<b>Correspondence Courses</b>	✓	✓	✓
<b>Licensing and Certification Tests</b>	✓	✓	✓
<b>National Testing Programs</b>	✓	✓	✓
<b>Work-Study Program</b>	✓	✓	✓
<b>Tutorial Assistance</b>	✓	✓	✓

**Table 15:** Comparison of Education Benefit Programs

\* **Maximum Number of Months of Benefits:** You may receive a maximum of 48 months of benefits combined if you are eligible for more than one VA education program.



# Summary of Education Benefits

## Comparison of Programs (continued)

Additional education benefits for Veterans may be offered in your state. Contact your [State Veterans Affairs Office](#) or similar agency to learn more about state-level programs.

Criteria	Personalized Career Planning and Guidance	DEA (Chapter 35)	VR&E
<b>Minimum Length of Service</b>	N/A	N/A	N/A
<b>Maximum Number of Months of Benefits<sup>1</sup></b>	One or two free personalized coaching sessions	45 <sup>2</sup>	48 <sup>3</sup>
<b>How Payments Are Made</b>	N/A	Paid to student	Paid to Veteran
<b>Duration of Benefits</b>	18 months (6 months before separation to 1 year after separation)	<b>Spouse:</b> 10/20 years <sup>4</sup> <b>Surviving Spouse<sup>5</sup></b> 36 months <b>Child:</b> Ages 18–26	12 years from the date you separated from active duty or got your disability rating
<b>Degree Training</b>	×	✓	✓
<b>Non-College Degree Training</b>	×	✓	✓
<b>On-the-Job and Apprenticeship Training</b>	×	✓	✓
<b>Flight Training</b>	×	✓	✓
<b>Correspondence Courses</b>	×	✓	✓
<b>Licensing and Certification Tests</b>	×	✓	✓
<b>National Testing Programs</b>	×	✓	✓
<b>Work-Study Program</b>	×	✓	✓
<b>Tutorial Assistance</b>	×	✓	✓

Table 15 (continued): Comparison of Education Benefit Programs

- 1. Maximum Number of Months of Benefits:** You may receive a maximum of 48 months of benefits combined if you are eligible for more than one VA education program.
- 2. 36 months:** If you began using this program to pay for your school or training on or before August 1, 2018, you can get benefits for up to 45 months. If you began using the program on or after August 2, 2018, you can get benefits for up to 36 months.
- 3. 48 months:** Extensions can be made beyond 48 months for Veterans in VR&E with serious employment handicap (SEH).
- 4. Spouse: 10/20 years:** Spouses are generally eligible to receive benefits for 10 years. However, spouses of people rated totally and permanently disabled within 3 years of discharge and spouses of people who die on active duty are granted a 20-year eligibility period.
- 5. Surviving Spouse:** Educational assistance may not exceed a period of 36 months, or the equivalent in part-time training, unless it is determined that a longer period is required for special restorative training under certain circumstances.



# Activity Worksheet: Update Your Personal Checklist

It's that time again! Go back to [Appendix B](#) and update your checklist based on what you just learned regarding VA education benefits, services and tools, as well as employment resources that are available to you and your family.

For this portion, look at **Sections 6 through 8** of the checklist.





# Finding a Place to Live

MODULE 4



## MODULE 4

# Finding a Place to Live

## Introduction

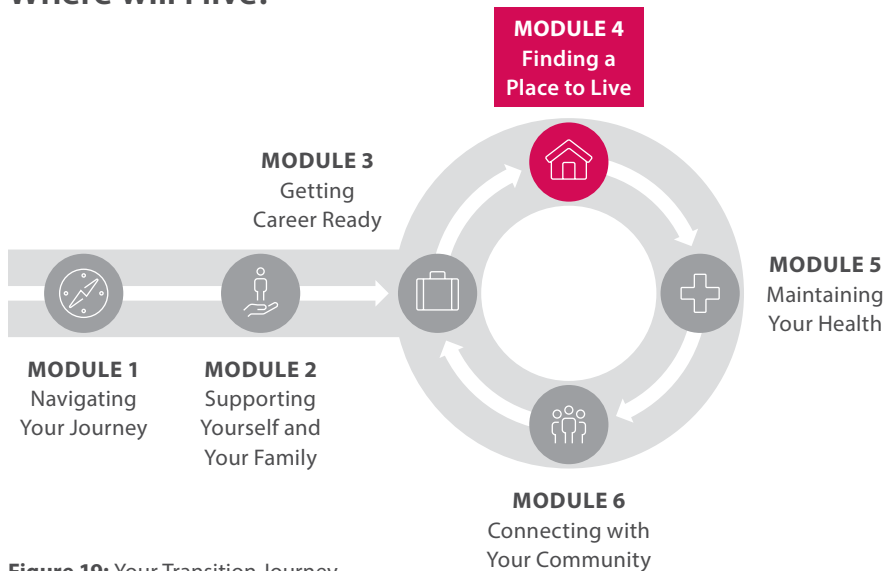
Upon completion of Module 4, you will be able to:

- Identify factors that influence your decision on where to live.
- Identify VA benefits and services that can support your housing needs.
- Identify tools to locate state and local resources.

Some of you may know where you'll live after separation, while 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 19) it's important to ask yourself:

### Where will I live?



**Figure 19:** Your Transition Journey

Where you live will impact every aspect of your life—your opportunities for education and employment, your housing budget, your access to health care and more.

**VA offers benefits and services related to housing options and can help you find resources in your local community.**

### Where can I learn more?

[VA Housing Assistance](#)

[National Guard](#)

### IN THIS MODULE...

#### Comparing Locations:

- Personal Decision Influences
- VA Facility Locators

#### VA Home Loan Benefit:

- VA Home Loan Guaranty Program
- Housing Adaptation Grants for Certain Veterans
- Protecting Your Investment

#### Discovering Housing Options:

- Homeless Veterans Support

#### State and Local Benefits:

- Information For Your State
- Military OneSource
- National Resource Directory
- State Veterans Affairs Offices

### KEEP IN MIND...

The [National Guard website](#) is a great resource that offers helpful information and programs, including National Guard websites for every state. You can visit the website provided and explore the website(s) for your state.

# Comparing Locations

## Personal Decision Influences

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

We all have different priorities and different ideas about what is most important, such as:

- Personal and family financial health
- Cost of living
- Housing availability
- Health of the job market
- Schools and training opportunities
- Proximity to family and friends
- Where you grew up
- Climate

Your goals are based on your own personal circumstances. You should consider factors that are most important to you personally. For example, you may want to be close to your parents or maybe you're planning to relocate near the college where you got accepted.

It is important to do a personal financial assessment before you begin to search for a home, so that you know if taking on a mortgage is right for you and your family, or whether you should wait until you are on more sound financial footing.

### One factor you may want to consider is whether there are VA facilities in your area.



#### TIP

Personalized Career Planning and Guidance counseling can help you evaluate your options for school and work, which may help you decide where to live to best support your career goals.

Consider the following questions:

- 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?
- What is the average **cost of housing** in the area?
- Does it fall within your **budget** based on your estimated income?
- What type of **local resources** are available (for example, expanded commissary and exchange privileges, if you qualify)?
- What are **your personal goals** and how may they impact your decision?

# Comparing Locations

## VA Facility Locators

VA has various facilities to assist you with identifying and accessing VA benefits and services that meet your needs. This is something you might want to consider when you decide where to live.

Table 16 includes a list of locator tools to find different types of VA facilities.

Facility Type	Locator Tool
Caregiver Support Coordinators	<a href="http://www.caregiver.VA.gov/help_landing.asp">www.caregiver.VA.gov/help_landing.asp</a>
Fisher House	<a href="http://www.socialwork.VA.gov/fisher_house_locations.asp">www.socialwork.VA.gov/fisher_house_locations.asp</a>
Hospitals and Clinics	<a href="http://www.VA.gov/find-locations/?facilitytype=health">www.VA.gov/find-locations/?facilitytype=health</a>
Military Sexual Trauma Coordinators	<a href="http://www.benefits.VA.gov/benefits/mstcoordinators.asp">www.benefits.VA.gov/benefits/mstcoordinators.asp</a>
Posttraumatic Stress Disorder Support	<a href="http://www.ptsd.VA.gov">www.ptsd.VA.gov</a>
Regional Loan Centers	<a href="http://www.benefits.VA.gov/homeloans/contact_rlc_info.asp">www.benefits.VA.gov/homeloans/contact_rlc_info.asp</a>
Regional Offices	<a href="http://www.VA.gov/directory/guide/division.asp?dnum=3">www.VA.gov/directory/guide/division.asp?dnum=3</a>
Social Work Services	<a href="http://www.socialwork.VA.gov">www.socialwork.VA.gov</a>
State Veterans Affairs Offices	<a href="http://www.VA.gov/statedva.htm">www.VA.gov/statedva.htm</a>
Transition and Care Management Teams	<a href="http://www.oefoif.VA.gov/map.asp">www.oefoif.VA.gov/map.asp</a>
VA Cemeteries	<a href="http://www.VA.gov/find-locations/?facilitytype=cemetery">www.VA.gov/find-locations/?facilitytype=cemetery</a>
VA Locations	<a href="http://www.VA.gov/find-locations">www.VA.gov/find-locations</a>
Vet Centers	<a href="http://www.VA.gov/find-locations/?facilitytype=vet_center">www.VA.gov/find-locations/?facilitytype=vet_center</a>
Veterans Service Organizations	<a href="http://www.benefits.VA.gov/vso">www.benefits.VA.gov/vso</a>

**Table 16:** VA Facility Locator Tools



# Activity Worksheet: Exploring the VA Facility Locator Tool

Take a few minutes to explore VA's Facility Locator Tool (Figure 20) on your own, based on services you think you may need. Your facilitator will demonstrate this tool.

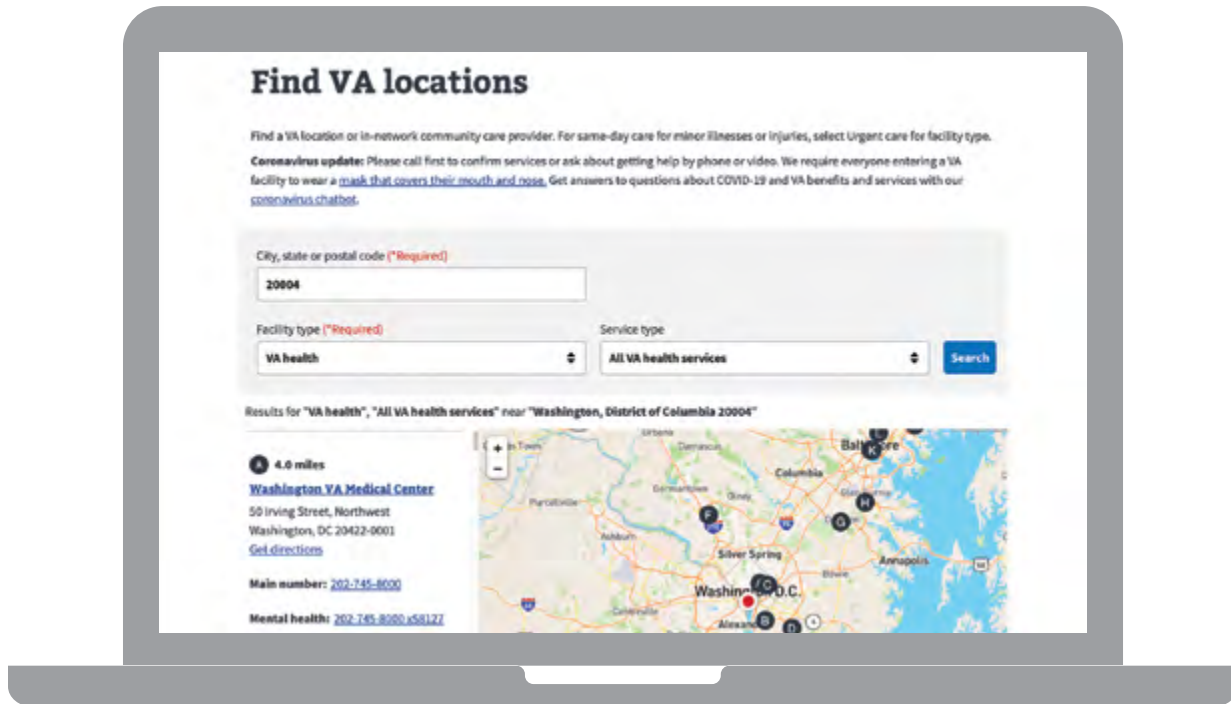


Figure 20: VA Facility Locator Tool

1. Access [VA.gov](https://www.va.gov) on your computer or mobile device.
2. Select the **Find a VA Location** tab from the top menu.
3. Enter a city, state or ZIP code in the **Search city, state or postal code** field.
4. Select the facility type from the **Facility type** drop-down field. You can search for VA health facilities, benefits offices, cemeteries and Vet Centers near where you might live.
5. Once you select an option from the **Facility type** drop-down field, the **Service type (optional)** field populates with specific facilities that are optional to choose from.
6. Select **Search** and the map below shows location options. You'll find a list of the facilities next to the map. Scroll down to view the entire list.

Write down the information about key VA resources in your area here:

**Key VA Resource:**

**Key VA Resource:**

**Key VA Resource:**

**Key VA Resource:**

# VA Home Loan Benefit

## Overview



**It's important to consider where you're going to live—whether that's moving in with your family or buying a home.**

Factors you may want to consider include:

- Are you and your family financially prepared to take on the responsibility of a mortgage?
- Do you already know where you will live?
- Do you have a home you're moving back into?
- Are you planning to buy or build?
- Have you completed a personal finance assessment to determine if it is the right time to purchase a home?

Make sure you understand early on how VA benefits and services can help support you and your family. That could be another factor in your decision.

VA can help you purchase or refinance your home. You can take advantage of benefits like the VA Home Loan Guaranty Program. VA Social Workers can connect you with resources and referrals if you are experiencing housing insecurity. VA's Home Loan Guaranty Program also administers the Specially Adapted Housing grant program, which allocates funding for Service members and Veterans with very serious disabilities so that they may adapt their home to accommodate their special needs.



# VA Home Loan Benefit

## VA Home Loan Guaranty Program

VA helps you become a homeowner. Under the VA Home Loan Guaranty Program, you obtain a home loan through a private lender—like a bank or a mortgage company—and VA guarantees a portion of the loan. You can use the VA Home Loan Guaranty Program to:

- Buy, build, repair, alter, renovate or improve a home.
- Refinance an existing home loan to reduce the interest rate or your monthly payments.
- Buy or refinance an existing loan on a manufactured home.
- Improve a home by installing energy-efficient features like solar heating and cooling systems, water heater insulation, storm windows and doors, or other approved improvements.

### Am I eligible?

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

\* Certain Surviving Spouses are eligible for the VA Home Loan Benefit if they meet certain criteria.

Eligibility as it relates to active-duty Service members:

- You are eligible after serving 90 continuous days

In addition, Service members or Veterans must prove occupancy. Eligible Service members and Veterans using their VA Home Loan Benefit are evaluated for the **VA Home Loan Guaranty Program** on a spectrum of criteria, including:

- Satisfactory credit
- Sufficient income
- A valid Certificate of Eligibility (COE)

Eligibility as it relates to **members of reserve components and National Guard units**:

- You served as a member of the National Guard for at least 90 days of Federal and Active service, including at least 30 consecutive days under Title 32. **OR**
- You were discharged or medically retired from active duty for a service-connected disability. **OR**
- You have 6 years of service in the Selected Reserve or National Guard. **AND**
- You were discharged honorably. **OR**
- You were placed on the retired list. **OR**
- You were transferred to the Standby Reserve for an element of the Ready Reserve other than the Selected Reserve after honorable service. **OR**
- You continue to serve in the Selected Reserve.
- You have served 90 days of active-duty service.

### Where can I learn more?

[How to Apply for VA Housing Assistance](#)

### How do I get a Certificate of Eligibility?

You can apply for your COE [online](#) or by mail. To apply by mail, complete [VA Form 26-1880](#) and mail it to the address listed on the form.

You may need to provide documentation to prove your eligibility.

Documentation requirements vary for:

- Service members
- Veterans
- Current or former members of the reserve components
- Members of the reserve components who were never activated

### KEEP IN MIND...

In some cases, you can get your COE through your lender. Most lenders have access to the WebLGY system. This internet-based application can establish eligibility and issue an online COE in a matter of seconds.

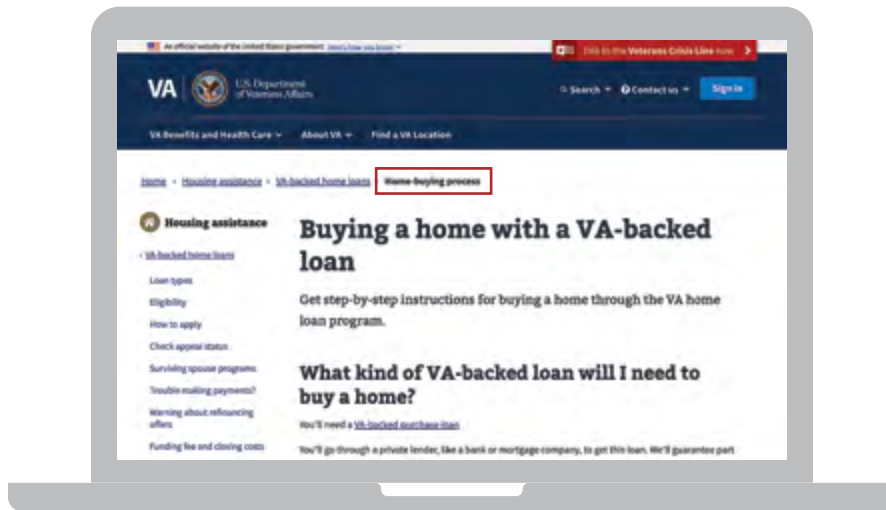
# VA Home Loan Benefit

## Getting a VA-Backed Home Loan

You should do a thorough personal financial assessment to determine whether now is the time for you and your family to take on the responsibility of a mortgage.

