

# VA Benefits and Services



**VA**



U.S. Department  
of Veterans Affairs

**PARTICIPANT GUIDE  
RESERVE COMPONENT**

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# Introduction to 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 meant to support your successful transition from military to civilian life by helping you understand how VA benefits and services might apply to you in key areas of your transition journey.

The information included in this course is important for all members of the U.S. Armed Forces; however, much of it also applies to family members, caregivers and survivors.

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

- **Identify** key factors of your transition journey.
- **Locate** VA.gov tools and resources to support you during and after your transition.
- **Review** how your character of discharge, type of service and length of service may impact your eligibility for VA Benefits.

## A Road Map to Your Transition Journey

Figure 1, on the following page, represents key focus areas of your transition journey, as well as 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.

## Throughout this course, you will:

- Identify major stages of your transition journey that VA benefits and services may support.
- Recognize VA benefits and services that can support your personal goals and needs during and after your transition.
- Use VA benefits, tools and resources that will allow you to identify, apply for and manage your VA benefits.
- Compare VA resources unique to your situation to guide future decisions, discussions and actions related to VA benefits and services.
- Recognize what is required for housing when transitioning from active duty to civilian life.



### 1. Navigating Your Journey

- Introduction
- Your Transition Journey



### 2. Maintaining Your Health

- Introduction
- VA Whole Health
- VA Health Care Services
- Family Support
- VA Mental Health Care Services
- Health Care Tools
- Making Informed Decisions
- Accessing VA Health Care



### 3. Supporting Yourself and Your Family

- Introduction
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- Life Insurance Benefits
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### 4. Getting Career Ready

- Introduction
- Education and Training Resources
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- Summary of Education Benefits



### 5. Finding a Place to Live and Community Resources

- Introduction
- Comparing Location
- VA Home Loan Benefit
- Discovering Housing Options
- State and Local Benefits
- Integrating into Your Community
- Community Support for Veterans
- Personal Resources for Ongoing Support



### 6. Summary and Review

- Introduction
- Summary and Review

# How VA Supports You

## VA 101

You served with honor. Now let VA serve *you*.

The sacrifices that you made to keep our country—and everything it represents—safe from threats are at the very core of VA’s 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.” VA has three administrations that work to support you. See Figure 2 to learn more.

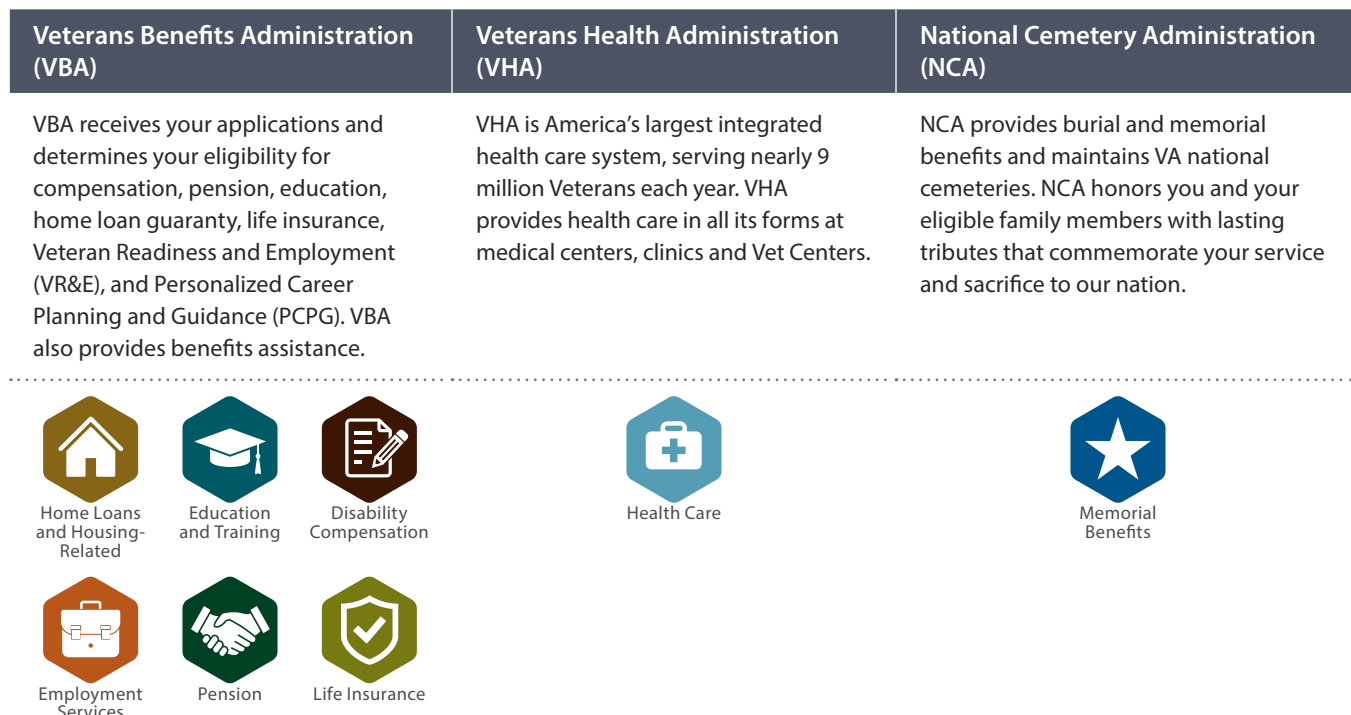


Figure 2: VA’s Administrations

# VA's Anti-Harassment and Anti-Sexual Assault Policy

VA is committed to an anti-harassment culture where everyone is treated with civility, compassion and respect. Harassment and sexual assault, including sexual harassment and gender-based harassment, are inappropriate conduct and are not tolerated in any VA facility. VA takes all reports of harassment seriously and will investigate and take appropriate action.

Everyone can take an active stance against harassment and sexual assault. You can help, beginning today, by:

- Making the **White Ribbon VA Pledge**
- Completing the **Bystander Intervention Training**

## WHITE RIBBON VA

White Ribbon VA is a national call to action to eliminate sexual harassment, sexual assault and domestic violence across the Department of Veterans Affairs 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 **ALL** people—regardless of their gender—can participate.

Visit [White Ribbon USA](#) to pledge your commitment to taking an active stand to end sexual harassment, sexual assault and domestic violence.

## BYSTANDER INTERVENTION TRAINING

VA Bystander Intervention Training will give you tools to respond if you witness harassment, sexual harassment or assault. It will help you feel confident in your ability to recognize an inappropriate situation, know what to do or say to prevent it from getting worse, and how to get help. Take the training today on the [Bystander Intervention Training for Veterans](#) page.

## WHERE CAN I LEARN MORE?

[White Ribbon VA](#)

[Patient Advocate](#)

## WHY CHOOSE VA?

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.

## White Ribbon VA PLEDGE

"I, (your name), pledge to never commit, excuse or stay silent about sexual harassment, sexual assault or domestic violence against others."



## Report It!

If you experience or witness harassment or sexual assault at a VA facility, contact:

### VA Medical Center or Clinic

- VA Police
- Patient Advocate
- VA Management Official

### VA Benefits Office

- Harassment Prevention Program Coordinator
- VA Management Official

### VA National Cemetery

- District Harassment Prevention Coordinator
- Cemetery Director
- VA Management Official

### Vet Center

- Local Law Enforcement
- Vet Center Director

### Inspector General (OIG)

Hotline 1-800-488-8244

# Resources

## Overview

This Participant Guide, and the notes you take, serve as key resources for you after you leave this course.

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

- Summaries of VA Benefits and Programs
- Eligibility Requirements
- How to Apply
- A Next Steps Checklist to help you get the support you need to achieve your goals

You can also access this Participant Guide online at the [VA TAP Course Catalog](#).

## WHAT SUPPORT NETWORK IS AVAILABLE FOR ME?

You have an entire system of support available to assist you, including:

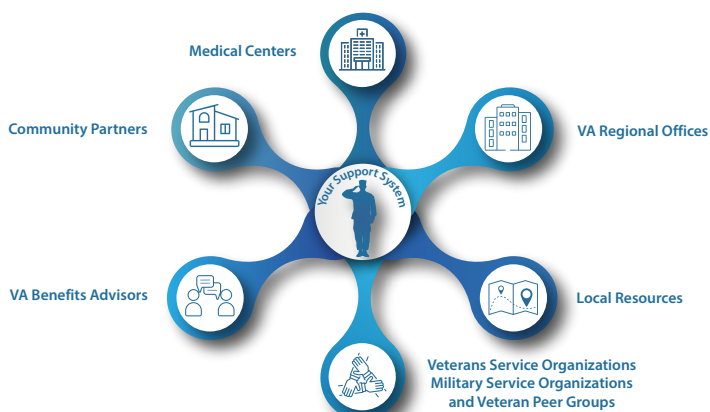


Figure 3: VA Support System

## VA regional OFFICES

VA regional offices can help you, 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)

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



# Activity Worksheet: Create a Login.gov Account

To manage your VA benefits online, we encourage you to create a Login.gov account now.