If you are ready to take on the responsibility of a mortgage, you can begin the process to get a VA Home Loan Guaranty by obtaining your Certificate of Eligibility ( ), shopping for and selecting a lender and real estate agent, and then searching for a home.

Refer to Figure 21 to navigate to the VA-backed home loans site to review the home-buying process.



### TIP

VA strongly recommends that you get a home inspection.

A VA appraisal is not a home inspection, nor does it serve as a home inspection.

Your realtor or lender may recommend someone—but you should find someone who is not connected to anyone in the sale. You want a fair evaluation of the home so you can make the best decision for you and your family.

Figure 21: VA-Backed Home Loan Process

## Where can I learn more?

[Buying a home with a VA-backed loan](#)

## DID YOU KNOW?

- At closing, you will pay the VA funding fee.
- You can pay the fee in **cash** or include it **in your loan**.
- If you are rated for disability or filed a disability claim, **remind your lender** that you need to **fill out VA Form 26-8937**, Verification of VA Benefits, and submit it to VA.
- Veterans rated for a **service-connected disability** and Service members currently on active duty while closing their loan who have been awarded a **Purple Heart** are exempt from the VA funding fee.
- If a proposed or memorandum rating is not obtained and a closing takes place, the funding fee exemption does not apply, and the Service member will not be entitled to a refund.
- **If rated, you will be exempt from paying a funding fee** or may have your funding fee exempted retroactively and receive a refund for any fee amount you paid at closing.

# VA Home Loan Benefit

## Specially Adapted Housing (SAH) Grants for Veterans and Service members with Very Serious Disabilities

VA offers housing grants through the Specially Adapted Housing (SAH) program for Veterans and Service members with certain service-connected disabilities to buy or adapt a home to meet their needs.

### Am I eligible?

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

### Can I get an SAH grant?

You may be able to get this grant if you meet both of the requirements listed below.

- You own or will own the home **AND**
- You have a qualifying service-connected disability such as:
  - The loss or loss of use of more than one limb
  - The loss or loss of use of a lower leg along with the residuals (lasting effects) of an organic (natural) disease or injury
  - Blindness in both eyes (with 20/200 visual acuity or less)
  - Certain severe burns
  - The loss or loss of use of a foot or leg after September 11, 2001 (Post-9/11)

### Can I get a Special Housing Adaptation (SHA) grant?

You may be able to get this grant if you meet both of the requirements listed below.

- You or a family member own or will own the home, **AND**
- You have a qualifying service-connected disability that includes:
  - The loss or loss of use of both hands
  - Certain severe burns
  - Certain respiratory or breathing injuries

### How do I apply?



#### IN PERSON

Complete [VA Form 26-4555](#), Application in Acquiring Specially Adapted Housing or Special Housing Adaptation Grant and bring the completed application to your nearest VA regional office.



#### BY MAIL

Mail the completed application to your nearest Regional Loan Center.

### DID YOU KNOW?

Adapting a home might involve things such as installing **ramps** or widening **doorways to improve access, quality of life and independence for eligible participants**. If you're eligible for a SAH or SHA grant, you can use money from your grant up to 6 different times.

[Learn more about VA housing grants](#)

# VA Home Loan Benefit

## Specialty Adapted Housing (SAH) Grants for Veterans and Service members with Very Serious Disabilities (continued)

### Public Law 116-154

The **Ryan Kules and Paul Benne Specialty Adaptive Housing Improvement Act** amends existing laws to expand grant benefits to Service members and Veterans with the most severe service-connected disabilities. Among the new changes, the Specialty Adapted Housing benefit has expanded eligibility to Service members and Veterans with service-connected blindness, but no accompanying disability. The law:

- Expands eligibility to Service members and Veterans with service-connected blindness in both eyes without any accompanying disability.
- Increases the number of times a Veteran may be awarded a SAH grant from 3 times to 6 times.
- Expands VA authority to approve 120 grants per year for post-9/11 Veterans with the loss or loss of use of one lower limb, which was previously limited to 30 grants per year.
- Increases the total amount of funding for the SAH grant to \$100,896 and \$20,215 for the SHA grant.
- Enables eligible Veterans to apply for and receive additional SAH assistance every 10 years beginning on October 1, 2030.

# VA Home Loan Benefit

## Protecting Your Investment

**VA also provides assistance designed to help you avoid foreclosure.**

VA-guaranteed home loans often have the lowest foreclosure rates in the industry.

If you ever experience a period of financial distress or hardship, VA can help you retain your home. Contact VA's Regional Loan Center to speak with a Loan Technician if you need assistance.

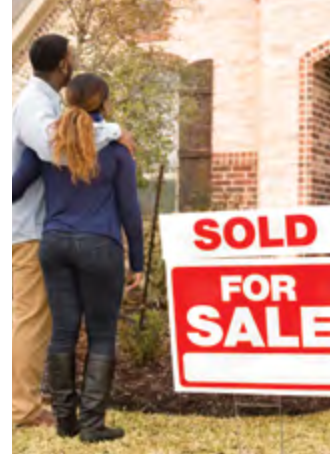
If you're having difficulty making your mortgage payment, contact your loan servicer right away. This is your chance to find a solution that might work for your scenario.

If you're nervous about contacting your loan servicer, or if you would like our help and advice, please contact a VA Loan Technician at 877-827-3702.



**Be aware of predatory lending practices. Some lenders take advantage of Service members and Veterans with home loans.**

- You might get mailers or calls with offers to refinance mortgages; they may make some misleading claims.
- Many of these solicitations promise extremely low interest rates, thousands of dollars in cash back, skipped mortgage payments and no out-of-pocket costs or waiting period.
- Be sure to research any offer before you accept, and make sure it is legitimate and in your best financial interest—as there may be hidden fees or issues.
- Report any suspicious lending offers to the [Consumer Financial Protection Bureau](#).



Where can I learn more?

[VA-backed Veterans home loans](#)

[Housing assistance if you're having trouble making payments](#)

[Regional Loan Center Contact Information](#)



### TIP

Be sure to budget for monthly mortgage payments you can afford once all your other expenses are paid.

Consider any life changes that may affect the amount of money you have on hand to make your mortgage payment.




# Activity Worksheet: Identifying Red Flags

Look at the sample advertisement in Figure 22. Is this advertisement targeting Veterans? Can you spot some red flags that might concern you? Write down any red flags you find in the space below.

Figure 22: Sample Advertisement for Veterans

**DO NOT DISCARD: ACCOUNT INFORMATION ENCLOSED**



**Veterans Mortgage Servicing Department**  
**RE: Your Chase Financial Loan #1246864**  
**Balance: \$143,786.47**

---

**OFFICIAL NOTICE:**  
**U.S. VETERANS**

Attention Homeowner,

Congress recently passed a Homeowners Assistance Program that now allows VA to offer incredibly low rates to Veterans! The deadline for taking advantage of this program is fast approaching, and VA doesn't want you to miss this opportunity to save thousands.

You're pre-qualified for an unbeatable fixed rate of only 2.25%! The process is fast and easy, and the application fee is just \$35. VA-certified loan specialists are standing by to help you today. No funding fee – guaranteed!

**Keep your loan in good standing – don't ignore this offer. Call now!**

**1-888-555-5555**

Red Flag:

Red Flag:

Red Flag:

Red Flag:

Red Flag:

Red Flag:

# Discovering Housing Options

## Homeless Veterans Support

VA is committed to ending housing insecurity for Veterans. The focus of the VHA Homeless Veterans Programs is to:

- Conduct coordinated outreach to proactively seek out Veterans in need of assistance.
- Connect Veterans with housing solutions, health care, community employment services and other support – especially if they experience homelessness or if they are at risk of homelessness.
- Work to expand employment and affordable housing options for Veterans experiencing homelessness by collaborating with partners including:
  - Federal, state and local agencies
  - Employers
  - Housing providers
  - Faith-based and community nonprofits

The **National Call Center for Homeless Veterans Hotline** ensures that Veterans who are homeless or are at risk of becoming homeless have free, 24/7 access to trained counselors. The hotline also helps VAMCs; federal, state and local partners; community agencies; service providers; and others in the community find resources and support for Veterans.

### Am I eligible?

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

Eligibility for assistance with health care, housing, mental health and employment may vary.

**If you're not sure where you will live after separation—or if you are concerned or have any thoughts about the possibility of being homeless—please schedule a One-On-One Assistance session with your Benefits Advisor immediately. Also let your TAP Manager know during your Capstone event and reach out to leadership at your command or installation.**

### Where can I learn more?

[VA Homeless Programs](#)



### For more information...

- Explore [www.VA.gov/homeless](http://www.VA.gov/homeless).
- Call or visit your local VAMC or community resource and referral center where VA staff members are ready to help.
- Call 1-877-4AID-VET (1-877-424-3838) to access VA services.

### DID YOU KNOW?

VA has resources for incarcerated and justice-involved Veterans. If you know a Veteran who may need this kind of help and information, go to:

- [Veterans Justice Outreach Program](#)
- [Health Care for Re-entry Veterans Services and Resources](#)

# Discovering Housing Options

## Homeless Veterans Support (continued)

### Food Insecurity

USDA is primarily responsible for food and nutrition assistance programs; however, VA also plays an important role in ending Veterans' hunger. VA is committed to using enhanced and validated screening tools to accurately identify Veterans at risk of food insecurity, which can make a difference for many Veterans.

### Food Programs and Resources

Transitioning personnel can benefit from learning about food and wellness programs offered in the Veterans Health Administration. Resources include appointments with dietitians at VA medical centers or clinics to:

- Avoid unwanted weight gain.
- Maximize health.
- Learn about food assistance programs such as the Supplemental Nutrition Assistance Program (SNAP) through the U.S. Department of Agriculture.

Be sure to share these resources with other Service members or Veterans in need.

### Where can I learn more?

[VA Homeless Programs](#)

[Nutrition and Food Services](#)

[Food and Nutrition Quick-Start Guide](#)

USDA's Supplemental Nutrition Assistance Program (SNAP) provides nutrition benefits to supplement the food budget of families in need so they can purchase healthy food.

To apply or get information, contact your local SNAP office. To find contact information, visit the [state directory](#) and select your state on the map.





# State and Local Benefits

## Finding Local Resources

**Military OneSource is a government-owned search tool that provides online information and resources vetted by DOD.**

Military OneSource:

- Provides free access to resources for Service members, their families and survivors and the entire military community
- Connects you to programs, services and products 24/7, 365 days a year, from anywhere in the world
- Allows you and your family to continue using services for 365 days after your separation

**If you are a current member of the Coast Guard, you can use the CG SUPRT system.**

CG SUPRT offers free and confidential services specific to Coast Guard members. As a member of the Coast Guard or as a spouse or family member, this is a good place to start your research for support services. You don't have access to Military OneSource now, but you have 365 days of access after you separate from the Coast Guard.

**The National Resource Directory (NRD) is another government-owned search tool that provides access to vetted resources.**

NRD connects you to resources and services that support all Service members, wounded and injured Veterans, family members and caregivers. This includes topics including, but not limited to:

- Financial planning
- Education, training and employment
- Health care
- Housing
- Day care

NRD connects you with resources and services that come from:

- Federal, state and local government agencies
- VSOs and Military Service Organizations
- Nonprofit and community-based organizations
- Academic institutions and professional associations

**MILITARY  
ONE SOURCE**

Visit [Military OneSource](#) or call 1-800-342-9647 for more information.



Visit [CG SUPRT](#) to learn more.



Visit [NRD](#) to learn more.



# Activity Worksheet: Explore the NRD

The NRD (Figure 23) is a valuable resource that includes **only vetted sources** on many topics. It provides access to services and resources at the national, state and local levels to support recovery, rehabilitation and community reintegration.

To complete the activity:

1. **Go to [NRD](#)** and take some time to explore the directory on your own.
2. **Search by category** for topics like housing, employment, financial planning, day care and more.
3. **Use this site** to get the information you need; it can save you and your family time and money.
4. **Capture** the information in the space provided below.

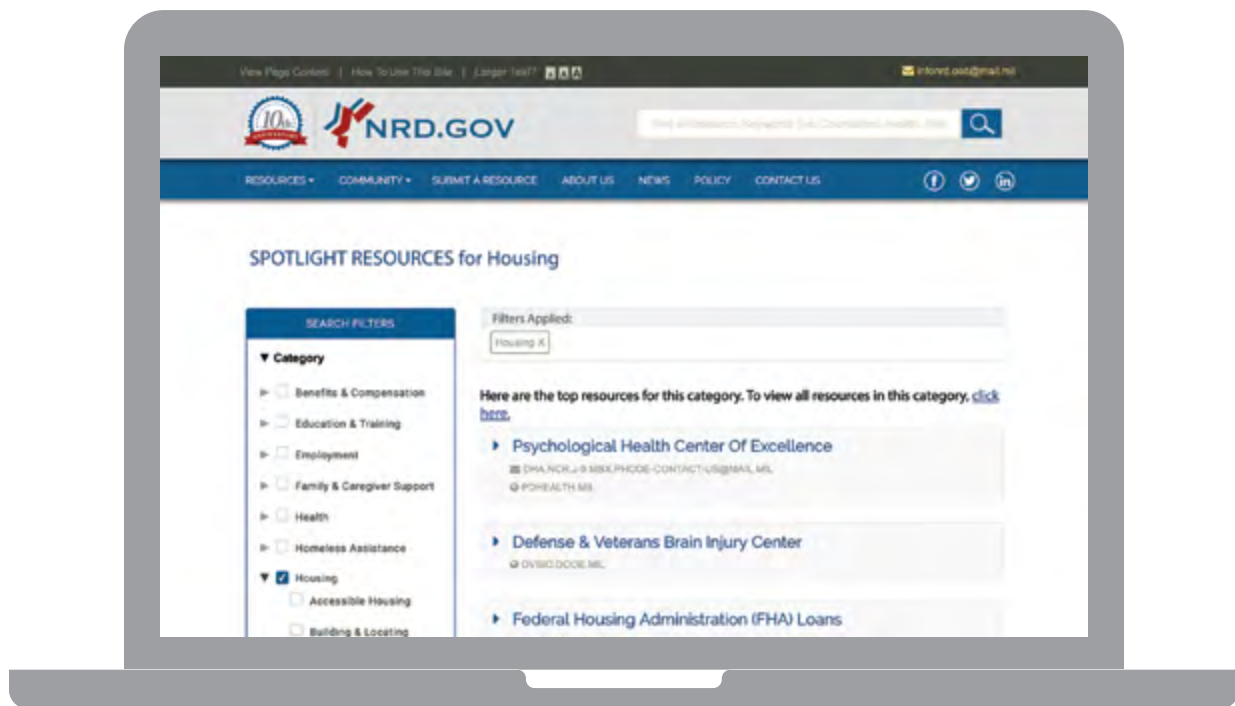


Figure 23: National Resource Directory Search

# State and Local Benefits

## Information for your State

**State Veterans Affairs Offices serve the Veterans of each state and their dependents and survivors in all matters pertaining to Veterans benefits.**

They deliver a series of seamless services to eligible Veterans and their families and unify the Veteran community by building alliances to enhance available financial resources.

### **Did you know that your state may offer specific benefits in addition to what VA offers?**

For example, **Texas' Hazelwood Act:**

- Provides you and your eligible spouses and dependents with an education benefit of up to 150 hours of tuition exemption.
- Covers most fees at public institutions of higher education in Texas.

### **VA.gov can help you access information for many states.**

[VA.gov](#) provides state-specific information about state VA benefits. You can select a state or territory to visit the website for that location's VA's office. The VA.gov website provides a central place to access information for many state Veterans Affairs Offices as well as the National Association of State Directors of Veterans Affairs.

Connect with [State Veterans Affairs Offices](#)



# Activity Worksheet: Update Your Personal Checklist

Now it's time to go back to [Appendix B](#) and update your checklist based on what you just learned about home loans, state and local benefits, buying a home and locating VA facilities.

For this portion, look at **Sections 9 through 11** of the checklist.