Login.gov offers these benefits:

- Access to VA benefits, services and information in a single, secure account
- A secure sign-in option that protects your privacy and complies with the latest federal security standards
- A single account to manage your other government benefits and services (like Social Security benefits or federal job applications)
- An account created, maintained and secured by the U.S. government

At this time, you can also use your DS Logon, My HealthVet or ID.me account to sign in to VA.gov.

**Please note:** The DS Logon will soon be discontinued and no longer offered as a sign-in option. Soon all VA websites will follow a new sign-in process through VA.gov with Login.gov as the recommended account.

Follow these 7 steps provided in Table 1 to create your Login.gov account.

**Table 1: Login.gov**

#	Step	Instruction
1	<b>Go to <a href="https://www.va.gov">VA.gov</a></b>	Select <b>Sign in</b> from the site header. A sign-in screen will appear.
2	<b>Start creating your account</b>	Select <b>Create an account with Login.gov</b> . The Login.gov sign in page will appear. Select <b>Create an account</b> . This step will ask for your email address.
3	<b>Provide your Email address</b>	Enter your email address and select your language preference.  Then read and accept the <b>Rules of Use</b> and select the <b>Submit</b> button. This step will take you to instructions to confirm your email address.
4	<b>Confirm Your Email address</b>	Open a new browser window to check your email inbox. Open the email from Login.gov and click the <b>Confirm email address</b> . This step will take you back to Login.gov to create your password.  <b>Note:</b> If you enter an email that's already connected to a Login.gov account, you'll get an email from Login.gov that tells you how to reset your password instead.
5	<b>Create your password</b>	Enter a password that meets all the security requirements listed. Enter the password again to confirm.  Select <b>Continue</b> . This step will take you back to the Login.gov sign-in screen.
6	<b>Sign in to Login.gov</b>	Enter you email address and password.  Select <b>Sign in</b> . This step will take you to the authentication method setup screen.

Step	Instruction
<p><b>7</b>      <b>Set up multifactor authentication</b></p>	<p>Select <b>multifactor authentication</b>. Choose at least one of the following options:</p> <ul style="list-style-type: none"> <li>• Using face or touch unlock</li> <li>• Entering a security code from your authentication application</li> <li>• Using your security key</li> <li>• Entering a security code that you receive by text or by phone call</li> <li>• Entering a backup code</li> <li>• Using your federal government employee or military ID (PIV or CAC)</li> </ul> <p>Follow the instructions to set up your multifactor authentication method. Then select <b>Agree and continue</b>. Your account is now set up.</p>

## WHAT TO EXPECT WHEN YOU USE YOUR LOGIN.GOV ACCOUNT

- The first time accessing a product or service through a VA website or app that requires a higher level of assurance, Login.gov will prompt you to verify your identity. Follow the instructions to provide some personal information and upload a photo of your government-issued ID. This process helps VA make sure that you're you before they give you access to your personal information.
- Then each time you sign in, you'll use multifactor identification to verify your account. This process adds another layer of protection.

## NEED HELP WITH YOUR ACCOUNT?

Contact your benefits administrator, go to [Login.gov Help center](#) or call the help desk, **844-875-6446**, M-F, 11am–3pm.

# VA.gov

## WHAT ONLINE RESOURCES ARE AVAILABLE FOR ME?

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

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

- Easy-to-navigate menus of categorized benefits information
- Home page links to common tasks, like requesting military records, applying for health care or filing a claim for disability compensation (shown in Figure 4)
- Helpful tools like the VA Facility Locator and GI Bill Comparison Tool

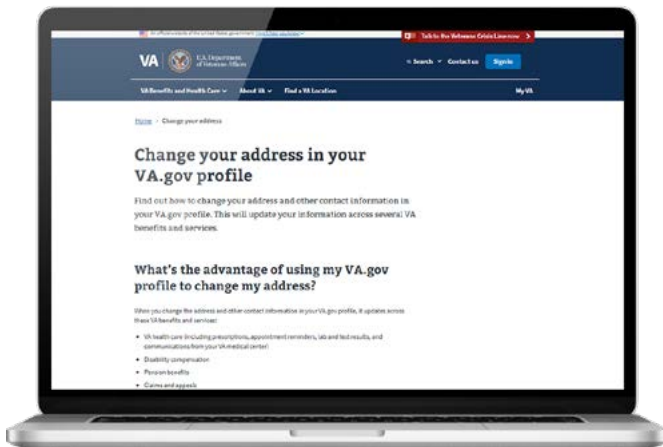


Figure 4: VA.gov Home Page

**Note:** \* DS Logon is scheduled to sunset for VA only and some will feel the impact immediately. Please consider other options, such as Login.gov, before you are unable to access your account. Login.gov is now the preferred method..

## Quick Access

Scan the QR code below on your mobile device for quick access to [VA.gov](https://www.va.gov).

You'll use this website often.



## More Resources

Find fact sheets that cover specific topics—ranging from general benefit information to home loans, insurance and education—on the [Fact Sheets](#) page.

You can sign in at VA.gov using Login.gov, ID.me, DS Logon\*, or MyHealthVet credentials.



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

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



## WHAT INFORMATION CAN I FIND AT VA.GOV?

Review Table 2 to learn more about what you can find at [VA.gov](http://www.va.gov).

**Table 2: VA.gov Navigation**

Benefits Category	What You Can Do	How You Can Get There
Burials and Memorials	Get help planning a burial in a VA national cemetery. Order a headstone or other memorial items to honor a Veteran's service. Apply for survivor and dependent benefits.	<a href="http://www.VA.gov/burials-memorials">http://www.VA.gov/burials-memorials</a>
Careers and Employment	Apply for Veteran Readiness and Employment (VR&E) services. Get support for your Veteran-owned small business. Access other career resources.	<a href="http://www.VA.gov/careers-employment">http://www.VA.gov/careers-employment</a>
Disability	File a claim for disability compensation for conditions related to your military service. Manage your benefits over time.	<a href="http://www.VA.gov/disability">http://www.VA.gov/disability</a>
Benefits Category	What You Can Do	How You Can Get There
Education and Training	Apply for and manage your GI Bill benefits and other education benefits to help pay for college and training programs.	<a href="http://www.VA.gov/education">http://www.VA.gov/education</a>
Family Member Benefits	Learn about the benefits you may qualify for as a spouse, dependent or survivor. Find out what you're eligible for as a family member caring for a Veteran with disabilities.	<a href="http://www.VA.gov/family-member-benefits">http://www.VA.gov/family-member-benefits</a>
Health Care	Apply for VA health care. Find out how to access health care services. Manage your health care and benefits online.	<a href="http://www.VA.gov/health-care">http://www.VA.gov/health-care</a>
Housing Assistance	Find out if you're eligible for a VA-guaranteed home loan. If you have a service-connected disability, see if you qualify for a housing grant to help you live more independently.	<a href="http://www.VA.gov/housing-assistance">http://www.VA.gov/housing-assistance</a>
Life Insurance	Explore VA life insurance options for Veterans, service members and families. Manage your policy online. File claims for benefits. Access helpful resources.	<a href="http://www.VA.gov/life-insurance">http://www.VA.gov/life-insurance</a>
Pension	Apply for monthly payments for wartime Veterans and survivors with limited or no income who meet certain age and disability requirements.	<a href="http://www.VA.gov/pension">http://www.VA.gov/pension</a>
Records	Update your personal information. Apply for a printed Veteran ID card. Get your VA benefit letters and medical records. Learn how to apply for a discharge upgrade.	<a href="http://www.VA.gov/records">http://www.VA.gov/records</a>
Service Member Benefits	Find out what benefits you may be eligible for during service. Find out which time-sensitive benefits to consider when separating or retiring.	<a href="http://www.VA.gov/service-member-benefits">http://www.VA.gov/service-member-benefits</a>

## 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 that VA offers
- A map of benefits and resources available to support specific moments of your journey (see Figure 5)
- 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 for 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 home, get health care, retire or make plans for your care as you age.



Figure 5: Welcome Kit Map

## WHERE CAN I ACCESS THE VA WELCOME KIT?

Access the full [Welcome Kit](#), including the detailed benefits map above.

## MY VA

The My VA 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 **Login.gov**, **ID.me**, **DS Logon\*** or **My HealthVet** credentials (See Figure 6).

- If you have a Premium My HealthVet 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 Login.gov, ID.me, **DS Logon\*** or **My HealthVet** account, you can create a Login.gov and ID.me account instantly. However, with this option, you have to verify your identity.

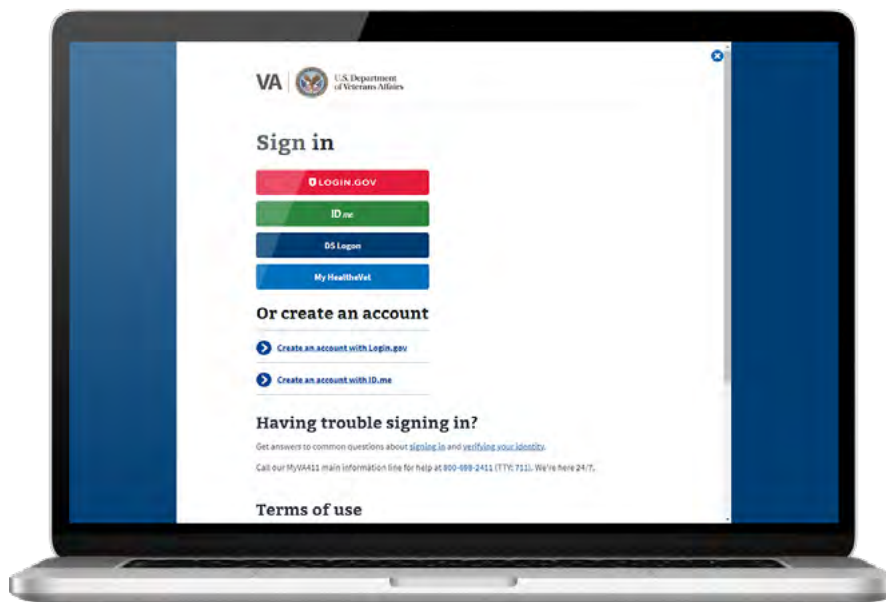


Figure 6: VA.gov Sign In Prompt

**Note:** \* DS Logon is scheduled to sunset for VA only and some will feel the impact immediately. Please consider other options, such as Login.gov, before you are unable to access your account. Login.gov is now the preferred method.



# Activity Worksheet: Explore VA.gov

Explore [VA.gov](https://www.va.gov) by following the steps below.

**Step 1:** Visit [VA.gov](https://www.va.gov) on your computer or mobile device. 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 7).

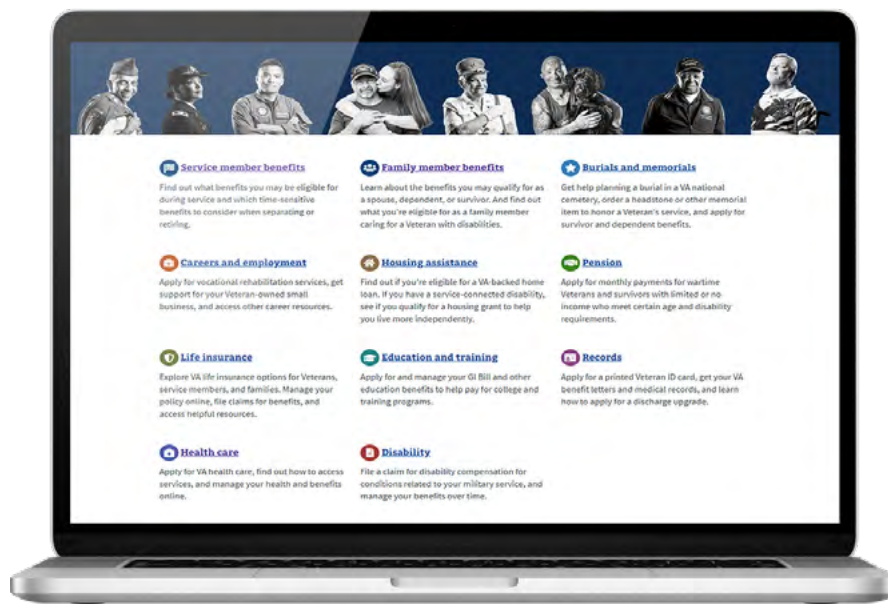


Figure 7: VA.gov Benefits

**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](https://www.va.gov) pages provide comprehensive information in several key sections.

**Step 6:** Return to the [VA.gov](https://www.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 **Login.gov**, **ID.me**, **DS Logon\*** or **My HealtheVet** credentials. You can always create a Login.gov or 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.

**Note:** \* DS Logon is scheduled to sunset for VA only and some will feel the impact immediately. Please consider other options, such as Login.gov, before you are unable to access your account. Login.gov is now the preferred method.

# Online Resources

Remember all the great online resources listed in Table 3 that are available to help you throughout all the phases of your transition.

**Table 3: VA Online Resources**

VA Resources	Main Features
<a href="#">Center for Women Veterans</a>	<ul style="list-style-type: none"> <li>• Monitor and coordinate VA's administration of health care and benefits, services and programs for women Veterans</li> <li>• Serve as an advocate for cultural transformation (both within VA and within the general public) in recognizing the service and contributions of women Veterans and women in the military</li> <li>• Raise awareness of the responsibility to treat women Veterans with dignity and respect</li> </ul>
<a href="#">Center for Minority Veterans (CMV)</a>	<ul style="list-style-type: none"> <li>• Ensure all Veterans receive equal service, regardless of race, origin or ethnicity</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>
<a href="#">inTransition</a>	<ul style="list-style-type: none"> <li>• Contact inTransition, 800-424-7877 (CONUS), 800-424-4685 (OCONUS), Live ChatLinks to the inTransition chat page or email <a href="mailto:dha.ncr.j-9.mbx.intransition@mail.mil">dha.ncr.j-9.mbx.intransition@mail.mil</a></li> <li>• The inTransition program is a free, confidential program that offers specialized coaching and assistance for active-duty Service members, National Guard members, Reservists, Veterans and Retirees who need access to mental health care when: <ul style="list-style-type: none"> <li>○ Relocating to another assignment</li> <li>○ Returning from deployment</li> <li>○ Transitioning from active duty to reserve components, or reserve components to active duty</li> <li>○ Preparing to leave military service</li> <li>○ Any other time they need a new mental health provider or need a provider for the first time</li> </ul> </li> </ul>
<a href="#">National Guard</a>	<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>

VA Resources	Main Features
<p><a href="#">VHA LGBTQ+ Health Program</a> (lesbian, gay, bisexual, transgender and queer identities. The + sign represents identities beyond LGBTQ, including, but not limited to, questioning, pansexual, asexual, agender, gender diverse, nonbinary, gender-neutral and other identities)</p>	<ul style="list-style-type: none"> <li>• Ensure that LGBTQ+ Veterans know they are welcome at the VA and Veterans Health Administration (VHA)</li> <li>• Encourage LGBTQ+ Veterans to choose VA and receive affirming care and services to achieve optimal health and well-being</li> <li>• Promote health care delivery in an affirming and inclusive environment where VHA employees respect the identity of each LGBTQ+ Veteran</li> <li>• There is an LGBTQ+ Veteran Care Coordinator at every VA medical facility who can assist LGBTQ+ Veterans with getting the care they need</li> </ul>
<p><a href="#">Veterans Justice Programs and 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 access VA programs and services at the earliest possible point and re-engage with the community following incarceration</li> <li>• Help a justice-involved Veteran who may need support.</li> <li>• Volunteer to assist other Veterans in a Veterans Treatment Court</li> </ul>

**Table 4: Non-VA Online Resources**

Non-VA Resources	Main Features
<p><a href="#">Coast Guard Support System</a></p>	<ul style="list-style-type: none"> <li>• Get free and confidential services specific for Coast Guard members and families</li> <li>• If you are a Coast Guard member or family, this website is a helpful starting point to learn about available support services.</li> </ul>
<p><a href="#">Expiration Term of Service (ETS) Sponsorship Program</a></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 for families</li> </ul>

## UPDATE YOUR PERSONAL INFORMATION ON VA.GOV

It is important to keep your personal information updated on [VA.gov](https://www.va.gov).

**Step 1:** Visit [VA.gov](https://www.va.gov).

**Step 2:** Under the **Records** category, select the **Change your address** link.

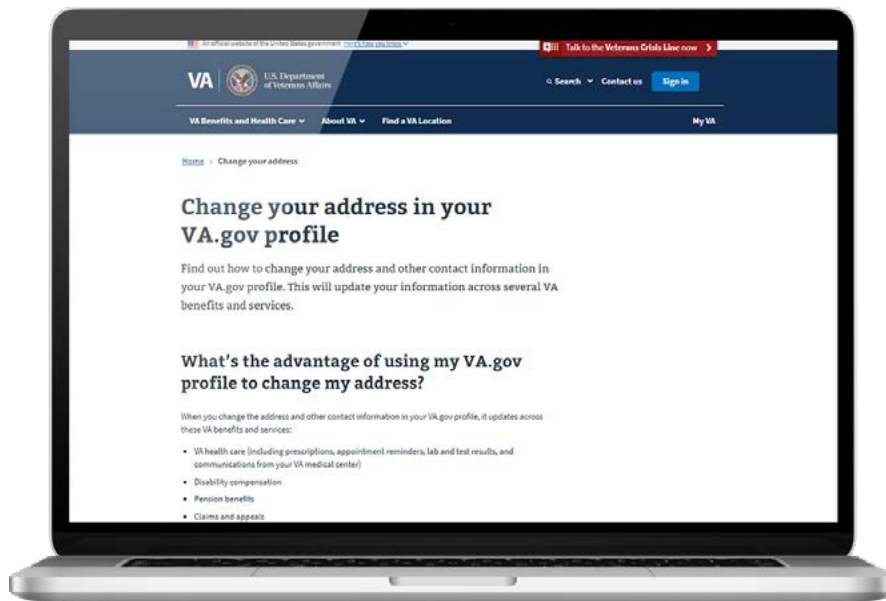


Figure 8: Updating information on VA.gov

**Step 3:** Follow the instructions on the page (refer to Figure 8) to change your address and other contact information in your [VA.gov](https://www.va.gov) profile.