# Maintaining Your Health



## MODULE 5

# Maintaining Your Health

## Introduction

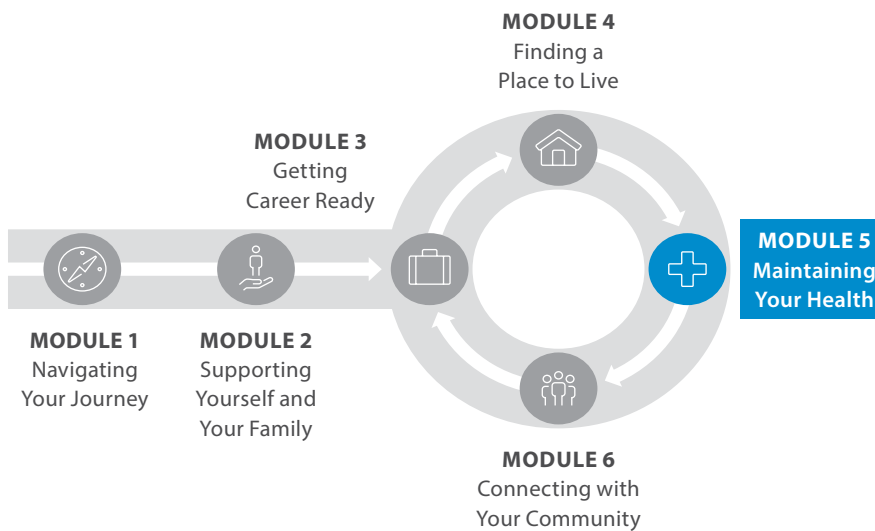
Upon completion of Module 5, you will be able to:

- Describe VA's whole-health approach to care.
- Describe VA health care services and facilities.
- Identify VA programs to support your mental health.
- Locate and use VA health care information to apply for and manage health care.

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 and health care going forward.

At this stage of your journey (Figure 24), the first thing to ask yourself is:

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



**Figure 24:** Your Transition Journey

#### VA can provide total health solutions to help you:

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

#### IN THIS MODULE...

##### VA Whole Health:

- VA Health Care Facilities
- Care In Your Community

##### VA Health Care Services:

- Primary Care
- Women's Health Care
- Transition Care
- Dental Care

##### Family Support:

- Caregiver Support Program
- Fisher House

##### VA Mental Health Care Services:

- Mental Health Care
- Vet Centers
- Maintaining Your Mental Health

##### Health Care Tools:

- My HealthVet
- Veterans Health Information Exchange

##### Making Informed Decisions:

- VA Health Care Portal
- Eligibility
- Outreach Programs
- VA Health Benefits Explorer

##### Accessing VA Health Care:

- Applying for VA Health Care
- Preparing for Your First Appointment

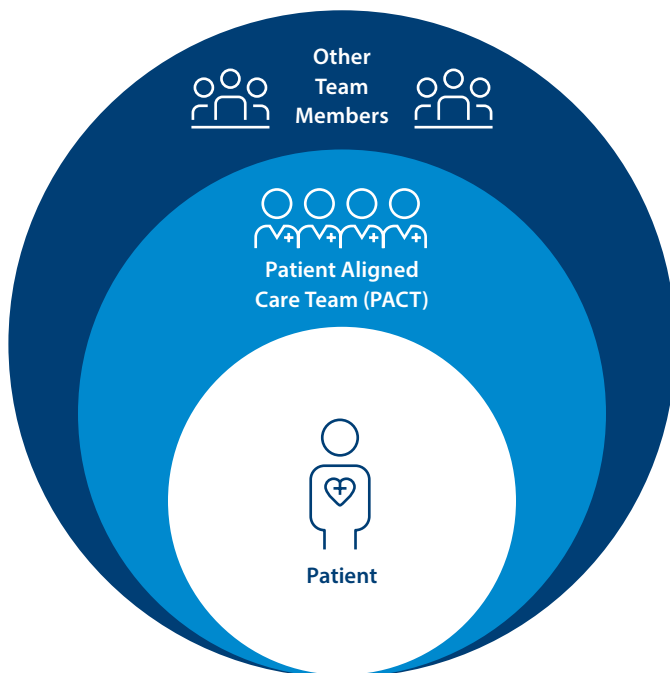
# VA Whole Health

## Overview

**VA takes a modern approach to health care with a focus on whole health.**

VA's whole-health approach (Figure 25):

- Is a comprehensive, patient-centered approach rooted in forming continuous healing partnerships to help you achieve your greatest well-being
- Includes all the necessary inpatient hospital care and outpatient services to promote, preserve or restore your health



**Figure 25:** VA Whole-Health Approach

## What are my health care options?

VA has something for everyone, even if you don't have a service-connected disability. VA provides a full range of health care services, including:

- Regular check-up appointments with specialists (like cardiologists, gynecologists and mental health providers)
- Veteran health care services like home health and geriatric (elder) care
- Medical equipment, prosthetics and prescriptions you need
- Specialty programs tailored to women's health care, complex care coordination, dental care, military transition care and more

## Where can I learn more?

[VA health care](#)

[Whole Health](#)

Whole health addresses the health of your mind, body and soul.

A key part of whole health is self-care.

## 8 Keys to Self-Care

1. Working your body: **energy and flexibility**
2. Surroundings: **physical and emotional**
3. Personal development: **personal life and work life**
4. Food and drink: **nourishing and fueling**
5. Recharge: **sleep and refresh**
6. Family, friends and coworkers: **relationships**
7. Spirit and soul: **growing and connecting**
8. Power the mind: **relaxing and healing**

# VA Whole Health

## VA Whole-Health System

VA's whole-health system combines state-of-the-art conventional health care with personalized health planning, complementary and integrative health approaches and innovative self-care.



Figure 26: VA Whole-Health System

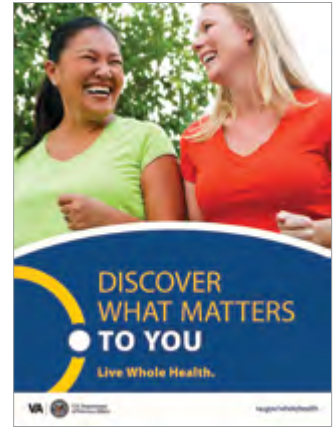
### The whole-health system has three components:

- **The pathway is EMPOWERING:** You will be partnered with a Veteran peer to explore your mission, aspiration and purpose. The goal is to help you identify what really matters to you in your life and begin developing your overarching personal health plan.
- **Well-being programs are EQUIPPING:** These approaches do not necessarily focus on disease but, rather, on your own self-care goals. Well-being program offerings include: yoga, meditation, guided imagery, tai chi, self-care, health partnering and health coaching.
- **Whole-health clinical care is TREATING:** Your VA health care team and community providers will partner with you to discover your goals, discuss complementary and integrative health approaches, and provide clinical and preventative treatment as part of your personalized health planning.

### DID YOU KNOW?

The **Personal Health Plan** is a living document that grounds the approach to care in **what matters most to you**. It forms the basis of decision-making and treatment planning as you move through various parts of VA's whole-health system.

### What matters to you?



Learn more about the **pathway** component of VA's whole-health system where you can explore your **mission, aspiration** and **purpose** in the video "**The Pathway to Whole Health.**"

[Watch the video](#)

Where can I learn more?

[Whole Health Library](#)



# VA Whole Health

## Whole Health Starts with Me

Whole health recognizes you as a whole person. It goes beyond your illnesses, injuries or disabilities. In whole health care, you are an active partner with your health care team.



Figure 27: VA Whole-Health Circle

The **Circle of Health** has **four key elements**:

- **Me:** The equation begins with you, the “me” at the center. Your story is unique and your whole health begins with what matters to you.
- **Self-Care:** Each of us has the power to impact our well-being. Whole health offers the skills and support you need to make the changes you want.
- **Professional Care:** Your health team is there to help with the prevention and treatment of disease and illness.
- **Community:** Just as there is a “me” at the center of the circle, there is a “we” that surrounds it. Your community is the people and groups you connect with.

## Where can I learn more?

[Get Started with Whole Health](#)



## How to get started

Discover what gives you a sense of meaning and purpose in your life and partner with health teams to design a personal health plan that focuses on your goals.

### Step 1:

Attend an **Introduction to Whole Health and Taking Charge of My Life and Health** course. Contact your local VA Medical Center (VAMC) for information.

### Step 2:

Complete your [Personalized Health Inventory \(PHI\)](#) and **discuss** it with your VA health care team.

### Step 3:

Build your [Personal Health Plan](#).

### Step 4:

Connect with others **at home, work or in the community** to support each other as you work on your goals.

# VA Whole Health

## VA Health Care Facilities

### Where can I receive care?

There are many VA health care facilities located across the U.S. that offer a wide range of services. Review the types of facilities listed in Table 17.

Facility Type	Description
<b>VA Medical Centers (VAMCs)</b>	<ul style="list-style-type: none"> <li>• Located throughout the nation</li> <li>• Offer a wide range of services, such as basic or preventive care and traditional hospital-based services—like surgery; critical care; and mental, social and emotional well-being programs</li> <li>• Provide the opportunity to get all your care in one place</li> </ul>
<b>Community-Based Outpatient Clinics</b>	<ul style="list-style-type: none"> <li>• Bring access to care closer to home</li> <li>• Offer the most common outpatient services, including health and wellness visits</li> </ul>
<b>Residential Care Facilities or Domiciliary Care Facilities</b>	<ul style="list-style-type: none"> <li>• Provide residential treatment and rehabilitative services to eligible Veterans who have a wide range of concerns, illnesses or rehabilitative care needs</li> <li>• Offer services for those dealing with mental health disorders (e.g., posttraumatic stress disorder [PTSD], anxiety); substance use disorders; homelessness; and vocational, educational or social issues</li> </ul>
<b>Community Living Centers for Short- and Long-Term Nursing Home Care</b>	<ul style="list-style-type: none"> <li>• Provide care for Veterans whose needs no longer require acute hospitalization</li> <li>• Focus on restoring or maintaining the highest degree of functional independence possible</li> <li>• Are available for some Veterans indefinitely; other Veterans may qualify only for a limited period</li> </ul>
<b>Vet Centers</b>	<ul style="list-style-type: none"> <li>• Provide a broad range of free, confidential counseling, outreach and referral services to Veterans, active-duty Service members and their families</li> <li>• Offer counseling for a successful transition from military to civilian life or after a traumatic event experienced in the military</li> </ul>

**Table 17:** VA Health Care Facilities

### DID YOU KNOW?

VA operates the **largest integrated health care system in the nation**, including more than 1,200 facilities!

### How do I locate a facility?

Use the **VA Locator Tool** to locate outpatient clinics, hospitals and Vet Centers near you:

- Go to [VA.gov](https://www.va.gov) and select the **Find a VA Location** menu.
- Complete the fields and select **Search**.

# VA Whole Health

## Veteran Community Care

### What if I can't get care at a VA facility?

We may refer you to a community provider. Your eligibility for community care will be based on your specific needs and circumstances. Your VA provider will work with you to determine if you're eligible.

### How do I access community care?

If you are eligible, you can access health care within VA's network through approved non-VA providers called "community providers." Situations where community care may be authorized include:

- You need a service not available at a VA medical facility.
- You live in a state without a full-service VA medical facility.
- You qualify under the "grandfather" provision related to the 40-miles distance criteria under the Veterans Choice Program.
- VA cannot furnish care within specific wait time and drive time standards.
- It is in your best medical interest.
- A VA service line does not meet specific quality standards.

### Where can I learn more?

[Community Care](#)

### For more information:

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

### What if I need care outside of the U.S.?

If you live or travel abroad, the VA Foreign Medical Program may pay for health care services, medications and specific equipment associated with your service-connected conditions.

Eligibility requirements vary. To learn more and enroll, visit [Foreign Medical Program](#).

### IF YOU HAVE ANY QUESTIONS, CALL:

Foreign Medical Program:

**1-877-345-8179**

# VA Health Care Services

## Primary Care

### What is primary care?

At VA, we take a team approach to primary care—with you at the center. Research shows this kind of approach leads to better quality care, more satisfied patients and fewer hospital visits.

When you sign up for VA health care, we'll assign you to a health care team called a Patient Aligned Care Team (PACT). Your team will be made up of you, those who support you (like your family members and caregivers) and your health care providers.

Your team's goal is to plan for all the care you need to help you stay healthy throughout your life. Your team will:

- **Build a partnership with you.** You'll work with your team to plan and make decisions. Your team will offer wellness care, education and lifestyle coaching to help you stay healthy.
- **Provide or arrange for preventive care**, such as immunizations to prevent illness and early screenings for diseases like cancer, when earlier treatment is most likely to be successful.
- **Help you get care in the ways that work best for you**, including face-to-face and virtual visits with members of your team, group clinics, 24/7 telephone care and online educational information and secure messaging.
- **Coordinate your care.** Team members will meet often to talk with you—and each other—about your progress and goals. And they'll coordinate any care you may need from specialists outside the team.
- **Connect you to VA and community resources.** Social workers provide counseling to assist you when you are dealing with multiple challenges or concerns. Social workers in primary care will provide interventions, support and resource referrals to assist you with barriers to wellness including unstable housing, food insecurity, employment and financial concerns and provide general support related to illness or injury.
- **Get started with your food and nutrition plans.** What you eat is very important to your health. Registered Dietitian Nutritionists (RDNs) provide nutrition education and counseling for Veterans across VHA's health care facilities and most clinics.
- **Support you in thinking about your goals** and preferences for future health care including advance care planning, identifying a durable power of attorney for health care and completing a living will.

### Where can I learn more?

[VA Primary Care and PACT](#)

[Food and Nutrition Quick-Start Guide](#)

Your PACT includes the following:

- Primary care provider
- Clinical pharmacist
- Registered nurse care manager
- Licensed practical nurse or medical assistant and clerk
- Other providers, like specialists or social workers, when you need them

### KEEP IN MIND...

Veterans can call the Nurse Helpline or Triage Line at their local VAMC any time, day or night, by dialing 1-800-877-6976. Registered nurses will triage the Veteran, give recommendations and answer health care questions.

# VA Health Care Services

## Women Veterans Health Care

### Women are the fastest growing group among the Veteran population.

VA is dedicated to meeting the health care needs of all Veterans. If you qualify for VA health care, you can access high-quality women's health services as part of your benefits, which include:

- General services, like disease prevention and nutrition counseling
- Women-specific services, like birth control, preconception counseling and menopausal support
- Screenings, like Pap smears and mammograms
- Mental health services for a range of conditions, including depression, anxiety, PTSD, disordered eating and substance use problems
- Free, confidential counseling and treatment for mental and physical health conditions related to military sexual trauma
- Specialty services, including screening and management of chronic conditions, maternity care, fertility and gynecology care, prosthetic and sensory aid services and more
- Care from a woman provider, if that's what you prefer

If you voluntarily separate from active duty while pregnant, you may apply for transitional medical coverage under the **Continued Health Care Benefit Program within 60 days** after losing military health system or TRICARE eligibility.

At each VAMC nationwide, a **Women Veterans Program Manager** is available to advise and advocate for Women Veterans. She can help coordinate all the services you may need.

In addition to the services listed above, your Women Veterans Program Manager can help if you are:

- Experiencing homelessness
- Experiencing intimate partner violence (IPV)
- In search of education, training or employment assistance



## What if I'm pregnant?

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 6 weeks post-delivery**. You may also choose to **enroll in VA health care**. Be sure to enroll as soon as possible after separating from the military. Your **PACT** or your **VA facility's Women Veterans Program Manager** will connect you with a **Maternity Care Coordinator** and get you set up with maternity care in the community.

## For more information:

Contact your branch of service.

## Women's Health Transition Training

VA now offers a comprehensive training course on VA health care benefits and services developed exclusively for  **Servicewomen transitioning out of the military**.

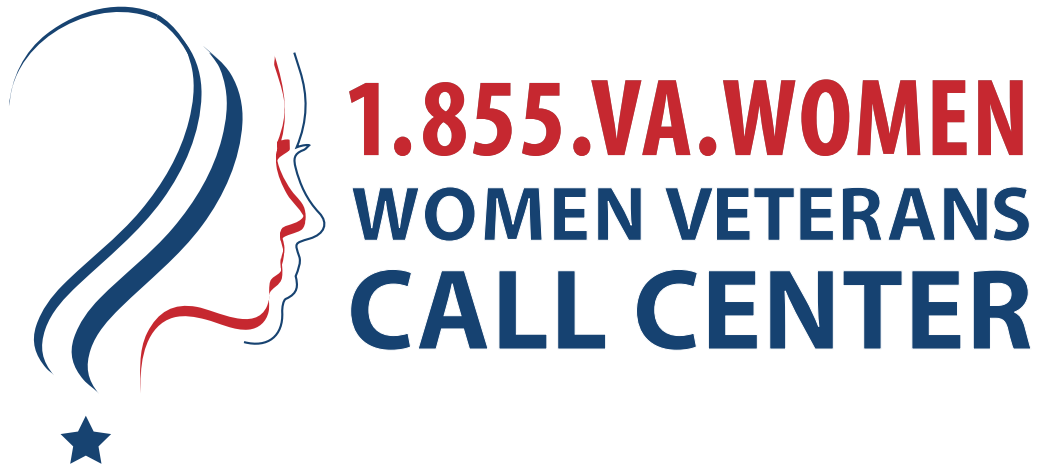
Servicewomen and Women Veterans can access a **self-paced online version** of the course any time, any place via [TAP Online Courses](#).

Visit [Women's Health Transition Training](#) to learn about course opportunities.

# VA Health Care Services

Women Veterans Health Care (continued)

Women Veterans Call Center



You can find contact details for your local Women Veterans Program Manager as well as get any of your questions answered by calling the **Women Veterans Call Center** at **1-855-829-6636**. Our trained, all-women staff will help answer your questions.

## Where can I learn more?

[VA women's health services](#)

[Women Veterans Health Care](#)

[Women Veterans Mental Health](#)

# VA Health Care Services

## Intimate Partner Violence (IPV) Assistance Program

**IPV is a national public health crisis affecting as many as one in four women and one in seven men.**

VA's Intimate Partner Violence Assistance Program (IPVAP) is dedicated to promoting the safety, health and well-being of Veterans, their partners and VA staff who are impacted by relationship conflict and IPV.