# 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. Family members who are not U.S. citizens 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 1 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 with a National Guard unit Federally recognized as a reserve component of the U.S. Armed Forces.

## 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

For the list of locations where naturalization services are available for U.S. troops around the world, visit the [Find A USCIS Office](#) page.



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 United States

## WHERE CAN I LEARN MORE?

[Naturalization Through Military Service](#)

## 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)

# 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** (refer to Figure 9). It is proof of your military service and shows:

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

### TO REQUEST A COPY OF YOUR DD FORM 214:

You'll need to sign in to milConnect to get your military service records, including your DD Form 214. To use this feature, you'll need a Premium DS Logon account. Go to milConnect to sign in, register or upgrade your DS Logon account\* to Premium.

**Note:** \* DS Logon is scheduled to sunset for VA only and some will feel the impact immediately. Please consider other options, such as Login.gov, before you are unable to access your account. Login.gov is now the preferred method.

The image shows a sample DD Form 214. Key sections include:
 

- 1. NAME (Last, first, middle):** S
- 2. GRADE, RATE OR RANK:** A
- 3. DATE OF BIRTH:** 1/1/1980
- 4. PLACE OF BIRTH:** S
- 5. SOCIAL SECURITY NUMBER:** S
- 6. DATE OF SERVICE:** 1/1/1980
- 7. DATE OF SEPARATION:** 1/1/1980
- 8. CHARACTER OF SEPARATION:** M
- 9. TYPE OF SEPARATION:** E

Figure 9: Sample DD Form 214

Once you have signed in to milConnect, complete the following steps:

1. From your home page, select **Correspondence/Documentation**. Then select **Defense Personnel Records Information (DPRIS)** from the drop-down menu.
2. Select the **Personnel File** tab.
3. Select **Request My Personnel File**.
4. Fill out the form in the **Document Index** section, and check the boxes next to the document(s) you'd like to request.
5. Select the **Create and Send Request** button.

- ▶ 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 your DD Form 214.



## ELIGIBILITY DOCUMENTS FOR MEMBERS OF THE RESERVE COMPONENTS

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

- NGB Form 22, Report of Separation and Record of Service (refer to Figure 10)
- NGB Form 23, Retirement Points Accounting (refer to Figure 11)

Figure 10: Sample NGB Form 22

ARMY NATIONAL GUARD RETIREMENT POINTS HISTORY STATEMENT

SSG JOE VETERAN  
123-45-6789  
HRC, 1117 ARMOR BN, ZZ ARNG  
N ANYWHERE BLVD  
MY TOWN, ZZ 12345-6789  
ZZZZ0-110

Date Prepared: 2012/01/09  
Output Reason: Report  
AYE: 05/12  
BASIS: 2004/12/27  
Notice of Eligibility: NO  
Grade: HGL: E05  
RFED: 2004/07/08, 01/06.

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)	MAINS	RT	MEM	ACCP	FHD	AD	VS	Total Career Points	Total Pts For Ret Pay	Creditable Svc For	
1994-05-13	1994-06-26	B1	0	0	0	0	0	V	0	0	0.0000	
1994-06-27	1994-08-25	B7	0	0	0	0	0	V	40	40	0.0000	
1994-08-26	1995-05-12	B1	36	15	0	0	0	V	111	111	0.0000	
1995-05-13	1995-06-26	B1	4	0	0	0	0	V	0	0	0.0000	
1995-06-27	1995-08-14	B7	0	0	0	0	0	V	49	49	0.0000	
1995-08-15	1996-05-12	B1	38	15	0	0	0	V	106	106	0.0000	
1996-05-13	1996-09-30	B1	14	0	0	0	0	V	50	50	0.0000	
1996-10-01	1997-05-12	B6	32	15	0	0	0	V	111	111	0.0000	
1997-05-13	1997-11-03	B6	29	0	0	0	0	V	15	15	0.0000	
1997-11-04	1998-05-12	B1	32	15	0	0	0	V	82	82	0.0000	
1998-05-13	1999-05-12	B1	64	15	0	0	0	V	129	129	0.0000	
1999-05-13	2000-05-12	B1	50	15	0	0	0	V	87	87	0.0000	
2000-05-13	2001-05-12	B1	44	15	0	0	0	V	109	109	0.0000	
2001-05-13	2002-05-12	B1	56	15	0	0	0	V	94	94	0.0000	
2002-05-13	2003-05-12	B1	39	15	0	0	0	V	70	70	0.0000	
2003-05-13	2004-05-12	B1	59	15	0	0	0	V	89	89	0.0000	
2004-05-13	2004-12-05	B1	43	0	0	0	0	V	25	25	0.0000	
2004-12-06	2005-05-12	B2	0	15	0	0	0	V	138	241	0.0000	
2005-05-13	2005-05-12	B2	0	15	0	0	0	V	365	365	0.0000	
2005-05-13	2007-05-12	B2	0	15	4	0	0	V	384	365	0.0000	
2007-05-13	2007-09-30	B2	0	15	0	0	0	V	141	141	0.0000	
2007-10-01	2008-05-12	B1	40	15	0	0	0	V	196	196	0.0000	
2008-05-13	2008-07-09	B1	8	0	0	0	0	V	0	0	0.0000	
2008-07-10	2008-10-31	B1	5	0	0	0	0	V	0	0	0.0000	
2008-11-01	2009-05-12	B4	0	15	0	0	0	V	252	252	0.0000	
2009-05-13	2010-05-12	B4	0	15	0	0	0	V	365	365	0.0000	
2010-05-13	2011-05-12	B4	0	15	0	0	0	V	365	365	0.0000	
2011-05-13	-	B4	0	0	0	0	0	V	242	242	0.0000	
Grand Totals									2323	3213	3145	170000

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

From Date: To Date Reason: NON-CREDITABLE PERIODS OF SERVICE

Page 1

Figure 11: Sample NGB Form 23

## 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 instead 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.

## WHY IS IT IMPORTANT TO VALIDATE MY INFORMATION?

Before you leave active duty, validate all information on your form, including the important information outlined in Tables 5 and 6. If this information is wrong, it can affect your access to benefits. It may be difficult to make changes after separation.

**Table 5: DD Form 214 Key Information**

Section	Description	Purpose
Block 10	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
Block 13	Lists all awards received during service	Used to determine your eligibility for certain programs that may have specific service requirements
Block 17	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

**Table 6: NGB Form 22 and Form 23 Key Information**

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

## What do I do if my information is incorrect?

### While in Service

See your Military Personnel Organization to change any incorrect information on the form.

### After Service

Use the [Correcting Military Records](#) section.

When you separate from service, keep your Leave Earnings Statement (LES) information, Servicemembers' Group Life Insurance (SGLI) election certification, and other financial documents.

You may not have access to them once you leave 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 (other than dishonorable conditions)

Service members who receive other types of general discharge, such as bad conduct, dishonorable or uncharacterized **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.

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

Scan the QR code to 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.




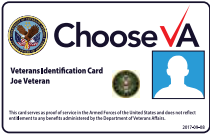

# Identification Cards

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. There are different types of ID cards you can use as proof of your military service.

## WHICH ID CARD IS RIGHT FOR ME AND HOW DO I GET ONE?

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'll have some other options after separation to use as proof of service. Refer to the options for you in Table 7.

**Table 7: Identification Cards as Proof of Service**

Veteran Health Identification Card (VHIC)	VA Veteran ID Card (VIC)	Veteran Designation on a State-Issued Driver's License or ID
 <p>A VHIC is a form of photo ID available used to check in to your appointments at VA medical centers (VAMCs). You need to be enrolled in VA health care to receive a VHIC.</p>	 <p>A VIC is a form of photo ID available to all Veterans. To be eligible, you need to have:</p> <ul style="list-style-type: none"> <li>• Served on active duty or in the reserve components, AND</li> <li>• Received an honorable or general discharge (under honorable conditions)</li> </ul>	 <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.</p>
<p><b>To get this card, call:</b> 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m. ET to complete an application for enrollment in VA health over the phone.</p> <p><b>Online:</b> <a href="#">Apply for VA health care benefits</a></p> <p><b>To get this card in person:</b> apply at your local VA medical facility. Once your enrollment is verified, you can have your picture taken at your local VAMC, and then a VHIC will be mailed to you.</p>	<p><b>To get this card online:</b> Go to <a href="#">VA.gov</a>. Be sure you are signed in to the site.</p> <ol style="list-style-type: none"> <li>1. Select <b>Get Veteran ID cards</b> in the <b>Records</b> section.</li> <li>2. Under the <b>Types of Veteran ID Cards</b>, select the + button to expand the <b>How do I apply for a Veteran ID Card?</b> section.</li> <li>3. Select <b>Learn more about how to apply for a VIC</b>.</li> <li>4. Follow the prompts to apply.</li> </ol>	<p>To get this card, 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>

## VETERANS IDENTIFICATION PROOF OF SERVICE LETTER

You can 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.

# 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. Your length of service, service commitment and duty status may determine your eligibility for specific benefits.

Refer to Table 8 for information on service types of the reserve components.

**Table 8: Service Types of the Reserve Components**

Service Types	Description
Active Service	<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>• <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, <b>OR</b></li> <li>• <b>Full-time National Guard duty (Title 32):</b> Duty performed for which you are entitled to receive payment from the federal government, such as responding to a national emergency or performing duties as an Active Guard Reserve member.</li> </ul> <p><b>Note:</b> A state’s 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>

## National GUARD

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



Service Types	Description
Traditional Service	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.
Technician Service	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 one weekend per month and two 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.



# 1

# Navigating Your Journey

## Introduction

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

No two transitions are the same. The circumstances surrounding your family, your health, your employment and your housing are unique. The one thing that everyone taking this course has in common is that you are beginning your transition journey back to civilian life.

VA can help ease your transition by supporting you and your loved ones in several key areas of your transition journey. Throughout this course, you'll identify the key focus areas of your journey and prioritize what is important to you.

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

- **Establish** personal transition goals.
- **Recognize** VA benefits and services unique to your personal transition goals.

### MY PERSONAL GOALS

- Get myself prepared for my upcoming transition



### In this module...

- Your Transition Journey
- Establishing personal goals and priorities

# Your Transition Journey

## Establishing Personal Goals and Priorities

As you begin your transition journey, a good place to start is to ask yourself: What do I want to do, and what do I want my life to be like?

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 available benefit. 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.

The transition from military to civilian life can be challenging—but it can also be a positive and rewarding time in your life. Setting personal transition goals sets you up for success, gives you a sense of direction, and helps you organize and achieve your goals.





## Activity: Establishing Personal Transition Goals

Throughout this course, you will establish personal transition goals based on your needs and what's most important to you within each major part of your transition.

Using **Appendix B: My Personal Goals Checklist**, you will be able to identify VA benefits, services and tools that can help you achieve your personal goals and create the life you want for yourself.

To assist you in filling out your Personal Goals Checklist complete the following steps below:

**Step 1:** To get started, refer to your Personal Goals at the beginning of the module and check off the goal(s) in the key transition area that you would like to focus on.

**Step 2:** Go through the content within the module.

**Step 3:** Find the corresponding goal in your Personal Goals Checklist at the end of the module. Then, locate the next steps under the goal(s) and their deadlines under "Timeline/Deadline".

You will refer to this checklist to determine the next steps to gain timely access to VA benefits, services and tools to achieve your goals.

### HOW CAN I USE MY PERSONAL GOALS CHECKLIST AFTER THIS COURSE?

- Refer to Appendix B: My Personal Goals Checklist to see a full list of all goals and determine how to access VA benefits, services or tools to help you achieve your transition goal(s).
- Revisit your checklist throughout your transition journey to recall or update your goals.
- Use it to guide discussions during One-On-One Assistance sessions with your Benefits Advisor.
- Discuss it with your family members, if applicable.

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left blank.

# 2

# Maintaining Your Health

## Introduction

Good health is central to handling stress and living a longer, more active and more fulfilling life. When planning for your transition, one of the most important things to consider is your overall health and well-being. VA offers health care options to support you, even if you do not have a service-connected disability.

At this stage of your journey, the first thing to ask yourself is:

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

VA can support you by providing total health solutions to help you manage your health care needs, find health care options for yourself and your family, and take care of your mental health.

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

- **Identify** whole health care choices to support your physical and mental health and that of your family.
- **Recognize** VA health care services.
- **Locate** VA health care facilities.
- **Use** VA tools and programs to support your mental health.
- **Initiate** VA health care application.

### MY PERSONAL GOALS

- Get started with Whole Health
- Apply for and access VA Health Care
- Restore, maintain or improve my mental health
- Get Dental Care



### In this module...

- Your Transition Journey
- Establishing personal goals and priorities

# VA Whole Health

## Overview

### Whole Health starts with ME.

Whole Health is VA's approach to health care that empowers and enables YOU to take charge of your health and well-being. This approach:

- Is comprehensive and centers around what matters **for** you, not what is the matter **with** you
- Empowers you to work with your health care team to develop a personalized health plan based on your values, needs and goals
- Includes all the necessary inpatient hospital care and outpatient services to promote, preserve or restore your health



### THE CIRCLE OF HEALTH

Your physical, emotional and mental health are connected. Whole Health helps you see the connections and offers tools to address a range of issues.

The **Circle of Health** (Figure 12) illustrates the connections between your health and other aspects of your life. Improving one area can benefit other areas and positively influence your overall physical, emotional and mental health. Whole Health opens the door to addressing not only your health conditions, but also other factors that impact your well-being.

Explore an interactive version of the [Circle of Health](#) and each of its components.

### WHERE CAN I LEARN MORE?

[VA Whole Health Library](#)

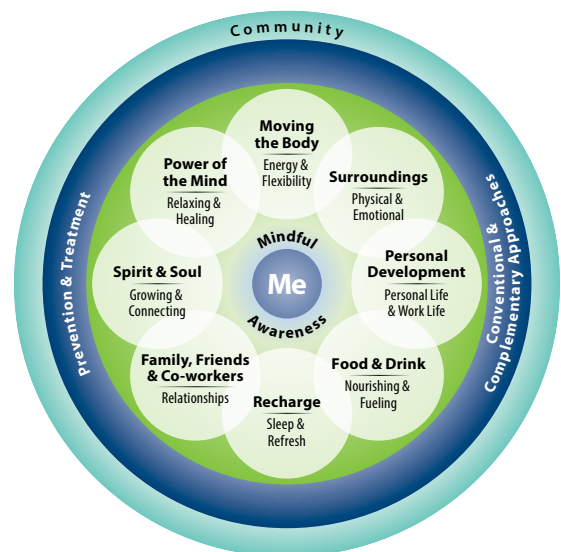


Figure 12: VA Circle of Health

# VA Whole Health System

Your story is unique. Your health care should be, too.

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 13: VA Whole Health System

## GET STARTED WITH WHOLE HEALTH

Discover what gives you a sense of meaning and purpose in your life, and partner with health teams to develop a personal health plan. Your personal health plan is a living document that grounds the approach to your care based on what matters most to you, and also informs decision-making and treatment planning as you move through various parts of VA's Whole Health system. To get started:

Step 1: Attend...	Step 2: Complete...	Step 3: Build...	Step 4: Connect...
<b>an Introduction to Whole Health and Taking Charge of My Life and Health</b> course at your local VA medical center (VAMC)	your <b>Personalized Health Inventory</b> and discuss it with your VA health care team	your <b>Personal Health Plan</b>	with others at <b>home, work or in the community</b> to support each other as you work to achieve your goals

Access Your Personal Health Inventory on the [Making Your Plan](#) page

Access Your Personal Health Plan

### 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.](#)"



Download the Live Whole Health App, a free and easy way to take the next steps in your Whole Health journey. To download the app, visit the [Mobile Apps and Online Tools](#) page.

# VA Health Care Facilities

VA operates the largest integrated health care system in the nation, including more than 1,200 facilities across the U.S.

These facilities offer a full range of health care services, options and resources, including:

- Regular check-up and specialty care appointments
- Veteran health care services, like home health care and geriatric care
- Medical equipment, prosthetics and prescription services
- Specialty programs tailored for women’s health care, complex care coordination, dental care, military transition care and more; review Table 9: VA Health Care Facilities to learn about the types of VA health care facilities and the services each provides

**Table 9: VA Health Care Facilities**

Section	Description
VA Medical Centers (VAMCs)	<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>
Community-Based Outpatient Clinics	<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>
Residential Care Facilities or Domiciliary Care Facilities	<ul style="list-style-type: none"> <li>• Provide residential treatment and rehabilitative services for 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, like posttraumatic stress disorder [PTSD]; anxiety; substance use disorders; homelessness; and vocational, educational or social issues</li> </ul>
Community Living Centers for Short- and Long-Term Nursing Home Care	<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>

## VA Locator TOOL



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.