All VA medical facilities are required to offer a comprehensive array of services for those who experience IPV, and those who commit or are at risk of committing IPV. VA's program offers:

- **Awareness campaigns** within VA and the community
- **Prevention efforts** to provide information, outreach, early identification and intervention
- **Education and training** for VA staff, providers, communities, Veterans and their partners
- **Screening and assessment** for all Veterans to provide opportunities for early intervention, awareness and resource sharing
- **Safety planning** to reduce risk
- **Healthy relationship** support for individuals, couples and group workshops to promote effective communication and conflict reduction skills, and improve intimacy
- **Intervention** through individual, couple and group therapy to provide treatment in a trauma-informed, sensitive atmosphere
- **Referrals to community resources** for access to services and treatment

We cannot do this work alone and we rely on the resources from our community partners to help serve Veterans, their partners and VA staff.

**Veterans who qualify for VA health care are eligible for IPVAP services.**

Intimate partners of eligible Veterans may contact IPVAP for information, support and resources.

### Where can I learn more?

[VHA Social Work](#)

**NATIONAL DOMESTIC VIOLENCE HOTLINE:**  
1-800-799-SAFE (7233)



### What is IPV?

VA defines IPV as any **violence that occurs between current or former intimate partners** and does not require sexual intimacy or cohabitation. This includes (but is not limited to):

- **Physical:** hitting, pushing, slapping, biting, kicking, choking, restraining
- **Emotional:** humiliating, insulting, name calling, isolating, hurting feelings through other actions
- **Psychological:** controlling, coercion, stalking, gas-lighting, instilling fear
- **Sexual:** any unwanted sexual activity including rape, molestation, reproductive coercion

### IPV and other stressors:

The presence of relationship conflict or IPV **can exacerbate other concerns**, such as:

- Financial stress or poverty
- Homelessness
- Unemployment
- Justice involvement
- Suicide and homicide

# VA Health Care Services

## Transition Care and Reintegration Support

### What is the Post-9/11 Military2VA (M2VA) Case Management Program?

The Post-9/11 M2VA team at your home VAMC can connect you with the appropriate VA health care and resources you need to help ease your transition from active duty to Veteran status.

Every VAMC has a Post-9/11 M2VA team ready to welcome Post-9/11 Veterans into VA's health care system. A Post-9/11 M2VA team member will orient you to the VA health care system and speak with you about your individual health and wellness needs. Case management is available to help you access care, services and resources as well as support your reintegration into the community.

M2VA services include:

- Facilitation of VHA registration or enrollment and initial appointment scheduling
- Education on VA care and benefits
- Linkage to VA and community resources
- Assistance with healthcare system navigation and advocacy
- Help with communicating with your care team
- Coordination of care and services

### You may have access to cost-free care.

Many Veterans have access to VA health care services at **no cost**. For example, if you have qualifying service in a theater of combat, you may be eligible for **5 years of cost-free medical care** for any condition related to your service in theater.

### Where can I learn more?

[Transition and Care Management](#)

[Your VA Transition and Care Management Team Locator](#)

What if I was exposed to hazardous materials during my service?

During your military service, you may have been **exposed to chemical, physical or environmental hazards**. This could include burn pits, radiation and asbestos exposure. **VA provides the latest information on military exposures and your health**, including resources for medical follow-up and benefits.

For more information:

[Chemical or Hazardous Material Exposure](#)

### PACT Act

The Act (1) expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era, and (2) expands eligibility for benefits for Veterans exposed to toxic substances.

Also, every enrolled Veteran will receive an initial toxic exposure screening and a follow-up screening every five years.

For more information, visit: <https://www.va.gov/resources/the-pact-act-and-your-va-benefits/>



# VA Health Care Services

## Transition Care and Reintegration Support (continued)

### What is the VA Liaison Program?

VA Liaisons for Healthcare 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 Post-9/11 M2VA Case Management team.
- Assist you with transitioning your health care to VA and coordinating your initial care customized for your individual needs.

The goal is that you leave the military installation registered for VA health care and with a scheduled VA appointment.

VA Liaisons for Healthcare can meet with you in person at the sites listed to the right or can assist you via telehealth if not located at your facility.

### Where can I learn more?

To find the VA Liaison for Healthcare that serves your installation, either onsite or virtually, see the listing at: [VA Liaisons for Healthcare](#)

### Installations or locations with on-site VA Liaisons for Health Care:

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

# VA Health Care Services

## VA Dental Care

### Does VA provide dental care as part of my VA health coverage?

VA provides dental care to Veterans who meet certain eligibility requirements. Covered services range from simple to complex care, including cleaning and X-rays, fillings, crowns, bridges and more.

Eligibility isn't the same for Dental Benefits as it is for other VA Medical Benefits. Dental Benefits are categorized into different classes, and depend on several factors, including your:

- Military service history
- Current health
- Living situation

Based on these factors, VA places you into a benefits class—and you get the specific benefits assigned to that class. For example:

- If you have a service-connected dental disability, you may qualify for any needed dental care.
- If you have other service-connected disabilities, you may be eligible for a range of care, depending on your condition.
- Other situations, such as homelessness or inpatient status, may qualify you for certain one-time or specific treatments.

### Where can I learn more?

[VA Dental Care](#)



### Where do I go for VA dental care?

We provide dental care to qualified Veterans at more than 200 dental clinics across the country, including Alaska and Puerto Rico.

To find a VA dental clinic near you, use the [VA Facility Locator Tool](#)

### KEEP IN MIND...

You can get a dental exam if you did not receive one before separating.

### REMEMBER...

Keep your DD Form 214 in a **safe** and **accessible** location, as it will be used to determine your eligibility for dental care after your separation.

# VA Health Care Services

## VA Dental Care (continued)

### Does VA offer dental insurance?

The VA Dental Insurance Program (VADIP) offers all eligible Veterans and family members the opportunity to buy dental insurance through Delta Dental and MetLife at a reduced cost. Participation is voluntary and does not affect your eligibility for VA dental services and treatment.

Covered services include diagnostic, preventive, surgical, emergency and endodontic/restorative treatment. You pay a fixed monthly premium for coverage and any copayments required, depending on the type of plan you select.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
			✓	✓

VADIP coverage is available to:

- Veterans enrolled in VA health care
- Family members of Veterans covered under CHAMPVA

### Where can I learn more?

[VA Dental Insurance Program](#)

## How do I apply?



ONLINE

1. Visit [VADIP](#)
2. Select the **Delta Dental** or **MetLife** plan to learn more and apply.

# Family Support

## Caregiver Support Program (CSP)

VA provides benefits and services to support certain family members or caregivers.

### The Caregiver Support Program assists primary caregivers of eligible Service members and Veterans.

The **Caregiver Support Program** offers caregivers:

- A wide range of support, education and tools that empower them to care for themselves and the Veteran, including tips and tools, self-care guidance, educational publications, frequently asked questions, fact sheets and more
- Mental health counseling and access to training and education
- The Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers:
  - The same services as the Program of General Caregiver Support Services (PGCSS)
  - Monthly stipend to primary caregivers of eligible Veterans
  - Travel and lodging reimbursement for those who are eligible
  - Access to health insurance, if not already covered under a health care plan, for those who are eligible

**Caregiver Support Coordinators (CSC)** at each VAMC help caregivers find the right support. The [locator tool](#) helps you find your local CSC.

**VA's Caregiver Support Line (CSL)**, 1-855-260-3274 (toll free), is a primary resource and referral center to assist caregivers and Veterans.

Under the **VA MISSION Act** of 2018, VA is working to give more family caregivers access to PCAFC to support them as they care for Veterans of all eras.

- On October 1, 2020, PCAFC expanded and is available to eligible Veterans who incurred or aggravated a serious injury in the line of duty on or before May 7, 1975, or on or after September 11, 2001.
- Beginning October 1, 2022, the program will be open to Veterans of all eras who meet the seven eligibility criteria. Please visit the [CSP website](#) for more information.

### Am I eligible?

Active Duty	National Guard	Reserve	Veteran	Family Member
✓			✓	✓

### Where can I learn more?

[VA Caregiver Support Program](#)

[The Program of Comprehensive Assistance for Family Caregivers](#)



VA's caregiver stipend differs from DOD's stipend.

- There are different eligibility requirements.
- The payment amounts may be different.
- VA's stipend is not intended to replace career earnings.
- VA's stipend doesn't create an employment relationship between VA and the caregiver.

### DID YOU KNOW?

**Eligible caregivers** may have access to health care benefits through **CHAMPVA** if they don't qualify for TRICARE or any other health care plans.

### IF YOU HAVE ANY QUESTIONS, CALL:

CAREGIVER SUPPORT LINE  
**1-855-260-3274**

# Family Support

## Fisher House Program

A Fisher House is “a home away from home” where your families and support persons can stay while you receive medical treatment at a VAMC.

The Fisher House Program provides a network of comfortable homes for families and caregivers of Veterans and active-duty Service members as they receive treatment at major military and VA medical facilities. The houses provide free lodging and are located within walking distance of VAMCs.



Temporary lodging (“Hoptel”) programs provide free lodging for independent Veterans traveling long distances to a VAMC to receive care.

Temporary lodging is based on local resource availability while a Veteran is undergoing outpatient care. Applicants must travel either more than 50 miles or at least 2 hours from their home to the VAMC. Veterans must be determined medically stable and capable of self-care or accompanied by a person able to provide such care and able to stay in an unsupervised setting.

### Am I eligible?

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

Eligibility may vary by location.

### Where can I learn more?

[Fisher House Program](#)



For more information:

- Fisher House accommodations are provided **at no cost** to guests and located **within walking distance** of the treatment facility.
- Fisher Houses have up to 20 suites with **private bedrooms and baths**.
- A **VA social worker and other VA staff** can connect you with Fisher House services.

[Locate a Fisher House](#)

# Family Support

## Veterans Canteen Service

As an enrolled member of VA health care, you and your family can access tax-free shopping and dining benefits through Veterans Canteen Service (VCS).

VCS provides Veterans enrolled in VA's health care, their families, caregivers and VA employees reasonably priced merchandise and **services essential to their comfort and well-being.**

VCS delivers merchandise and services in more than **200 VAMCs** nationwide through:

- **PatriotStore** retail shops
- **PatriotCafé & Brew** food courts and coffee shops
- **PatriotVending** vending machines



## Online shopping and tires

[Veterans Canteen Service](#) has exclusive deals on thousands of products from hundreds of top brands, including deals on prescription eyewear, tickets and travel. In addition, PatriotStoreDirect offers special pricing on tires for your vehicle.

Other VCS services include:

- Catering
- Optical shops
- Barber services
- Concessionaires

Where can I learn more?

[Veterans Canteen Service](#)



## DID YOU KNOW?

With every purchase you make, VCS **gives back** to VA programs such as:

- National VA Rehabilitation Events
- Veterans Homelessness Mattresses and Move-In Kits
- Suicide Prevention
- Center for Women Veterans
- Warrior to Soulmate
- Fisher House
- Emergency Support/ Disaster Relief
- Substance Abuse Cessation
- Voluntary Service
- Operation Song
- Community Living Centers

# VA Mental Health Care Services

## Overview

**Your social, emotional and mental wellness is a significant part of your whole health.**

VA takes this issue to heart. We can connect you with multiple benefits, services and tools to help support your social, emotional and mental health and well-being.



## Why is your mental well-being so important?

It impacts **how you think, feel and act**. It helps determine how you handle stress, relate to others and make choices. People struggling with mental health issues often have a more difficult time managing their overall health and common everyday stressors.

Transitioning out of the military may lead to increases in relationship issues, lack of employment or underemployment, and a sense of being without purpose or being a burden. Those who served may be more likely to have experienced trauma or have chronic pain.

All these concerns add to the complex nature of Veteran health care and increase the risk of suicide for Veterans.

**You can be proud of taking steps to make yourself as healthy as you can be—for both yourself and those around you.**

For more information:

Visit [VA Mental Health Services](#)

This website:

- Helps you **get started** with any **social, emotional and mental health needs** that you may have—whether you're just starting your research or you're ready to schedule your first appointment
- Offers many **informational resources** and presents all your options for obtaining services

## DID YOU KNOW?

Veterans are eligible for **free mental health care**—no matter your discharge status, service history or eligibility for VA health care. To access VA mental health services right away:

- Call or walk in to any **VAMC**—anytime, day or night.
- Call or walk in to any **Vet Center** during clinic hours.
- Call **877-222-8387** Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

You don't need to be enrolled in VA health care to get mental health care.

# VA Mental Health Care Services

## Overview (continued)



### What mental health services does VA provide?

**VA providers** help you find resources during times of need and apply interventions to help you with your mental health.

For example, they:

- Perform mental health assessments and counseling to help you get through an immediate crisis
- Help you plan for your discharge from a VA hospital once you complete treatment, including screening to ensure your safety
- Help you find housing and employment, provide resources to support you if you are coping with illness or injury or give you resources to obtain food
- Provide long-term case management and advocate for you in situations that might be too complex or uncomfortable for you to face by yourself
- Share information about health care conditions or details about services and programs that you might not know about
- Teach you strategies to deal with stress and loss in a healthy manner
- Provide several forms of therapy—individual, in a group setting or even with your family

**VA can help you connect with mental health support regardless of your discharge status, service history or eligibility for VA health care.**

### DID YOU KNOW?

The Commander John Scott Hannon Veterans Mental Health Care Improvement Act includes provisions to:

- Improve Service member transition.
- Enhance innovative suicide prevention techniques.
- Bolster research efforts for suicide prevention.
- Increase VA oversight and accountability on mental health services.
- Improve the mental health of the VA medical workforce.
- Improve care and services for women Veterans.
- Expand telehealth services.

### Where can I learn more?

[VA Mental Health Services](#)



# VA Mental Health Care Services

## Vet Centers

Conveniently located in your community, Vet Centers help you and your family build meaningful connections and develop tools for achieving success in both your military and civilian life.

Vet Centers are community-based centers located off-base across the country.

Vet Centers:

- Provide a broad range of free counseling, outreach and referral services to Veterans, active-duty Service members and their families.
- Offer individual, group, marriage and family counseling in a safe and confidential environment.
- Release no information to any person or agency without your written consent, except in serious circumstances where there is an intent to harm yourself or another.
- Assist with access to care by helping you and your family overcome any barrier you might experience, including managing through a deployment, readjusting after a deployment, transitioning out of the military and anything else that may help you accomplish your personal goals.



## DID YOU KNOW?

- All Vet Center services are available **without time limitation** and **at no cost**.
- All Vet Centers offer non-traditional hours to include **evenings and weekends** to accommodate busy schedules.
- Some communities have **Mobile Vet Centers** that travel to places where there is no permanent local Vet Center.
- **More than 70%** of Vet Center **staff are Veterans**, the majority of whom served in combat theaters.

# VA Mental Health Care Services

## Vet Centers (continued)

It doesn't matter where you are in your journey. Whether you are an active-duty Service member, a member of the reserve components or a Veteran—you are eligible for Vet Center services if you meet the eligibility criteria.

### Am I eligible?

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

You're eligible if you have:

- Served on active military duty in any combat theater or area of hostility. **OR**
- Experienced military sexual trauma (MST). **OR**
- Provided direct emergent medical care or mortuary services while serving on active military duty to 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**
- Served in the Vietnam Era and accessed care at a Vet Center before January 2, 2013. **OR**
- Served on active military duty in response to a national emergency **OR** major disaster declared by the president, or under orders of the governor or chief executive of a state in response to a disaster or civil disorder in that state. **OR**
- Served as a current or former member of the Coast Guard who participated in drug interdiction operations while serving in the Coast Guard. **OR**
- Served upon activation stateside for an emergency response such as a natural disaster or civil disorder.

Vet Centers also provide services to family members of eligible people when it will aid in their readjustment.

Families of deployed Service members are also eligible to receive services to help them cope with the deployment of their loved one. Additionally, bereavement counseling is available for families who experience the death of an active-duty Service member. In reality, no one will be turned away at a Vet Center.



### KEEP IN MIND...

To use Vet Center services:

- You do **not** need to be registered with VA health care.
- You can access Vet Center services **regardless of your character of discharge.**
- You do **not** need a disability rating or service connection for injuries from either VA or DOD.

### For more information:

- Visit: [VET Centers](#).
- Call 1-877-927-8387, 24 hours a day, toll free, to talk about your military experiences or your transition home, or to get connected to a Vet Center.
- The Vet Center Call Center is staffed with combat Veterans of all eras and family members of combat Veterans.
- Use the [VA Facility Locator Tool](#) to find the nearest Vet Center.

# VA Mental Health Care Services

## Maintaining Your Mental Health

**As with your physical health, self-care plays a big role in maintaining your mental health. It is important to be able to recognize when you need help.**

Recognizing the early signs of a social, emotional or mental health condition allows you to take steps to prevent symptoms from developing into larger concerns. In addition to commonly recognized 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 (e.g. misusing drugs, alcohol, food or sex; gambling or spending too much money to cope with stress or emotions)
- Problems functioning at home, work or school

## What are some things I can do on my own?

- **Be aware of your emotions and reactions.** Notice what in your life makes you sad, frustrated or angry. Try to address or change those things.
- **Express your feelings in appropriate ways.** Let people close to you know when something is bothering you. Keeping feelings of sadness or anger inside adds to stress. It can cause problems in your relationships and at work or school.
- **Think before you act.** Emotions can be powerful. Give yourself time to think and be calm before you say or do something you might regret.
- **Manage stress.** Try to change situations causing you stress. Learn relaxation methods to cope with stress. These could include deep breathing, meditation and exercise.
- **Strive for balance.** Find a healthy balance between work and play, activity and rest. Make time for things you enjoy.
- **Take care of your physical health.** Your physical health can affect your mental health. Exercise regularly, eat healthy meals and get enough sleep. Don't abuse drugs or alcohol.
- **Connect with others.** We are social creatures. We need positive connections with other people. Make a lunch date, join a group and say hi to strangers.
- **Find purpose and meaning.** Figure out what is important to you in life and focus on that. This could be your work, your family, volunteering, caregiving or something else. Spend your time doing what feels meaningful to you.
- **Stay positive.** Focus on the good things in your life. Forgive yourself for making mistakes and forgive others. Spend time with healthy, positive people.