Section	Description
Vet Centers	<ul style="list-style-type: none"><li>• Provide a broad range of free, confidential counseling, outreach and referral services for Veterans and active-duty Service members, including members of the reserve components, 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> <hr/>

# Veteran Community Care

## WHAT IF I CANNOT GET CARE AT A VA FACILITY?

We may refer you to a non-VA provider in your local community. Your eligibility for community care is based on your specific needs and circumstances. Your VA provider will work with you to determine if you are 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 "participating provider organizations." 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 under the Veterans Choice Program related to the 40-miles distance criteria.
- VA cannot furnish care within specific wait time or drive time standards.
- It is in your best interest medically.
- A VA service line does not meet specific quality standards.

## WHERE CAN I LEARN MORE?

[VA 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 the [Foreign Medical Program](#) page.

## If you have any questions, call:

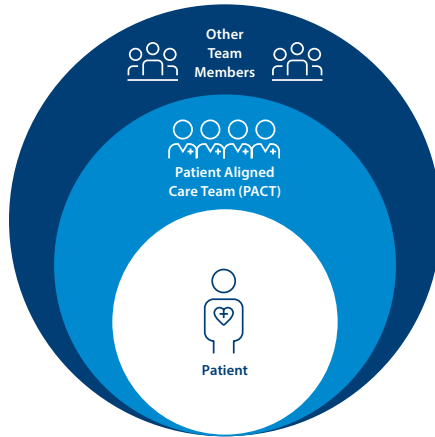
Foreign Medical Program:  
**1-877-345-8179**

# Primary Care

## WHAT IS PRIMARY CARE?

At VA, we take a team approach to primary care—with you at the center.

When you sign up for VA health care, we will 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:

- **Provide or arrange for preventive care:** This includes immunizations to prevent illness and early screenings for diseases.
- **Help you get care in the ways that work best for you:** This includes face-to-face and virtual visits with members of your team, group clinics, 24/7 telephone care, online educational information and secure messaging.
- **Coordinate your care:** Team members will meet often to talk with you—and with each other—about your progress and goals. Additionally, they will coordinate any care you may need from specialists outside the team.
- **Connect you with 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 overcoming barriers to wellness, including unstable housing, a lack of food resources, employment and financial concerns and access to the internet. They will also provide general support related to illness or injury.
- **Get started with your food and nutrition plans:** What you eat is very important for your health. Registered Dietitian Nutritionists (RDNs) provide nutrition education and counseling for Veterans across VA's health care facilities and most clinics.
- **Support you in thinking about your goals and preferences:** This includes 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.

Your PACT includes the following:

- Primary care provider
- Clinical pharmacist
- Registered nurse care manager
- Licensed practical nurse or medical assistant or clerk
- Other team members like Specialists, social workers and dietitians

Keep in mind...

Veterans can call the **Nurse Helpline** or **Triage Line** at their local VAMC any time, day or night. Registered nurses will triage the Veteran, give recommendations and answer health care questions. To find a VA Medical Center (VAMC) near you, use the [VA Facility Locator Tool](#).

For More Information

[Your Care Team](#)

[Getting Started with Food and Nutrition Services](#)

# Women Veterans Health Care

VA is dedicated to meeting the health care needs of all Veterans.

Women who qualify for VA health care can access high-quality women's health care, including:

- Primary and comprehensive women's health services, including:
  - General health care and wellness checks, including routine screenings
  - Women-specific services, like birth control, preconception counseling and menopausal support
  - Screenings for breast and cervical cancer, including pap smears and mammograms
  - Management of long-term conditions
  - Mental health services tailored to women
  - Treatment for conditions related to military sexual trauma
- Specialty services, including:
  - Gynecological and infertility services
  - Maternity and newborn care\*
  - Abortion counseling and services
  - Sensory aids and prosthetics, including gender-specific items like post-mastectomy needs
  - Other specialty services, including, radiology, neurology, cardiology, oncology and more

Get support from your Woman Veterans Program Manager.

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. To find contact information for your Women Veterans Program Manager, call the Women Veterans Call Center.

## WHAT IF I AM PREGNANT?

**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** of losing military health system or TRICARE eligibility.

**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.

\* Maternity care and 7 days of newborn care are covered benefits for eligible women Veterans.

## Women Veterans CALL CENTER

The Women Veterans Call Center staff is trained to provide women Veterans, their families, and caregivers with information and assistance about VA services and resources.



You can find contact details for your local Women Veterans Program Manager and 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.

## Women's Health Transition Training (WHTT)

VA now offers a comprehensive training course on VA health care benefits and services developed exclusively for **Servicewomen transitioning out of the military** called [Women's Health Transition Training](#).

Servicewomen and women Veterans can access a **self-paced online version** of the course any time,, any place via the [TAP Online Courses](#) page.

# Intimate Partner Violence Assistance Program (IPVAP)

## WHAT IS INTIMATE PARTNER VIOLENCE (IPV)?

VA defines IPV as **any abuse that occurs between current or former intimate partners**. IPV does not require sexual intimacy or cohabitation. This includes, but is not limited to:

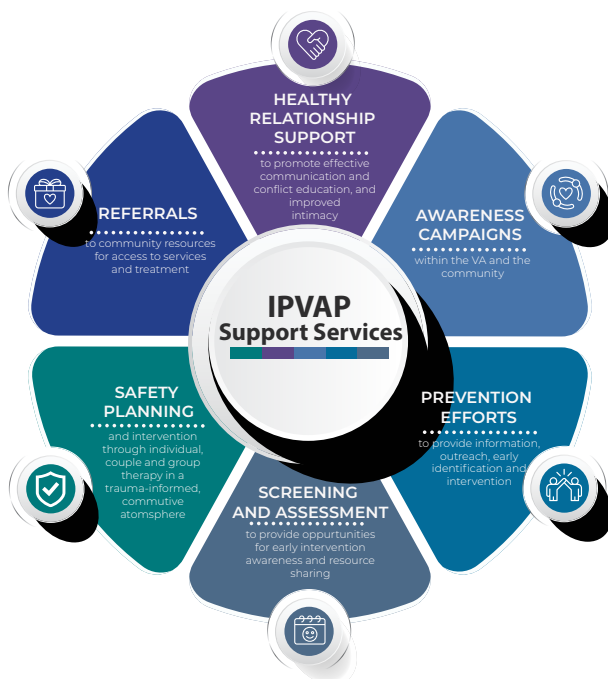
- Physical abuse, such as hitting, pushing, slapping, biting, kicking, choking or restraining
- Emotional abuse, such as humiliating, insulting, isolating or name calling
- Psychological abuse, such as controlling, coercion, stalking, gas-lighting or instilling fear
- Sexual abuse, such as any unwanted sexual activity including rape, molestation, reproductive coercion or stalking

**IPV is a national public health crisis affecting as many as one in three women and one in four men.**

VA's Intimate Partner Violence Assistance Program (IPVAP) is committed to helping you, your partner and VA staff who are impacted by intimate partner violence. If you or someone you know could be experiencing IPV and/or using IPVAP, help is available.

**Veterans and intimate partners of Veterans who qualify for VA health care are eligible for IPVAP services.**

All VA medical facilities offer a comprehensive array of services for those who experience IPV, including:



To locate the IPVAP Coordinator closest to you, visit the [Directory of IPVAP Coordinators](#).



If you are unable to reach an IPVAP Coordinator, please speak with your primary care social worker or provider.

For 24/7 counseling by phone, call the **Domestic Violence Hotline** at:

**1-800-799-7233, OR**

**TTY 1-800-787-3224**

You can also visit the [Intimate Partner Violence Assistance Program](#) page



The [MyPlan app](#) increases access to safety strategies and resources.

# 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 VA registration or enrollment and initial appointment scheduling
- Education related to VA care and benefits
- Linkage with VA and community resources
- Assistance with health care system navigation and advocacy
- Help 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 **10 years of cost-free medical care** for any condition related to your service in theater.

## WHERE CAN I LEARN MORE?

[Post-9/11 Transition and Case Management](#)

## 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.

**The PACT 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. For more information about the PACT Act, visit the [PACT Act](#) website.

## For More Information

[Chemical or hazardous material exposure](#)

## WHAT IS THE VA LIAISONS FOR HEALTHCARE PROGRAM?

VA Liaisons for Healthcare can:

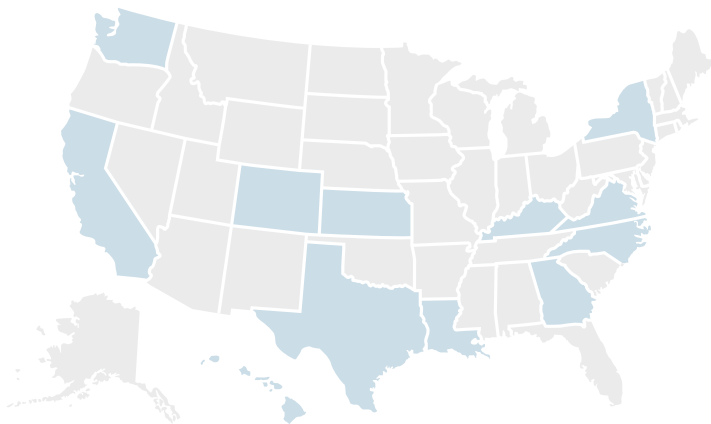
- Educate you about VA health care and services.
- Help you identify the VA health care facility closest to your home or most appropriate for your individual needs.
- Communicate your needs to that VA facility.
- Connect you with the VA facility's post-9/11 M2VA case management team.
- Assist you with transitioning your health care to VA and coordinating your initial care customized for your individual needs.