# VA Mental Health Care Services

## Maintaining Your Mental Health (continued)

### Mental Health for Women Veterans

VA offers a full continuum of gender-sensitive, evidence-informed mental health services for women Veterans. VA mental health providers have the knowledge, skills and expertise to address women Veterans' diverse treatment needs and preferences across the courses of their lives. Reproductive mental health is an area of focus, including premenstrual mood problems, depression and anxiety during pregnancy and postpartum, depression during the transition to menopause and mental health challenges faced by women with chronic pelvic pain, breast cancer or ovarian cancer.

### VA has resources to help you cope with health issues you may experience after a traumatic event, including posttraumatic stress disorder (PTSD).

**PTSD** is a mental health condition that some people develop after experiencing a life-threatening or traumatic event. A traumatic event is something that you see or hear about or that happens to you that is overwhelming and hard to cope with or move past. Some examples may include:

- Combat exposure
- **Sexual or physical abuse/assault**
- Terrorist attack
- Motor vehicle accident
- Natural disaster such as a fire, tornado, hurricane, flood or earthquake

Whether you just returned from deployment or have been home for 40 years, it's never too late to get help for PTSD. There are proven treatment options for PTSD, including talk therapy and medications. PTSD treatment can help you manage your symptoms and keep them from getting worse.

Our [National Center for PTSD](#) is the world leader in research and education about PTSD and trauma. Here are key resources to learn more about PTSD:

- [Understanding PTSD and PTSD Treatment](#) is a booklet to help you learn about PTSD and how treatment can help.
- [AboutFace](#) is a VA resource produced expressly for Veterans with PTSD. Veterans, family members and clinicians come together to share their experiences with PTSD and PTSD treatment.
- [PTSD Treatment Decision Aid](#) is an online tool designed to help people with PTSD learn about and compare the best treatments.

### Where can I learn more?

[PTSD Treatment](#)

### DID YOU KNOW?

- Most people have some stress-related reactions after a traumatic event, but not everyone develops PTSD.
- PTSD treatment can help you turn your life around—even if you've been struggling for years.

### Can I get disability compensation or other benefits for PTSD?

[Find out if you can get PTSD disability benefits](#)

# VA Mental Health Care Services

## Maintaining Your Mental Health (continued)

### Military Sexual Trauma

**Military sexual trauma (MST)** refers to sexual assault or sexual harassment that occurred while you were in the military. MST includes:

- Being pressured into sexual activities, such as with threats or with implied better treatment in exchange for sex
- Sexual activities when you could not consent, such as when asleep or intoxicated
- Being overpowered or physically forced to have sex
- Being sexually touched or grabbed in a way that made you uncomfortable, including during hazing experiences
- Comments about your body or sexual activities that you found threatening
- Unwanted sexual advances that you found threatening
- Any other sexual activity where you were involved against your will or unable to say “no”

### Am I eligible for treatment related to MST?

You may be able to get MST-related care even if you aren't eligible for other VA services. VA's MST-related services are available to Veterans and most former Service members with an other than honorable or uncharacterized discharge. Current Service members can also receive services related to MST. For some types of services, a Department of Defense referral may be required.

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

### What evidence can I use to support my disability compensation claim?

VA can help you collect evidence to support your disability compensation claims. You can find VSOs, MST specialists or Women Veterans Coordinators at every VA regional office. They can help you choose the best information to submit MST claims.

VBA knows that often it can be difficult for Veterans to locate evidence, particularly if they file a claim many years after their MST experience. 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 them 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 if you do later.

### DID YOU KNOW?

- **Both men and women** can experience MST during their service.
- MST can affect a person's physical and mental health—even many years later.
- VA provides **free treatment** for any mental and physical health conditions related to experiences of MST.
- Veterans **may apply for disability compensation** for physical or psychological disabilities related to sexual or other trauma.

### For more information:

- Talk to the **MST Coordinator** at your nearest VA medical facility about MST-related health care or the MST Coordinator at your nearest VA regional office about disability compensation.
- Visit [Military Sexual Trauma](#)
- Call 1-800-827-1000.

# VA Mental Health Care Services

## Maintaining Your Mental Health (continued)

### Suicide Prevention

Not all of us are mental health or medical professionals, but we can all learn the warning signs of suicide, become comfortable with asking about suicide and help find resources for someone who is thinking about suicide.

#### Warning signs of suicide

- Hopelessness, feeling like there is no way out
- Anxiety, agitation, sleeplessness or mood swings
- Feeling like there is no reason to live
- Rage or anger
- Engaging in risky activities without thinking
- Increasing alcohol or drug use
- Withdrawing from family and friends
- Directly referencing wanting to die

#### Risk factors of suicide

- Prior suicide attempt
- Mental health issues
- Substance abuse
- Access to lethal means
- Recent loss
- Legal or financial challenges
- Relationship issues
- Unemployment
- Homelessness

#### Asking the question about suicide

Ask the question if you identify warning signs and risk factors. Try to make it flow naturally with conversation. For example:

- “It sounds like you’re under a lot of stress right now. How are you handling it?”
- “Do you have thoughts of harming or killing yourself?”
- “Have you acted upon those thoughts? What did you do?”

If you believe someone is at high or immediate risk, consider helping them find a higher level of care (for example, go to the emergency room). If you don’t believe the person is at immediate risk, consider developing a safety plan with them. If you aren’t sure what to do next, use the Veterans Crisis Line.

## KEEP IN MIND...

### S.A.V.E

**PsychArmor** collaborated with VA to develop this free, [online course](#) that offers practical steps anyone can take when talking with Veterans who are at risk for suicide.

### The Columbia Lighthouse Project

**The Columbia-Suicide Severity Rating Scale (C-SSRS)**, is an evidence-based [set of questions](#) used to assess an individual’s risk for suicide.

### The National Suicide Hotline Designation Act of 2020

Beginning in 2022, **988** will be designated as the **universal telephone number** for the purpose of the **National Suicide Prevention** and mental health crisis hotline system. It will operate through the **National Suicide Prevention Lifeline** and through the **Veterans Crisis Line**.

**In the meantime, please continue to share 1-800-273-TALK (8255) with anyone wishing to connect to the Lifeline.**

# VA Mental Health Care Services

## Maintaining Your Mental Health (continued)

**There may be times when you want to talk to someone right now. We offer support anytime, day or night.**

Most suicide attempts by those who are or will become Veterans occur following separation from military service. Veterans are most vulnerable in the first 3 months after separation, although suicide risk remains elevated for years after their transition.

The **Military Crisis Line** or **Veterans Crisis Line** (Figure 28) connects you and your families to **qualified, caring and supportive VA representatives** who have **special training and experience** to help Veterans of all ages and circumstances. A trained responder will answer your call, text or chat and ask you a few questions. You can decide how much you want to share.

The crisis line provides information on suicide awareness and prevention and can refer you to the **Suicide Prevention Coordinator** closest to where you live. The crisis line can connect you with many national resources, regardless of your enrollment status in VA health care.

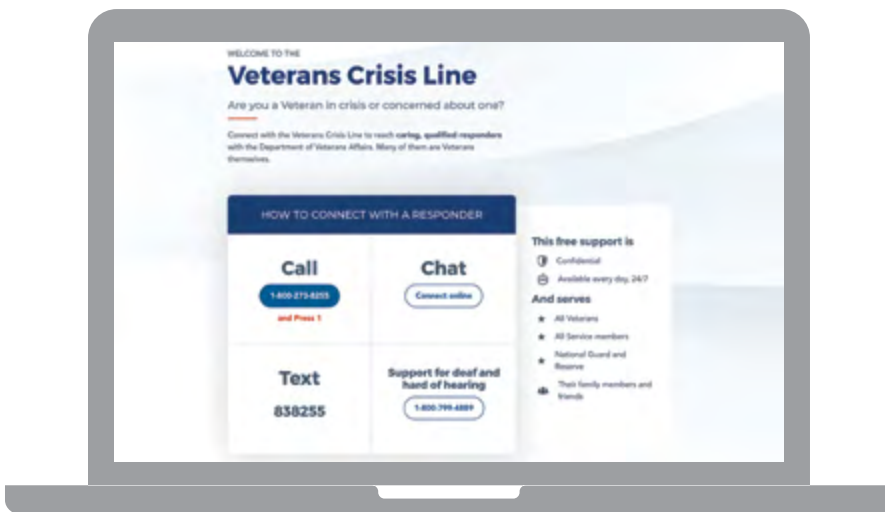


Figure 28: Veterans Crisis Line

**You can contact crisis line responders 24 hours a day, 7 days a week, 365 days a year.**

To connect with the crisis line:

- Call 1-800-273-8255 or simply 988, and press 1.
- Text 838255.
- [Chat online](#)



## DID YOU KNOW?

Every day, more than 450 VA Suicide Prevention Coordinators and their teams, located at every VAMC, connect Veterans to care.

If you are in crisis, you can also:

- Call 911.
- Go directly to the nearest emergency room.
- Go directly to the nearest VAMC.

## Resource Locator Tool

Whether you're looking for **clinical care, counseling, assistance with benefits, Vet Centers** or something else, use the [resource locator tool](#) to find resources and assistance close to you.

# VA Mental Health Care Services

## Maintaining Your Mental Health (continued)

### **Food insecurity can affect your mental health, as well as your whole health.**

Food insecurity can affect your Mental Health as well as your Whole Health. Food insecurity means your access to adequate food is limited by a lack of money and other resources. What you eat is very important to your health. VA provides resources on food programs and resources to Veterans and their family members. VA's Nutrition and Food Services (NFS) and the U.S Department of Agriculture's (USDA) Food and Nutrition Service (FNS) are working together to address Veterans' nutritional needs and food insecurity. Learn more with the [Getting Started with Food and Nutrition Services fact sheet](#).

### **VA is committed to a harassment-free health care environment for everyone and will not tolerate harassment of any kind.**

You earned the right to receive VA health care and VA staff are committed to creating a safe, respectful and welcoming environment for all Veterans. Our health care system will not tolerate harassment. All Veterans should expect to receive health care in environments that attend to their dignity, safety and privacy. Whether unwanted behavior involves a person's sexual orientation, gender identity or expression, race or ethnicity, it is unacceptable. Harassment is disruptive and impacts access to care. Be part of the solution and treat others with dignity and respect! If you are a victim of harassment, report it to the **Patient Advocate** or **VA Police**.

**White Ribbon VA** is a national call to action to eliminate sexual harassment, sexual assault and domestic violence across the Department of Veterans Affairs (VA) and beyond by promoting a positive change in culture so that the actions outlined in the pledge become the organizational norm. White Ribbon VA is an awareness movement where everyone, regardless of their gender, can participate

### **Where can I learn more?**

[VHA Patient Advocate](#)

[White Ribbon VA initiative](#)



# VA Mental Health Care Services

## Additional Mental Health Resources

### Are there other programs and services that I should consider?

VA provides or partners with other agencies to provide a wide range of programs and services to support your mental, social and emotional health (Table 18).

Program/Service	Description
<p><a href="#"><u>Make the Connection</u></a></p>	<p>Hundreds of Veterans share their stories of strength and resilience about mental health—including the challenges they faced, the support they received and the ways their lives improved because they sought help. Veterans provide information, resources and solutions to handle a variety of issues that may impact your life, such as:</p> <ul style="list-style-type: none"> <li>• Preparing for deployment</li> <li>• Transitioning from the military</li> <li>• Maintaining healthy relationships</li> <li>• Managing PTSD</li> </ul>
<p><a href="#"><u>AboutFace</u></a></p>	<p>AboutFace is where Veterans, family members and clinicians come together to share their experiences with PTSD and PTSD treatment. Learn about what it is like to live with PTSD. Hear first-hand what the most effective treatments are like and get advice straight from the people who have been there. PTSD treatment will turn your life around.</p>
<p><a href="#"><u>VA Substance Abuse Programs</u></a></p>	<p>These VA programs help those struggling with addiction. The My HealthVet portal has an anonymous, confidential screening tool that returns immediate results to help you determine if you need support. It also allows you to contact:</p> <ul style="list-style-type: none"> <li>• Your existing VA health care provider</li> <li>• The TCM program manager at your local VAMC</li> <li>• Your local Vet Center</li> <li>• VA's general information hotline</li> </ul>

**Table 18:** Additional Mental Health Resources

### DID YOU KNOW?

More than 40 VA mobile apps are available at VA's mobile app store.

Visit [VA's app store](#) and check out apps like:

#### [VA Launchpad](#)



#### [Mindfulness Coach](#)



#### [PTSD Coach](#)



# VA Mental Health Care Services

## Additional Mental Health Resources (continued)

Program/Service	Description
<p><a href="#"><u>Intimate Partner Violence (IPV)</u></a></p>	<p>IPV 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 have experienced IPV or have other safety concerns, you can talk to:</p> <ul style="list-style-type: none"> <li>• The IPV Coordinator at your VAMC</li> <li>• A VA social worker</li> <li>• Any of your existing VA health care providers</li> <li>• The National Domestic Violence Hotline at 1-800-799-7233 (SAFE)</li> </ul>
<p><a href="#"><u>BeThere Program</u></a></p>	<p>This program gives you an opportunity to speak to a fellow Veteran who understands your experiences. The BeThere Peer Assistance Program, in partnership with Military OneSource, offers support to Service members (including members of the reserve components), their families and transitioning Veterans up to 365 days after separation or retirement. Through this program, you can also talk privately with peer coaches who may be Veterans, Service members or military spouses.</p>
<p><a href="#"><u>Objective Zero</u></a></p>	<p>This foundation uses technology to enhance social connections and improve access to mental health resources through videoconferencing, voice calls and text messaging.</p>
<p><a href="#"><u>RallyPoint</u></a></p>	<p>RallyPoint is a social networking platform for Service members, Veterans, families, caregivers and more where you can discuss career opportunities and resources, participate in community conversations and increase social connections.</p>
<p><a href="#"><u>CaringBridge</u></a></p>	<p>This website helps family and friends communicate with loved ones during their health journey by offering online support at no cost.</p>
<p><a href="#"><u>Chaplain Services</u></a></p>	<p>These services provide:</p> <ul style="list-style-type: none"> <li>• Faith-based counseling for mental health, grief and loss and conflict resolution</li> <li>• Assistance for those in crisis and those who have been affected by a suicide</li> <li>• Training for clergy in suicide prevention</li> </ul>
<p><a href="#"><u>Center for Faith-Based and Neighborhood Partnerships</u></a></p>	<p>These organizations provide opportunities for faith-based worship by:</p> <ul style="list-style-type: none"> <li>• Developing relationships with faith-based, nonprofit and community and neighborhood organizations</li> <li>• Working with these organizations as partners to serve Veterans, their families, caregivers, survivors and other loved ones</li> </ul>
<p><a href="#"><u>Suicide Prevention</u></a></p>	<p>Suicide is a national public health concern that affects all Americans. VA believes that everyone has a role to play in preventing suicide. That's why we are working with an extensive network of community partners across the country—including faith communities, employers, schools and health care organizations—to prevent suicide among all Veterans including those who may never come to VA for care.</p>

**Table 18 (continued):** Additional Mental Health Resources

# Health Care Tools

## My HEALTHeVET



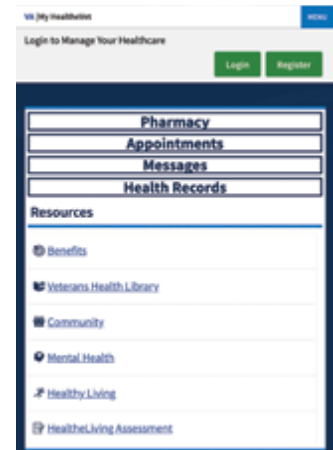
### What tools can I use to help me manage my health care?

**My HealthVet** (Figure 29) is VA's award-winning health website that offers Veterans, Service members, dependents, CHAMPVA Beneficiaries and caregivers access to health care information and services.

It is a free, proactive and interactive tool that empowers you to become an informed partner in your health care by:

- Managing your prescriptions and doctor appointments
- Communicating with your VA health teams
- Accessing your electronic health records

**Figure 29:** My HealtheVet



### Level of Access

Features vary depending on the type of account you have:

- A **Basic** account provides access to medical libraries and allows you to enter personal data into journals, health assessments and other tools to track your health measures.
- A **Premium** account provides access to your VA Health Information and interactions with VA and other VA online tools. Veterans can access limited DOD Military Service Information such as their dates pertaining to service, Military Occupational Codes and pay details.

In addition to My HealtheVet, VA has mobile apps to help you manage your health care. You can find it in the app store for whichever device you use.

For more information:

[My HealtheVet](#)

# Health Care Tools

## My HEALTHeVET (continued)

### My HealtheVet offers two account types: Basic and Premium.

A **Basic account** is for anyone who registers for a My HealtheVet account. It limits your access to features that require self-centered personal data, such as journals, health assessments and other tools to track your health measures.

A **Premium account** requires you to verify your identify via an online video session or in-person at a VA facility. Once your account is upgraded to Premium, you will have access to the same features as a Basic Account, plus you'll be able to:

- View
  - Key portions of your DOD and VA information
  - Admissions and discharge summaries
  - Lab results and medication history
  - Allergies and their adverse reactions
- Schedule or cancel future VA appointments
- Request and track prescription refills
- Elect to receive email notifications
- Secure Messaging with your VA care team

VA Patients and CHAMPVA Beneficiaries can manage VA health data.

### How do I register for a My HealtheVet account?

To register for an account:

**Step 1:** Go to [My HealtheVet](#)

**Step 2:** Select the **Register** button.

**Step 3:** Enter your identification information as it appears in your VA or DOD record.

**Step 4:** Select the **Create Your Account** button.

### Where can I learn more?

[My HealtheVet](#)

### DID YOU KNOW?

Once you register using your identification as it is in your VA or DOD record, your **Basic** Account is linked to your VA and DOD records. This authorizes VA to release electronic copies of your VA or DOD information after the account is upgraded to Premium. As a Service member or Veteran you can upgrade to a **Premium** account **at no cost**.

Access other VA websites and apps using your My HealtheVet user ID and password.

# Health Care Tools

## My HealthVET (continued)

### How do I upgrade to a Premium My HealthVet account?

Review Table 19 for the various ways you can upgrade to a Premium account.

**Table 19:** How to Upgrade to a Premium My HealthVet Account



ONLINE

- Go to [My HealthVet](#) and sign-in to your Basic account using DS Logon or ID.me.
- Select the Upgrade button.
- Check the certification box to verify you are the owner of the My HealthVet account.
- Select Continue.
- Your My HealthVet Basic account will upgrade to a Premium account.



IN PERSON

VA patients can upgrade their Basic account to Premium in person (face-to-face or videoconference, where available) at a local VA facility. For more information on upgrading to a Premium account, VA patients can call their local VA Medical Center and ask for the My HealthVet Coordinator.

### KEEP IN MIND...

You must first have a **Basic** account linked to your VA or DOD record before you are eligible for a Premium account.



**TIP**

VA patients need to make sure to bring a current government-issued photo ID (such as a VIC or valid driver's license) to prove their identity.

# Health Care Tools

## Veteran's Health Information Exchange

### Veteran Health Information Sharing Options

With increased access to community providers through the VA MISSION Act of 2018, one of the requirements for continued quality care is to automatically provide health information to community providers involved in a Veteran's care. This eliminates the need to send paper medical records by mail or hand carry medical records to your different providers.

VA believes community providers can make more informed treatment decisions, which drive better health outcomes, when they have a complete view of your medical history. On April 18, 2020, VA began sharing electronic health information using the joint Health Information (jHIE) tool. VA shares electronic health information seamlessly and securely with participating community care providers who are part of your health care team.

Seamless and secure sharing using VHIE means your care team is able to:

- Better understand your health history and better able to focus more time on what is important to you
- Develop safe and effective treatment plans
- Work together to keep you safe and improve your overall care coordination

### Want to opt out of sharing your electronic health information?

You can opt out by choosing one of the following options:

- Online:
  - To Opt Out, sign in to the **Share Your Record** feature inside of MyHealtheVet and complete [VA Form 10-10164](#).
  - Please Note: If you have not already done so, you will need to upgrade your My HealtheVet account to Premium status in order to securely submit the form. Visit My HealtheVet to learn more.
- By Mail:
  - Download and print [VA Form 10-10164](#), Opt-Out of Sharing Protected Health Information Through Health Information Exchanges.
  - Mail it to your local VAMC, attention Release of Information (ROI) Office.
- In Person:
  - Visit the ROI Office at your local VAMC.
  - Ask for and complete [VA Form 10-10164](#).
  - Give the form to a member of the ROI Office staff.

# Health Care Tools

## Veterans Health Information Exchange (continued)

### Veterans Health Information Sharing

#### Want to share your electronic health information after you opted out?

If you opt out, then change your mind, you can opt back in as follows:

- Online:
  - To Opt Back In after Opting Out electronically, sign in to the **Share Your Record** feature inside of MyHealtheVet and complete [VA Form 10-10163](#).
- By Mail:
  - Download and print [VA Form 10-10163](#).
  - Mail it to your local VAMC, attention ROI Office.
- In Person:
  - Visit the ROI Office at your local VAMC.
  - Ask for and complete [VA Form 10-10163](#).
  - Give the form to a member of the Release of Information Office staff.



VETERANS HEALTH INFORMATION EXCHANGE

#### VA Exchange Partners

[Locate VA Exchange Partners](#) by location and for information on how to participate.

#### Want to learn more about VA Health Information Sharing?

The **video** "What you need to know about VA Health Information Sharing" explains the benefits of VA health information sharing for care coordination and continuity of care and Veterans' sharing preferences.

[Watch the video](#)

#### Where can I learn more?

[Veterans Health Information Exchange \(VHIE\)](#)

# Making Informed Decisions

## VA Health Care Portal

VA's main source of information about health benefits is the Health Care Portal (Figure 30). From this site, you can:

- Get information on VA health benefits and services available to you
- Locate medical facilities
- Apply for VA health care
- Manage your health care
- Learn about VA telehealth services
- Learn how to contact VA with questions related to VA health care and benefits

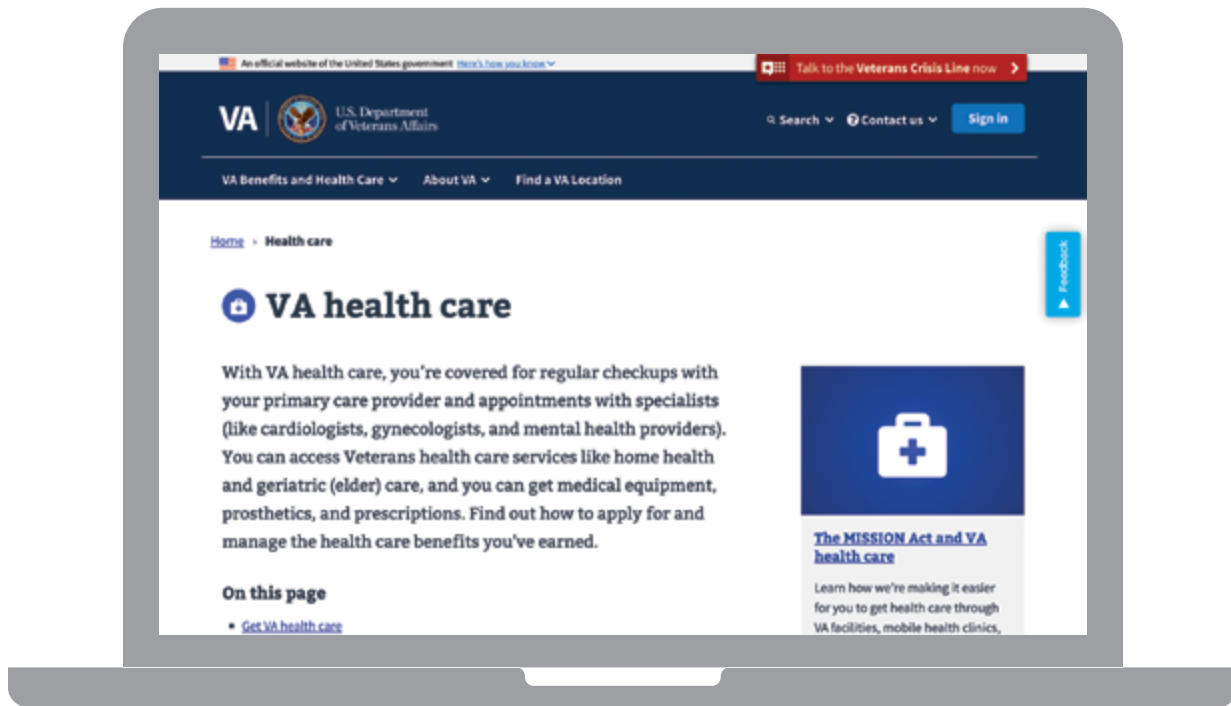


Figure 30: VA Health Care Portal

## Where can I learn more?

[VA Health Care](#)



# Making Informed Decisions

## Eligibility for VA Health Care

**VA health care eligibility is based on priority groups determined by several factors.**

When you apply for VA health care, you'll be assigned to one of eight priority groups, which determine:

- How soon VA can sign you up for health care benefits
- Whether you have to make copays to receive care

Your priority group is based on:

- Your military service history
- Your disability rating
- Your income level
- Whether or not you qualify for Medicaid
- Other benefits you may be receiving, like pension benefits

Table 20 describes VA's health care priority groups.

Priority Group	Who is Included
<b>Priority Group 1</b>	<ul style="list-style-type: none"> <li>• Veterans with VA-rated service-connected disabilities that are 50% or more disabling</li> <li>• Veterans who VA determines to be unemployable due to service-connected conditions</li> </ul>
<b>Priority Group 2</b>	<ul style="list-style-type: none"> <li>• Veterans with VA-rated service-connected disabilities that are 30% or 40% disabling</li> </ul>
<b>Priority Group 3</b>	<ul style="list-style-type: none"> <li>• Veterans who are former prisoners of war</li> <li>• Veterans awarded a Purple Heart medal</li> <li>• Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty</li> <li>• Veterans with VA-rated service-connected disabilities that are 10% or 20% disabling</li> <li>• Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"</li> <li>• Veterans awarded the Medal of Honor</li> </ul>
<b>Priority Group 4</b>	<ul style="list-style-type: none"> <li>• Veterans who receive Aid and Attendance or Housebound allowance from VA</li> <li>• Veterans who VA determines to be catastrophically disabled</li> </ul>

**Table 20:** VA Health Care Eligibility Priority Groups

Regardless of your priority group or eligibility:

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

### KEEP IN MIND...

Some Veterans are eligible for both TRICARE and VA benefits; this is called **dual eligibility**.

# Making Informed Decisions

## Eligibility for VA Health Care (continued)

Priority Group	Who is Included
<b>Priority Group 5</b>	<ul style="list-style-type: none"> <li>• Non-service-connected Veterans and non-compensable service-connected Veterans rated 0% disabled with annual income below both VA income limits and geographically adjusted income limits (based on your resident ZIP code)</li> <li>• Veterans receiving VA pension benefits</li> <li>• Veterans eligible for Medicaid programs</li> </ul>
<b>Priority Group 6</b>	<ul style="list-style-type: none"> <li>• Compensable 0% service-connected Veterans</li> <li>• Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki</li> <li>• Project 112/SHAD (Shipboard Hazard and Defense) participants</li> <li>• Veterans who served in the Republic of Vietnam between January 9, 1962, and May 7, 1975</li> <li>• Veterans of the Persian Gulf War who served between August 2, 1990, and November 11, 1998</li> <li>• Veterans who served on active duty at Camp Lejeune, North Carolina, for at least 30 days between August 1, 1953, and December 31, 1987</li> <li>• Currently enrolled Veterans and new enrollees who served in a theater of combat operations after November 11, 1998, and those who were discharged from active duty on or after January 28, 2003, are eligible for the enhanced benefits for 5 years post discharge</li> </ul>
<b>Priority Group 7</b>	<ul style="list-style-type: none"> <li>• Veterans with gross household income below the geographically adjusted income limits for their resident location and who agree to pay copays</li> </ul>
<b>Priority Group 8</b>	<ul style="list-style-type: none"> <li>• Veterans with gross household income above VA and geographically adjusted income limits for their resident location and who agree to pay copays</li> </ul>

**Table 20 (continued):** VA Health Care Eligibility Priority Groups

Eligibility as it relates to members of the **reserve components**:

- You must have been called to active duty (other than for training only) by a federal order and completed the full period for which you were called or ordered to active duty or served on active duty in a theater of combat operations after November 11, 1998, and discharged under other than dishonorable conditions.
- Minimum duty requirements: Veterans who enlisted after September 7, 1980, or who entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty in order to be eligible.
  - This minimum duty requirement may not apply to Veterans discharged for hardship, early out or a disability incurred or aggravated in the line of duty.

### Why should I apply for VA health care?

- You may have a job lined up that provides health insurance for you, but what if the job falls through?
- Unlike private coverage or other insurance options, there are no monthly premiums with VA health care. 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.
- If you qualify, your VHIC may get you access to the commissary, exchange and other morale, welfare and recreation facilities in your community.

**You need to know your other options to make an informed decision.**

For example, you may be eligible for DOD's TRICARE coverage. If enrolling in TRICARE, you may need to enroll by a certain deadline to maintain continuous coverage after separation or retirement.

### REMEMBER...

For establishing eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.

# Making Informed Decisions

## Outreach Programs

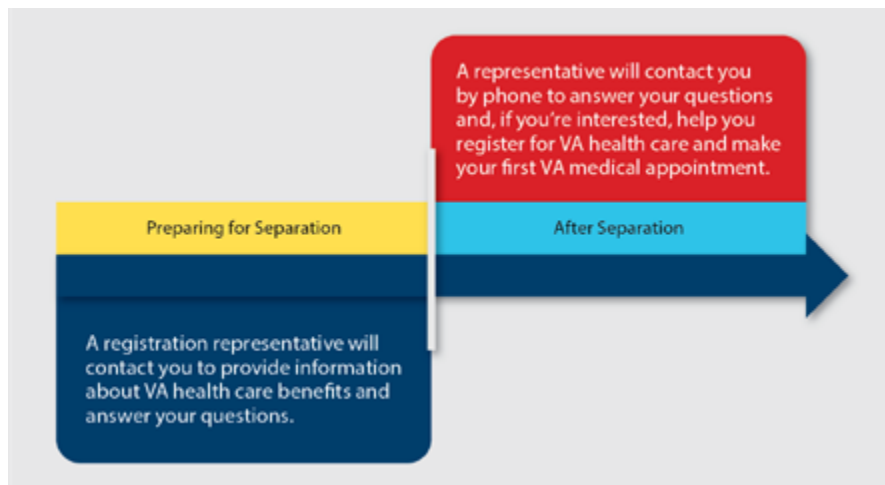
**If you aren't ready to make a decision today, there are various resources available to support you.**

You are not on your own. There are resources to help you learn about VA health care benefits and how to register.

Concierge for Care (C4C) can help you build a relationship with VA early on. This will make your transition from active duty health care to Veteran health care easier than ever before.

C4C or other similar VA outreach programs may contact you regarding registration for health care (Figure 31). They can:

- Answer any questions you have
- Help you apply for VA health care
- Make your first VA health care appointment



**Figure 31:** VA Health Care Registration Outreach

### REMEMBER...

- The goal is for you to have the information you need to **make informed decisions** about your post-separation health care options.
- **C4C** only works if VA has your correct contact information.
- Because your military telephone number and email address don't follow you after separation, it is important that you **give VA your personal telephone number and email address**.
- You can update your contact information on [VA.gov](https://www.va.gov).
- VA will not share your information with other businesses and makes every effort to ensure we contact you only regarding your important VA benefits and services.

**IF YOU HAVE ANY QUESTIONS, CALL:**

HEALTH CARE BENEFIT  
**1-877-222-VETS (8387)**

# Making Informed Decisions

## Outreach Programs (continued)

**Year one as a civilian presents a lot of change, but the stress of change is not a weight you have to carry alone.**

**Through a new program called VA Solid Start, VA is calling every newly separated Service member three times during the first year of separation.**

Our goal is to provide consistent, caring contact between Service members and VA to guide you through understanding and using the benefits and resources available to you—valuable building blocks for your civilian life. In some cases, such as mental health support, you are eligible regardless of your discharge status, service history or VA health care eligibility.

Whatever challenge you face, qualified VA representatives will be reaching out to help you make the most of your transition. Yes, VA is calling—take the call!



**Where can I learn more?**

[VA Solid Start](#)

- As part of your welcome, VA wants to inform you about **what to expect during this critical time** and help you build a solid start to your civilian life.
- VA will attempt to contact you three times around **90, 180 and 365** days post-separation. **Make sure your contact information is up to date at [VA.gov](https://www.va.gov).**
- In addition to three phone calls, you'll receive **reminder emails** about upcoming calls, including **links to resources**.
- Save 1-800-827-0611 as the **contact for VA Solid Start** on your phone now and, when you see VA calling—**take the call!**

Scan this QR code on your mobile device for quick access to add VA Solid Start to your contact list.



# Making Informed Decisions

## VA Health Benefits Explorer

The VA Health Benefits Explorer is a great tool that can:

- Give you an idea of what you may be eligible for based on your service
- Help you make the decision to choose VA

While it's not an official eligibility determination, it only takes a few minutes to complete and it's a great way to get started. Follow the steps below:

**Step 1:** Navigate to [VA Health Benefits Explorer](#)

**Step 2:** Answer a short questionnaire.

**Step 3:** Review your results.

**Step 4:** Apply for VA health care at [VA.gov](#) to receive your official determination of your enrollment benefits.

Refer to Figure 32.