The goal is that you leave your 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 below, or **they can assist you via telehealth if they are not located at your local facility.**

### Installations or locations with on-site VA Liaisons for Healthcare

- 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



## VA Liaisons for HEALTHCARE

To find the VA Liaison for Healthcare that serves your installation, either on-site or virtually, see the listing at the [Post-9/11 Transition and Case Management](#) page.

# VA Dental Care

## DOES VA PROVIDE DENTAL CARE AS PART OF MY VA HEALTH COVERAGE?

VA provides dental care for 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 is not 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
- Your current health
- Your 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:

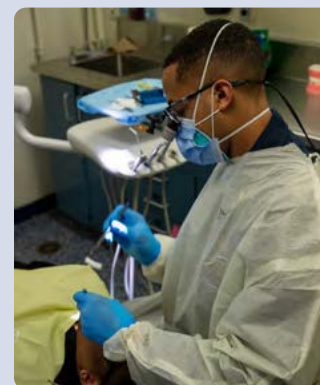
- If you have a service-connected dental disability, you may qualify for any needed dental care.
- If you have other service-connected disabilities, you may be eligible for a range of care, depending on your condition.
- Other situations, such as housing insecurity or inpatient status, may qualify you for certain one-time or specific treatments.

## WHERE CAN I LEARN MORE?



## Where do I go for VA dental care?

We provide dental care for 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 this form will be used to determine your eligibility for dental care after your separation.



## 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
X	X	X	✓	✓

VADIP coverage is available for:

- 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's](#) website.
2. Select the Delta Dental or MetLife plan to learn more and apply.

# Family Support

## Caregiver Support Program (CSP)

CSP assists family caregivers of eligible Service members and Veterans.

The VA Caregiver Support Program is composed of two programs: the **Program of General Caregiver Support Services** and the **Program of Comprehensive Assistance for Family Caregivers**.

The **Program of General Caregiver Support Services (PGCSS)** offers caregivers:

- A wide range of support, education and wrap-around services that empowers them to care for themselves and the Veteran, including tips and tools
- Self-care guidance, educational publications, frequently asked questions, fact sheets and more

The **Program of Comprehensive Assistance for Family Caregivers (PCAFC)** offers:

- The same services as PGCSS
- Monthly stipend for family caregivers of eligible Veterans
- Certain beneficiary travel benefits when traveling with the Veteran to appointments
- Access to health insurance for those who are eligible, if they are not already covered under a health care plan

**Caregiver Support Coordinators (CSC)** at each VAMC help caregivers find the right support. The locator tool helps you find your local [CSP Team/Caregiver Support Coordinator \(CSC\)](#).

**VA's Caregiver Support Line (CSL), 1-855-260-3274 (toll free)**, is a primary resource and referral center to assist caregivers and Veterans.

### VA Caregiver **SUPPORT**

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 does not create an employment relationship between VA and the caregiver.



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 for 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, in addition to meeting other eligibility requirements.
- Beginning October 1, 2022, the program will be open to Veterans of all eras who meet the eligibility requirements. For more information, visit the [CSP](#).

### AM I ELIGIBLE?

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

### WHERE CAN I LEARN MORE?

[VA Caregiver Support Program](#)

[Program of Comprehensive Assistance for Family Caregivers \(PCAFC\)](#)

[CHAMPVA](#)

### Did you know?

**Primary family caregivers of eligible Veterans** may have access to health care benefits through **CHAMPVA** if they do not qualify for TRICARE or any other health care plans.



If you have any questions, call:

Caregiver Support Line:  
**1-855-260-3274**

# 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](#)

## Fisher House FOUNDATION

### For More Information

Fisher House accommodations are provided **at no cost** to guests, and located in **close proximity** of VAMC treatment facilities.

Fisher Houses have up to 20 suites with **private bedrooms and bathrooms**.

A **VA social worker and other VA staff** can connect you with Fisher House services.



To locate a Fisher House, visit the VA [Fisher House Locations](#) page.

# Veterans Canteen Service (VCS)

As an enrolled member of VA health care, you and your family can access tax-free shopping and dining benefits through VCS.

VCS provides Veterans enrolled in VA's health care, their families, caregivers and VA employees reasonably priced **merchandise and services essential for their comfort and well-being**.

VCS delivers merchandise and services to more than **200 VAMCs** nationwide through:

- **PatriotStore** retail shops
- **PatriotCafé & Brew** food courts and coffee shops
- **PatriotVending** vending machines



## ONLINE SHOPPING AND TIRES

The [Veterans Canteen Service](#) website 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.

Visit the [Veterans Canteen Service \(VCS\)](#) page to learn more.

Other **VCS services** include:

- Catering
- Optical shops
- Barber services
- Concessionaires



## 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 are significant parts 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 yourself and for those around you.

## For More Information

Visit the [Mental Health](#) page. This website:

- Helps you **get started** with any **social, emotional and mental health needs** that you may have—whether you are just starting your research or you are 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. Get connected with 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 into any **Vet Center** during clinic hours.
- Call **1-877-222-8387**, Monday through Friday, 8 a.m.-8 p.m. ET.

## 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.
- Give you resources to obtain food.
- Provide long-term case management.
- 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.**

## WHERE CAN I LEARN MORE?

[Mental Health](#)

## Did you know?

You do not need to be enrolled in VA health care to get mental 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.

# 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 lives.



**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 for Veterans, 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 and your family's personal goals.

It does not matter where you are on 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.

## Did you know?

All Vet Center services are available **without time limitation** and **at no cost**.

All Vet Centers offer non-traditional hours on **evenings and weekends** to accommodate busy schedules:

- Walk into any Vet Center during hours of operation.
- Call 1-877-927-8387. The Vet Center call center is an around-the-clock confidential call center.



## AM I ELIGIBLE?

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

You are 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 that the President declares, 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, **OR**
- Been serving as a current member of the reserve components assigned to a military command in a drilling status, including active Reserves, and have a behavioral health condition or psychological trauma related to military service that adversely affects quality of life or adjustment to civilian life

Vet Centers also provide services for family members of eligible Veterans when it will help with their readjustment.

Families of deployed Service members are also eligible to receive services to help them cope with the deployment of their loved ones. Additionally, bereavement counseling is available for families who experience the death of an active-duty Service member.



## 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.
- For injuries, you do **not** need a disability rating or service connection from VA or DOD.

## For More Information

- Visit the [Vet Center](#) website
- Call **1-877-927-8387**, 24 hours a day, toll free, to talk about your military experiences or your transition home. The Vet Center Call Center is staffed with combat Veterans of all eras and family members of combat Veterans
- Get connected with a Vet Center. Use the [VA Facility Locator Tool](#) to find the nearest Vet Center.

# 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 enables 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 (for example, misusing drugs, alcohol, food or sex; or 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, which 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.** When possible, try to change situations that cause stress for you. To help you cope with stress, learn relaxation methods, such as 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. Do not abuse drugs or alcohol.
- **Connect with others.** We are social creatures. We need positive connections with other people. For example, arrange a lunch get-together, 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 for you.

## MENTAL HEALTH FOR WOMEN VETERANS

VA offers a full continuum of gender-sensitive, evidence-informed mental health services for women Veterans. VA providers have the skills and expertise to address women Veterans' mental health concerns. More than half of VA mental health providers are women, and all VA providers have access to specialized training in women's mental health, including reproductive mental health issues, such as perinatal depression and mood changes during the perimenopause transition.

At every VA medical center, there are Women's Mental Health Champions who are mental health clinicians with a specific interest and specialized training in women Veterans' mental health. Women's Mental Health Champions can help connect you with local resources and support.

## 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 you see or hear about, or something 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 or 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 a few years or 40 years, it is never too early or 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](#)

## 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 have been struggling for years.

## Can I get disability compensation or other benefits for PTSD?

To find out if you can get PTSD disability benefits, visit the [VA disability compensation for PTSD](#) page.

## 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?

VA provides free treatment for any mental and physical health conditions related to experiences of MST. VA's MST-related treatment is available for Veterans and most former Service members with an other than honorable or uncharacterized discharge. Current Service members can also receive services related to MST, although for some types of services they might need a Department of Defense referral.

- You do not need to have a VA disability rating to receive MST-related care.
- 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.