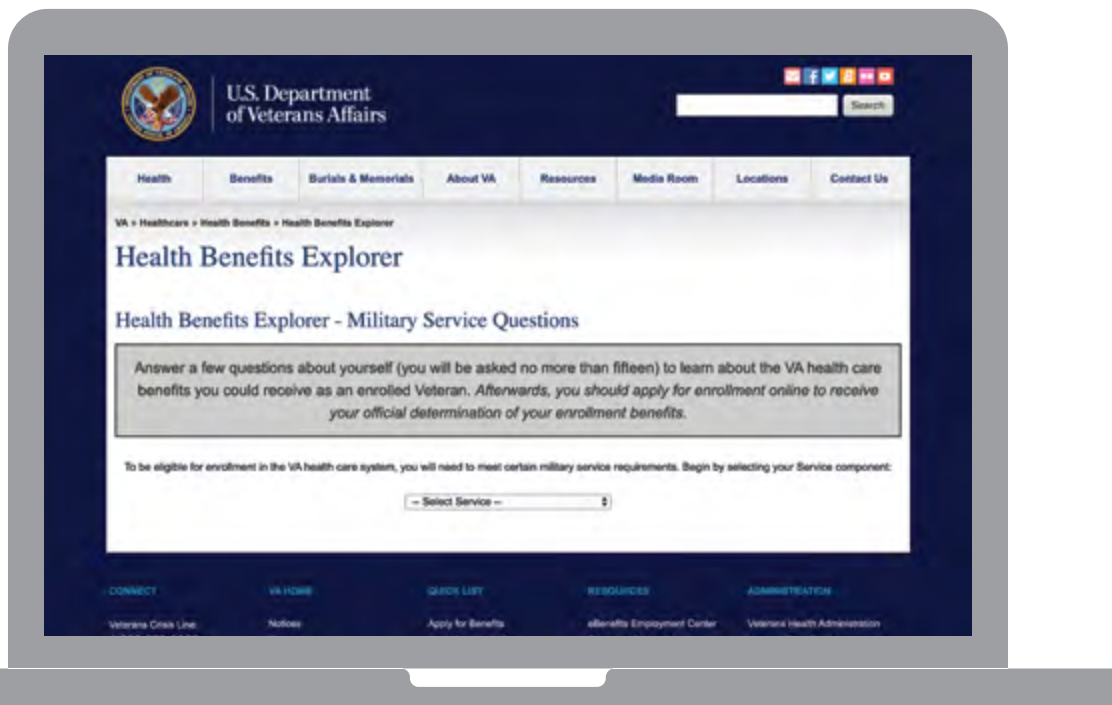


Figure 32: VA Health Benefits Explorer

## Where can I learn more?

[Health Benefits Explorer](#)

# Accessing VA Health Care

## Applying for VA Health Care

### Am I eligible?

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

To be eligible for enrollment in VA health care, you must meet all the following requirements:

- Enlisted after September 7, 1980, or entered active duty after October 16, 1981
- Must have served 24 continuous months or the full period for which you were called to active duty (not applicable to all Veterans)

This minimum duty requirement may not apply if any of these are true. You:

- Were discharged for a disability your active-duty service caused or worsened, **OR**
- Were discharged for a hardship or “early out,” **OR**
- Served before September 7, 1980

Current and former members of the reserve components who were called to active duty (except for training) may be eligible for VA health benefits as well. VA determines your eligibility once you apply for health care. Enhanced eligibility may be offered to the following Veterans:

- Former prisoners of war
- Purple Heart or Medal of Honor recipients
- VA-awarded service-connected disability of 10% or more
- VA pension recipients
- Discharged from the military because of a disability (not pre-existing), early out or hardship
- Served in a theater of operations (5 years of enhanced eligibility post discharge)
- Served in the Republic of Vietnam from January 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 August 2, 1990, to November 11, 1998
- Stationed or resided at Camp Lejeune, North Carolina for 30 days or more between August 1, 1953, and December 31, 1987
- Found by VA to be catastrophically disabled
- Previous year’s household income is below VA’s national income or geographical-adjusted thresholds

### How do I apply?



#### ONLINE

[Apply for VA Health Care.](#)



#### IN PERSON

Complete [VA Form 10-10EZ](#), Application for Health Benefits, and drop it off at your local VAMC.



#### BY MAIL

Mail the completed [VA Form 10-10EZ](#), Application for Health Benefits, to:

Health Eligibility Center 2957  
Clairmont Road, Suite 200  
Atlanta, GA 30329-1647



#### BY PHONE

Call 1-877-222-8387.

If you have trouble completing [VA Form 10-10EZ](#) (OCONUS phone number, your spouse does not have a SSN, etc.), call 1-877-222-VETS (8387).

# Accessing VA Health Care

## Applying for VA Health Care (continued)

When you apply for VA health care online, keep a few things in mind:

- You must be within 1 year before your separation date.
- Before starting the health care application, it is recommended to sign in to VA.gov using your DS Logon, My Health eVet or ID.me account sign-in information, to save time and save your work in progress.
- You can sign in later by selecting **Sign In** at the top of any page.
- If you need to finish the application later, sign in to VA.gov and complete steps 1–4 on the next page to go to the application already in progress.
- You have 60 days from the date you start or update the application to submit it. After 60 days, your information won't be saved and you will need to start over.

To apply online, complete the six sections of the application. Each section may contain several screens. Some information is required and some is optional.



### The more information you can give VA, the better VA can accommodate your needs.

Note that there is a progress bar at the top of the page. This bar shows how far along you are in the application.

**Step 1:** Navigate to [VA.gov](https://www.va.gov).

**Step 2:** Select **Apply now for VA health care** from the **Health Care** section in the center of the page.

**Step 3:** This will bring you to the **Apply for health care benefits** page.

**Step 4:** Select the **Sign in to Start Your Application** button or select **Start your application without signing in** below it. You can also sign in later by selecting **Sign In** at the top of any page and use either your DS Logon, My Health eVet or ID.me account sign-in information.

**Step 5:** Complete the screens as follows.

- Section 1: Veteran Information (five parts)
- Section 2: Military Service Information (two parts)
- Section 3: VA Benefits Information (one part)
- Section 4: Household Information (four parts)
- Section 5: Insurance Information (four parts)
- Section 6: Review Application
  - Review each section by selecting the plus (+) sign to view the details. Make changes to information by selecting the **Edit** button.

**Step 6:** Check the box that acknowledges you have read and accept the privacy policy.

**Step 7:** Select the **Submit Application** button to send your application for approval.

## Preparing for your first appointment

### Consider taking the **MyStory: Personal Health Inventory**.

This self-assessment tool takes about 30 minutes to complete and helps you explore areas of your life as they relate to your health. It asks things like:

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

Use the results to start a conversation with your provider at your first appointment.

Access the [Personal Health Inventory](#)

### Updating Your Information

Fill out a Health Benefits Update Form (10-10EZR) to update personal, insurance or financial information from an earlier application.



# Activity Worksheet: Update Your Personal Checklist

Go back to [Appendix B](#) and update your checklist based on what you just learned regarding accessing and applying for VA health care.

For this portion, look at **Section 12** of the checklist.







# Connecting with Your Community



## MODULE 6

# Connecting with Your Community

## Introduction

Upon completion of Module 6, you will be able to:

- Recall key community resources that support your access to VA benefits.
- Identify ways to connect and engage with your community.

In this course, you've learned about the many benefits, tools and resources available as you transition to civilian life. But you may be wondering, what ongoing support is available after you transition?

At this final step in your journey (Figure 33), you might be asking:

### How will I connect with my community?

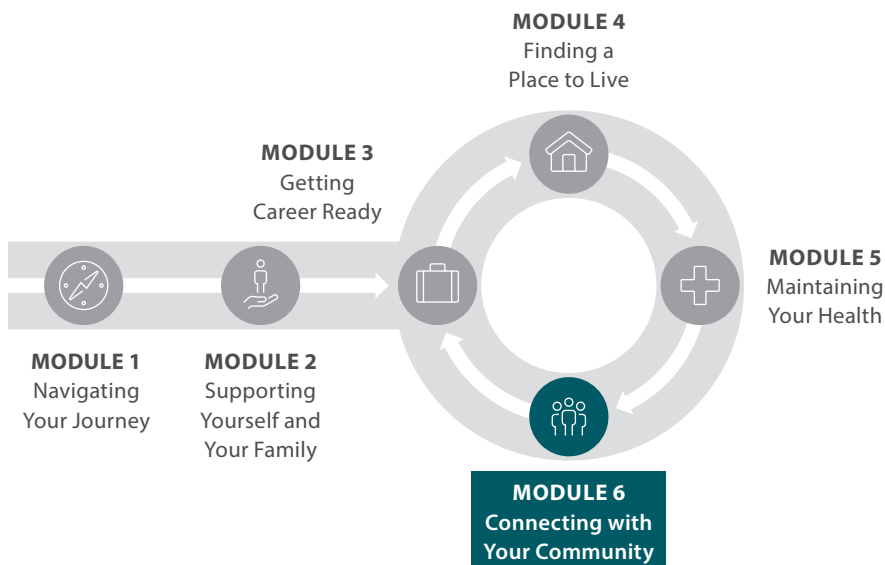


Figure 33: Your Transition Journey

VA can help you identify and connect with resources that:

- Address your social, emotional and mental health.
- Establish social and community connections.
- Help you and your family apply for benefits.

### IN THIS MODULE...

#### Community Support for Veterans:

- Veterans Service Organizations
- Veteran Peer Groups
- Veteran Community Partnerships

#### VA Resources:

- Personal Resources For Ongoing Support
- Online Resources

### REMEMBER...

Complete the [Transition Assistance Curriculum Participant Assessment](#) when instructed by your facilitator.

Scan this QR code on your mobile device to begin the assessment.



# Integrating into Your Community

## Establishing Your Personal Network

It is important to build a network in your community—including a social network, a professional network and a network of Veteran peers.



You can begin to **establish your community connections** by building your local and professional network.

- A network of social connections and friends will help support your mental health.
- A large professional network makes you more visible to employers and can help grow your career. In-person and online connections through tools like LinkedIn are important. If you are looking for work, you'll want to expand your network to provide you with exposure to available jobs.
- A network of fellow Veterans can help you stay connected to the military community and provide opportunities to continue serving out of uniform.

Key areas of engagement in the community include:

- Housing
- Education and training
- Employment
- Health
- Recreation
- Social
- Financial
- Benefits
- Mentoring

### DID YOU KNOW?

Volunteering offers a great way to stay engaged in your community and maintain positive mental health.

VA Voluntary Service provides opportunities to volunteer throughout the country, mainly in medical facilities.

To learn more, visit:

[VA Volunteer Service](#)

# Community Support for Veterans

## Veterans Service Organizations

**Veterans Service Organizations (VSOs) are organizations that serve the needs of Veterans, their families and survivors.**

VSOs (Figure 34), together with state, county and local Veterans Service Representatives, help Veterans, their families and survivors understand and navigate benefits programs. VSOs can also help you file claims for health care eligibility, VA Home Loan Guaranty and other Veterans benefits, including those offered by the state. Chartered VSOs offer these services for free. VSOs include but are not limited to:

- [AMVETS](#) makes a long-term economic impact by providing assistance, jobs and services to Veterans and their communities.
- [Veterans of Foreign Wars of the United States](#) fosters camaraderie among Veterans of overseas conflicts; serves Veterans, the military and communities; and advocates for all Veterans.
- [The American Legion](#) mentors youth and sponsors wholesome programs in communities, advocates for patriotism and honor, promotes strong national security and provides continued devotion to Service members and Veterans.
- [Vietnam Veterans of America](#) promotes and supports all issues important to Vietnam Veterans, creating a new identity for this generation of Veterans and changing public perception of Vietnam Veterans.
- [Disabled American Veterans](#) ensures that Veterans and their families can access all available benefits, fights for the interests of America's injured heroes and educates the public about the sacrifices and needs of Veterans transitioning back to civilian life.
- [Paralyzed Veterans of America](#) serves paralyzed Veterans by advocating for quality health care, research and education, benefits available, civil rights and opportunities.

**Figure 34:** Veterans Service Organizations



### TIP

If you want to appoint a recognized VSO as your representative, the VSO 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.



# Activity Worksheet: Find Your Local VSO

There are a variety of ways to find a VSO or a representative near you who can help prepare and submit your VA claims. Take some time now to search for VSOs in your local area.

To complete this activity, search the VA.gov site to find a VSO near you.

**Step 1:** Visit [VA.gov](https://www.va.gov).

**Step 2:** Scroll to the bottom of the page in the blue section under **More VA resources** and select the **Veterans Service Organizations** link. If you get an error message, use: <https://www.benefits.va.gov/vso/index.asp> to complete Step 2

**Step 3:** Scroll down to the 4th paragraph and select the link: <https://www.va.gov/ogc/apps/accreditation/index.asp>.

**Step 4:** In the **Search Accredited Attorneys, Claims Agents, or Veterans Service Organizations (VSO) Representatives** section select the **VSO Representative** radio button.

**Step 5:** Search by name, city, state or ZIP code.

**Step 6:** Review your search results, which appear in alphabetical order for the geographic area you entered.

Write down the information for any VSOs you find here:

VSO Name:

Contact Information:

VSO Name:

Contact Information:

VSO Name:

Contact Information:

VSO Name:

Contact Information:

VSO Name:

Contact Information:

# Community Support for Veterans

## Veteran Peer Groups

**Veteran Peer Groups offer support from people who share your experiences and navigated the transition journey before you.**

These grassroots support groups focus on more than just benefits—including community reintegration, service and legislative advocacy.

**No one knows what you have been through like someone who has been through it themselves.**

There are **peer support services** at VHA facilities. Here are just a few examples of the hundreds, or even thousands, of support groups available (Figure 35):

- [Student Veterans of America](#) provides Veterans with the resources, support and advocacy needed to succeed in higher education and following graduation.
- [Team Red White and Blue](#) enriches the lives of America’s Veterans by connecting them to their community through physical and social activity.
- [Team Rubicon](#) unites the skills and experiences of Veterans with first responders to rapidly deploy emergency response teams.
- [The Mission Continues](#) empowers Veterans who are adjusting to life at home to find purpose through community impact.

**Figure 35:** Veteran Peer Groups



## DID YOU KNOW?

The **United Services Organization (USO)** supports Service members by keeping them connected to family, home and country throughout their service.

The USO Pathfinder Program extends these services to you and your family as you transition from the military and settle in to your new community.

To learn more, visit: [USO Pathfinder](#)

# Community Support for Veterans

## Veteran Community Partnerships

### VCPs work together with the community for Veterans.

Veteran Community Partnerships (VCP) are organized partnerships that bring together VA staff, community organizations and people. These groups build relationships, exchange information and educate each other and the public on resources available to Veterans, their families and caregivers. They also collaborate to reduce barriers that impede Veterans' access to care or services.

VCPs are grassroots efforts that are unique according to the diverse needs and resources within a community. They are developed and sustained based on local resources and strengths. Leadership is shared between VA and the community to facilitate involvement of all partners.



### Where can I learn more?

[Veteran Community Partnerships](#)

### Where can I find a Veteran Community Partnership?

To find a VCP in your area, visit:

[Veteran Community Partnerships](#)

# VA Resources

## Personal Resources for Ongoing Support

**You're not on your own. You've also got face-to-face support all around you.**

You can reach out to your VA Benefits and Services facilitator, your local Benefits Advisor and other VA resources, including:

- VA regional offices
- VAMC care teams, coordinators and liaisons
- Vet Centers
- 24/7 crisis support:
  - Call 1-800-273-8255 and press 1.
  - [Chat online](#)
  - Text 838255.

Depending on where you live, your state may offer additional benefits, services and tools to help you during transition and beyond.





# VA Resources

## Online Resources

Remember all the great online resources listed in Table 21 that are available to help you throughout all the phases of your transition.

Resources	Main Features
<a href="#"><u>VA.gov</u></a>	<ul style="list-style-type: none"> <li>• Get information about VA and VA health care system.</li> <li>• Learn about your eligibility for VA benefits, what they offer and how to apply.</li> <li>• Use the VA Facility Locator Tool to find intake sites, medical centers, VA cemeteries, VSOs and more.</li> <li>• Access the GI Bill Comparison Tool to locate and compare different schools.</li> <li>• Connect with organizations that offer support for social and mental health, PTSD and more.</li> </ul>
<a href="#"><u>My HealthVet</u></a>	<ul style="list-style-type: none"> <li>• Manage your health care needs.</li> <li>• Refill and track prescriptions.</li> <li>• Manage medication allergy information.</li> <li>• Manage and track medical appointments.</li> <li>• Send secure messages to your health care providers.</li> <li>• Communicate with your health care team.</li> <li>• Access electronic health records to download or print what you need.</li> </ul>
<a href="#"><u>Military OneSource</u></a>	<ul style="list-style-type: none"> <li>• Get free access to the entire military community.</li> <li>• Connect to programs, services and products 24/7, 365 days a year, from anywhere in the world.</li> <li>• Continue to use services up to 365 days after your separation.</li> </ul>
<a href="#"><u>Coast Guard Support System</u></a>	<ul style="list-style-type: none"> <li>• Get free and confidential services specific to Coast Guard members and families.</li> <li>• Start your research for support services here if you are a Coast Guard member.</li> </ul>
<a href="#"><u>National Resource Directory (NRD)</u></a>	<ul style="list-style-type: none"> <li>• Search for vetted resources on topics such as financial planning, education and training, employment, health care, housing, day care and more.</li> <li>• Connect to resources and services that support all Service members, wounded and injured Veterans, families and caregivers.</li> <li>• Connect to a variety of resources:                         <ul style="list-style-type: none"> <li>○ Federal, state and local government agencies.</li> <li>○ VSOs and Military Service Organizations.</li> <li>○ Nonprofit and community-based organizations.</li> </ul> </li> <li>• Locate academic institutions and professional associations.</li> </ul>

**Table 21:** Online Resources

# VA Resources

## Online Resources (continued)

Resources	Main Features
<p><b><u>National Guard</u></b></p>	<ul style="list-style-type: none"> <li>• Learn about National Guard background and history.</li> <li>• Get current National Guard news and information.</li> <li>• Discover National Guard programs and features.</li> <li>• Learn about National Guard leadership.</li> <li>• Access helpful National Guard resources.</li> </ul>
<p><b>Veterans Justice Programs</b>  <a href="#">Veterans Justice Outreach Program</a>  <a href="#">Health Care for Re-entry Veterans Services and Resources</a></p>	<ul style="list-style-type: none"> <li>• Contact VA outreach staff who help justice-involved Veterans to access VA programs and services at the earliest possible point, and re-engage with the community following incarceration.</li> <li>• Help a Veteran who may need this kind of support.</li> <li>• Volunteer to assist other Veterans in a Veterans Treatment Court.</li> </ul>
<p><b><u>Center for Minority Veterans (CMV)</u></b></p>	<ul style="list-style-type: none"> <li>• Ensure all Veterans receive equal service regardless of race, origin, religion or gender.</li> <li>• Serve as an advocate for minority Veterans by conducting outreach activities to promote the awareness and use of VA benefits and services.</li> <li>• Advise on the adoption and implementation of policies and programs affecting minority Veterans.</li> </ul>
<p><b><u>Expiration Term of Service (ETS) Sponsorship Program</u></b></p>	<ul style="list-style-type: none"> <li>• Help transitioning Service members secure housing and find jobs.</li> <li>• Help pursue educational opportunities.</li> <li>• Help access mental health support.</li> <li>• Provide support to families.</li> </ul>

Table 21 (continued): Online Resources

# VA Resources

## Update Your Personal Information in VA.gov

It is important to keep your personal information updated on VA.gov.

**Step 1:** Visit [VA.gov](https://www.va.gov).

**Step 2:** Under the **Records** category, select the **Change your address** link. (Figure 36).

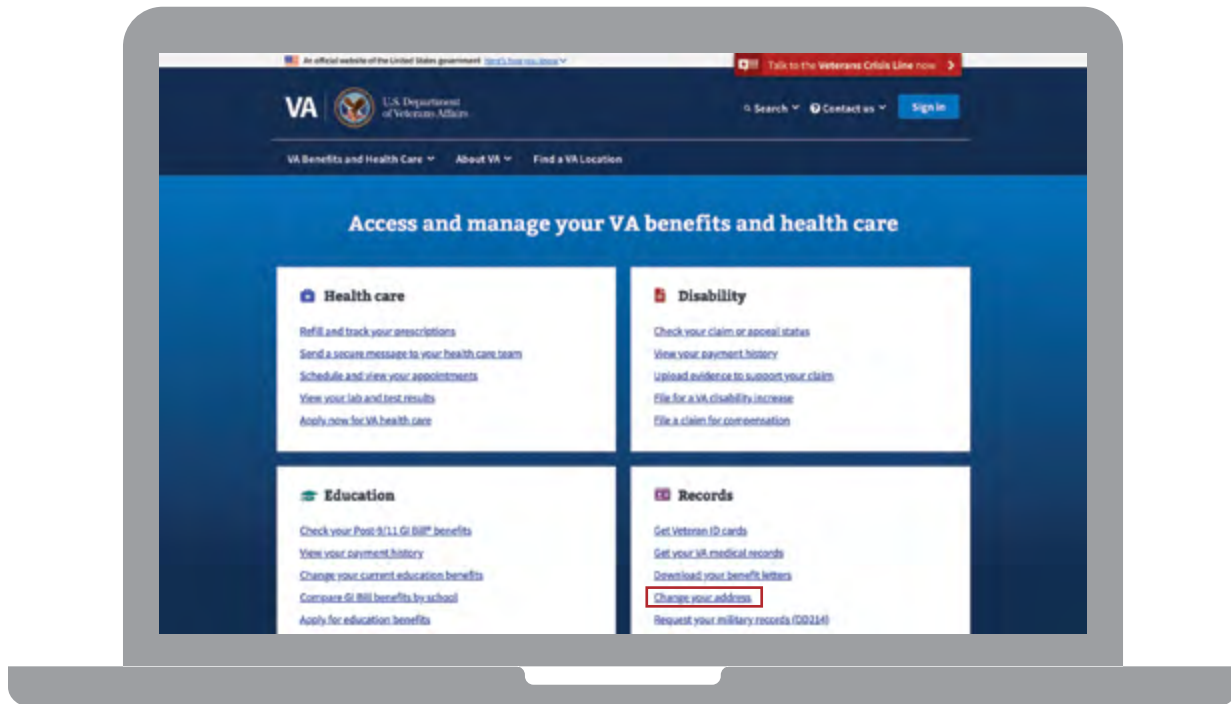


Figure 36: [VA.gov](https://www.va.gov) Home Page

**Step 3:** Follow the instructions on the page to change your address and other contact information in your [VA.gov](https://www.va.gov) profile.

# VA Resources

## Immigration and Naturalization Information

Service members or Veterans of the U.S. Armed Forces interested in becoming U.S. citizens may be able to apply for naturalization under the Immigration and Nationality Act (INA). If you are currently on active duty or within 6 months of separation you may not have to live or be physically present in the U.S. before you apply for naturalization. You also may not have to pay any fees.

Spouses and children of U.S. Service members may be able to get expedited or overseas naturalization. Non-U.S. citizen family members may also be able to use other immigration services on a case-by-case basis, including parole-in-place or deferred action. Family members of deceased Service members may also be eligible for immigration benefits.

### Am I eligible?

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

#### You may qualify if:

- You served honorably in the U.S. Armed Forces during an authorized period of conflict, **OR**
- You served honorably, in active duty or Reserve service, for a year or more during peacetime, **AND**
- After enlistment you were lawfully admitted as a permanent resident of the United States, **OR**
- At the time of enlistment, reenlistment or induction, you were physically present in the United States or a qualifying area

Members of the National Guard may qualify if they have honorable service in either the U.S. Armed Forces or in the Selected Reserve of the Ready Reserve during an authorized period of hostility, or in a National Guard unit federally recognized as a reserve component of the U.S. Armed Forces.

In addition, you must also take the **Oath of Allegiance** and show:

- Good moral character
- Ability to read, write and speak basic English
- Knowledge of U.S. government and history (“civics”)
- Belief in the principles of the U.S. Constitution
- A favorable disposition toward the good order and happiness of the U.S.

### Where can I learn more?

[U.S. Citizenship and Immigration Services](#)

### If you qualify...

Many military installations have a U.S. Citizenship and Immigration Services (USCIS) liaison. They can help with the application process and certify your [Form N-146](#), Request for Certification of Military or Naval Service. Ask your chain of command or legal services office. You or your liaison will mail your completed application and all required materials to:

USCIS  
P.O. Box 4446  
Chicago, IL 60680-4446

### Locations of naturalization services

Refer to the [list of locations](#) where naturalization services are available to U.S. troops around the world.

### For more information:

- Visit the [Military Help Line](#)
- Call 877-CIS-4MIL (877-247-4645, TTY 800-877-8339).
- Email [militaryinfo@uscis.dhs.gov](mailto:militaryinfo@uscis.dhs.gov).



# Activity Worksheet: Update Your Personal Checklist

Refer one last time to [Appendix B](#) to update your checklist based on these final actions you may want to take to discover or set up your network of support.

For this last portion, look at **Section 13** of the checklist.



Appendix A: Your Key Resources

# Appendix A: Your Key Resources

Write the contact information below for your Benefits Advisors and local resources, along with any additional information and resources you need.

My VA Benefits Advisor:

My VA Regional Office:

My VA Health Facility:

My Vet Center:

My Veterans Service Organization:

Other Key Resource:

Other Key Resource:

Other Key Resource:

Other Key Resource:

Other Key Resource:

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# Appendix B: Your Personal Checklist

By completing the checklist below, you can begin taking advantage of VA benefits, services and tools that can help you build the kind of life you want. During the course, you will have several opportunities to update this checklist.

- Review each section as instructed by your facilitator.
- Customize your checklist by:
  - Crossing out the things that don't apply to you.
  - Using the blank spaces to add more items to your list.
- Check the boxes when you complete each item.

Be sure to note the **deadlines and important time frames** to complete each action on time.

1	General Items	Timeline/Deadline
Navigating Your Journey	Check my separation documents for accuracy.	As soon as I receive them
	Store printed separation documents in a safe place and tell my next of kin or others who need to know where they are located.	As soon as I receive them
	Establish personal goals and priorities.	Now
	Set up a One-On-One Assistance session with my Benefits Advisor.	Before I leave this course
	Create a DS Logon and/or register for a VA.gov account.	As soon as possible, if I haven't already
	Register/create an account on VA.gov.	As soon as possible, if I haven't already
	Complete the Transition Assistance Curriculum Participant Assessment for the VA Benefits and Services course.	As soon as possible, if I haven't already
2	Disability Compensation and Related Benefits	Timeline/Deadline
Supporting Yourself and Your Family	Gather copies of my service treatment records to support my pre-discharge disability compensation claim (if applicable).	Before submitting my disability claim
	Appoint a Veterans Service Officer from an accredited Veterans Service Organization (VSO) to prepare and submit my claim on my behalf (if applicable).	Before separation
	Submit a pre-discharge disability claim under the Benefits Delivery at Discharge program (if applicable).	180 to 90 days before my separation (the closer to 180 days, the better)
	Complete my Separation Health Assessment required for disability claims (if applicable).	Less than 180 days before my separation
	Apply for related benefits, such as clothing or automobile allowances, if eligible.	As needed



Appendix B: Your Personal Checklist

2	Disability Compensation and Related Benefits (continued)	Timeline/Deadline
	<input type="checkbox"/> Check if I am eligible for Combat Related Special Compensation and Concurrent Retirement and Disability Pay.	Upon receipt of VA disability rating, if also receiving retired pay
	Apply for VA Pension (if applicable).	As soon as I am age 65 or older, or have limited or no income
3	Life Insurance	Timeline/Deadline
	Determine my insurance coverage needs and eligibility for myself and/or spouse and dependents.	As soon as possible
	Apply to convert my Servicemembers' Group Life Insurance (SGLI) coverage to Veterans' Group Life Insurance.	1 year and 120 days from separation (no health review if I apply in first 240 days)—refer to Figure 14 in this guide for time extension until June 11, 2021
	Apply to extend my SGLI coverage with the SGLI Disability Extension.	Within 2 years of my separation date
	Apply for SGLI Traumatic Injury Protection (if applicable).	As soon as possible, if I did not apply while in service (if eligible)
	Apply for Service-Disabled Veterans Life Insurance (if applicable).	<b>Basic:</b> Within 2 years of VA notifying me of a new service-connected disability <b>Supplemental:</b> Within 1 year of VA approval of premium waiver or before age 65, whichever occurs first
	Apply to convert Family Servicemembers' Group Life Insurance to a policy with a participating commercial insurer (if applicable).	No later than 120 days after my separation
	Tell my family about all my insurance and how to file a claim.	As soon as possible
4	Burial and Memorial Benefits	Timeline/Deadline
	Discuss my needs and wishes with my loved ones.	As soon as possible
	Register for the VA burial Pre-Need Program.	As soon as possible
	Tell my family how to apply for burial benefits upon my death.	As soon as possible

Appendix B: Your Personal Checklist

4	Burial and Memorial Benefits (continued)	Timeline/Deadline
	Tell my family how to apply for a Presidential Memorial Certificate upon my death.	As soon as possible
5	Monetary Benefits for Survivors and Other Benefits	Timeline/Deadline
	Tell my family about monetary benefits they may be eligible for upon my death: Dependency and Indemnity Compensation and the Survivors Pension.	As soon as possible
	Open an account with a Veterans Benefits Banking Program-participating bank or credit union to safely, reliably and inexpensively receive and manage my VA monetary benefits.	As soon as possible, if I haven't already
6	Education Benefits	Timeline/Deadline
Getting Career Ready	Apply for one of the following GI Bill benefits: Post-9/11 GI Bill Montgomery GI Bill Active Duty Montgomery GI Bill Selected Reserve Dependents' Educational Assistance	As soon as I determine if I will use the benefit
	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
	Find out more about Veterans Success on Campus or Veterans Integration to Academic Leadership programs at participating schools I might be interested in attending.	As soon as I identify schools that might be right for me
	Transfer benefits to dependents before departing the military.	As soon as I determine if I will use the benefit
	Apply for Survivors' and Dependents' Educational Assistance (DEA) for my spouse or dependents, if applicable (only if I am permanently and totally disabled as a result of a service-related condition).	As soon as possible
	Tell my family about education benefits they may be eligible for upon my death: DEA and the Fry Scholarship.	As soon as possible

Appendix B: Your Personal Checklist

7	Career Counseling Opportunities	Timeline/Deadline
	Apply for Personalized Career Planning and Guidance (PCPG) benefit.	When I am ready to start exploring education and career options or when I need it
	Apply for Veteran Readiness and Employment (VR&E) (if applicable).	When I am ready for job training and employment, if eligible
	Attend orientation session for PCPG or VR&E if approved.	As scheduled by VA
8	Employment Resources	Timeline/Deadline
	Connect with a Veteran Employment Services Office representative.	When I need more information or am ready to apply for a federal/VA job
	Obtain a Veterans' Preference letter from <a href="http://VA.gov">VA.gov</a> .	As soon as I determine I want to apply for federal government jobs
	Explore VA resources and tools to find careers at VA or other federal agencies at <a href="http://www.VA.gov/jobs">www.VA.gov/jobs</a> .	When I am ready to explore the workforce
	Explore potential careers using resources at <a href="http://www.dol.gov/agencies/vets">www.dol.gov/agencies/vets</a> .	When I am ready to explore the workforce
9	Housing Benefits	Timeline/Deadline
Finding a Place to Live	Ensure I have satisfactory credit and sufficient income.	Depending on my needs
	Get my Certificate of Eligibility (COE) for a VA Home Loan Guaranty at <a href="http://VA.gov">VA.gov</a> or from my lender.	Depending on my needs
	Complete the loan application with my lender and ensure they have my COE.	Depending on my needs
	Apply for the Specially Adapted Housing (SAH) grant (if applicable).	As soon as I determine that I'd like to apply for one, if eligible
	Apply for the Special Housing Adaptation (SHA) grant (if applicable).	As soon as I determine that I'd like to apply for one, if eligible
	Apply for Veterans' Mortgage Life Insurance if I get a SAH grant or SHA grant (if applicable).	As soon as I have a title and a mortgage on the home, and before age 70, if eligible

Appendix B: Your Personal Checklist

10	Homeless Veterans Support	Timeline/Deadline
	Schedule a One-On-One Assistance session with my Benefits Advisor if I'm concerned about possibly being homeless after separation.	As soon as possible
	Call 1-877-4AID-VET (1-877-424-3838) or visit my local VA medical center or community resource and referral center for assistance.	As soon as possible
	Explore <a href="http://www.VA.gov/homeless">www.VA.gov/homeless</a> to learn about VA programs for Veterans who are homeless and share that information with others.	As soon as possible
	Apply for VA Pension (if applicable)	As soon as I am age 65 or older or have limited or no income
11	State and Local Benefits	Timeline/Deadline
	Explore Military OneSource for resources in my community.	Up to 1 year after my separation
	Explore the National Resource Directory (NRD) for resources in my community.	Anytime before or after my separation
	Request a State Benefits Information Packet for any state I am interested in.	As soon as possible
12	Maintaining Your Health	Timeline/Deadline
Maintaining Your Health	Complete my Personal Health Inventory.	Before my first post-separation health care appointment
	Complete and submit my online application for VA health care, ensuring that my contact information is accurate.	As soon as possible (cannot register more than 1 year before separation)
	Apply for VA dental insurance.	No time limit associated with this benefit
	Enroll in the Foreign Medical Program (if applicable).	No time limit associated with this benefit
	Take advantage of VA mental health services.	Within 1 year of separation (for free mental health care) <b>Note:</b> You can still file a disability claim related to mental health issues even after 1 year has passed

Appendix B: Your Personal Checklist

12	Maintaining Your Health (continued)	Timeline/Deadline
	Reach out in times of crisis by using the Veterans Crisis Line—call, chat online or text.	Any time—24 hours a day, 7 days a week, 365 days a year
	Apply for disability compensation for posttraumatic stress disorder (if eligible) or military sexual trauma.	No time limit associated with these benefits
	Register for a My HealthVet account.	<b>Basic account:</b> As soon as possible <b>Premium account:</b> After my separation
	Opt out of Veterans Health Information Exchange (if applicable) or opt back in (if applicable).	Depending on preferences
13	Community Connections	Timeline/Deadline
Connecting with Your Community	Ensure I have a DS Logon and access to VA.gov.	As soon as possible
	Update my contact information on VA.gov.	As soon as possible
	Set up a One-On-One Assistance session with my Benefits Advisor.	As soon as possible
	<input type="checkbox"/> Locate a VSO on VA.gov.	Depending on needs
	Connect with a VSO in person at a VA medical center, VA regional office or military installation.	Depending on needs
	Connect with a Veteran Peer Group of my choice; there are many to choose from.	Depending on needs
	Use online resources such as VA.gov, My HealthVet, Military OneSource and the NRD to search for information on benefits and community connections.	Depending on needs



**VA**



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