### Can I apply for disability compensation related to MST?

Veterans can apply for disability compensation for any current health conditions that were caused by or worsened because of their military service, including conditions related to MST. 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.

VA knows that 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 decide to file a claim later. Please remember that you do not need to file for disability compensation in order to receive MST-related treatment services.

## 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.

## To report harassment:

If you are a victim of harassment, report it to the [Patient Advocate](#) or VA Police.

## For More Information

- Speak with the **MST Coordinator** at your nearest VA medical facility about MST-related health care, or with the MST Coordinator at your nearest VA regional office about disability compensation.
- Visit the [Effects of Military Sexual Trauma](#) page on VA.gov for information about MST-related healthcare services.
- Download the [Beyond MST](#) app.
- Call VA's general information line at 1-800-827-1000.

## 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 include:

- 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 include:

- Prior suicide attempt
- Mental health issues
- Substance abuse
- Access to lethal means
- Recent loss
- Legal or financial challenges
- Relationship issues
- Unemployment
- Housing insecurity

### 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 do not believe the person is at immediate risk, consider developing a safety plan with them. If you are not sure what to do next, contact the Veterans Crisis Line:

**Dial 988 and press 1.**

## Did you know?

### 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. Visit The [Columbia Lighthouse Project](#) website for more information.

### The National Suicide Hotline Designation Act of 2020

In 2022, **988** became 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**.

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 do not believe the person is at immediate risk, consider developing a safety plan with them. If you are not sure what to do next, contact the Veterans Crisis Line: **1-800-273-TALK (8255)** and **press 1**.

## There may be times when you want to talk to someone right now. We offer support anytime, day or night.

For Veterans or people who will become Veterans, most suicide attempts 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 14) connects you and your families with **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 14: 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 988
- Text 838255
- Chat online the [Veteran Crisis Line](#) website

## Did you know?

Every day, more than 450 VA Suicide Prevention Coordinators and their teams, located at every VAMC, connect Veterans with 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 are 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.

## A lack of food resources can affect your whole health, including your mental health.

A lack of food resources can affect your mental health, as well as your physical health. Food insecurity means that lack of money and resources limits your access to adequate food. What you eat is very important for your health. VA provides resources on food programs and resources for 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 ensure food security. Learn more with the [Getting Started with Food and Nutrition Services](#) fact sheet.

**Note:** To learn how VA is helping to ensure Veteran food security, visit the Food Security Program Office web page:



# Additional Mental Health Resources

## ARE THERE ANY 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 10).

**Table 10: Additional Mental Health Resources**

Program/Service	Description
<a href="#">Make the Connection</a>	<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>
<a href="#">AboutFace</a>	<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 people who have been there. PTSD treatment will turn your life around.</p>
<a href="#">VA Substance Abuse Programs</a>	<p>VA Substance Abuse 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>

### 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](#)



#### [Beyond MST](#)





Program/Service	Description
<a href="#">Intimate Partner Violence (IPV)</a> <a href="#">National Domestic Violence Hotline</a>	<p>IPV describes physical, sexual or psychological harm from a current or former partner or spouse. This type of violence can occur among heterosexual or same-sex couples, and it 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 Assistance Program 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>
<a href="#">Reach Out</a>	<p>Reach Out is designed for Veterans to proactively seek support and resources for help solving life's challenges before reaching a crisis point.</p>
<a href="#">Chaplain Services</a>	<p>Chaplain services provide:</p> <ul style="list-style-type: none"> <li>• Faith-based counseling, bereavement care for grief and loss, moral injury, and relationship counseling (for example, marital counseling)</li> <li>• Free and confidential* spiritual, pastoral and religious care for Veterans, their families and caregivers</li> <li>• In collaboration with whole health programs, the development of care plans to address body, mind and spirit</li> <li>• Liaison with community partners to assist Veterans with post-military activation, separation or retirement</li> </ul> <p>* Confidentiality as subject to federal law</p>
<a href="#">Center for Faith-Based and Neighborhood Partnerships</a>	<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>
<a href="#">Suicide Prevention</a>	<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 is 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>

# Health Care Tools

## My HealthVet

### WHAT TOOLS CAN I USE TO HELP ME MANAGE MY HEALTH CARE?

**My HealthVet** (Figure 15) is VA's private and secure online patient portal for active-duty Service members, Veterans and their dependents and caregivers. Its online resources and tools offer you greater control over your health and wellness.



**My HealthVet** 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 care teams
- Accessing your electronic health care records

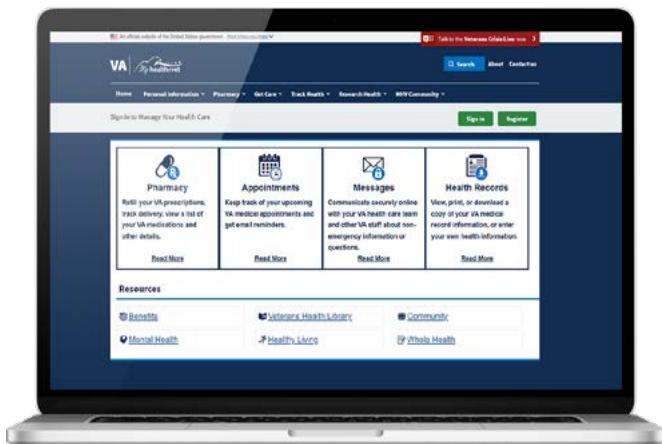


Figure 15: My HealthVet

### Level of Access

My HealthVet's 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, as well as 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.

## My HealthVet offers two account types: Basic and Premium.

A **Basic account** is for anyone who registers for a My HealthVet account. It limits your access to features that require self-entered personal data, such as journals, health assessments and other tools to track your health measures.

A **Premium account** requires you to verify your identity 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, and you will be able to do the following additional efforts:

- 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 health care team

VA patients and CHAMPVA beneficiaries can manage VA health data.

### How do I register for a My HealthVet account?

To register for an account:

**Step 1:** Go to [My HealthVet](#).

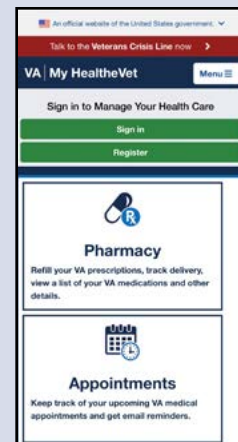
**Step 2:** Select the **Register** button.

**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 HealthVet](#)



In addition to My HealthVet, 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:

Visit the [My HealthVet](#) page on VA.gov

### 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 HealthVet user ID and password.

## How do I upgrade to a Premium My HealthVet account?

Review Table 11 for the various ways you can upgrade to a Premium account.

**Table 11: How to Upgrade to a Premium My HealthVet Account**

Online	In Person
<ol style="list-style-type: none"> <li>1. Go to <a href="#">My HealthVet</a> and sign in to your Basic account using DS Logon or ID.me.</li> <li>2. Select the Upgrade button.</li> <li>3. Select the certification box to verify you are the owner of the My HealthVet account.</li> <li>4. Select Continue.</li> <li>5. Your My HealthVet Basic account will upgrade to a Premium account.</li> </ol>	<p>VA patients can upgrade their Basic account to Premium in person at a local VA facility (face to face or via videoconference, if available). 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.</p>

## 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.

VA patients must bring a current government-issued photo ID, such as a **Veteran’s Identification Card (VIC)** or valid driver’s license, to prove their identity.



# Veterans Health Information Exchange (VHIE)

## VETERAN HEALTH INFORMATION SHARING OPTIONS

With increased access to participating provider organizations through the VA MISSION Act of 2018, one of the requirements for continued quality care is to automatically provide health information to participating provider organizations involved in a VA patients' care. This eliminates the need to send paper medical records by mail or hand carry medical records to your different providers.

VA believes participating provider organizations can make more informed treatment decisions, which drive better health outcomes, when they have a complete view of your medical history. VA electronically shares health information using the Veterans Health Information Exchange (VHIE). 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 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 My HealthVet and complete [VA Form 10-10164](#)
  - Please Note: If you have not already done so, you will need to upgrade your My HealthVet account to Premium status in order to securely submit the form. Visit My HealthVet 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 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.

## Veterans Health Information EXCHANGE

### VA Exchange Partners

Access a listing of [VA Exchange Partners](#) by locations and 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, as well as Veterans' sharing preferences.

### Where can I learn more?

[Veterans Health Information Exchange \(VHIE\)](#)

## Want to share your electronic health information after you opted out?

If you opt out, and 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 My HealtheVet and complete [VA Form 10-10163](#).
- By Mail:
  - Download and print [VA Form 10-10163](#): Request for and Permission to Participate in Sharing Protected Health Information through Health Information Exchanges.
  - 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 ROI staff.

# Making Informed Decisions

## VA Health Care Portal

VA's main source of information about health benefits is the Health Care Portal (Figure 16). From this website, you can:

- Get information on VA health benefits and services available for 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

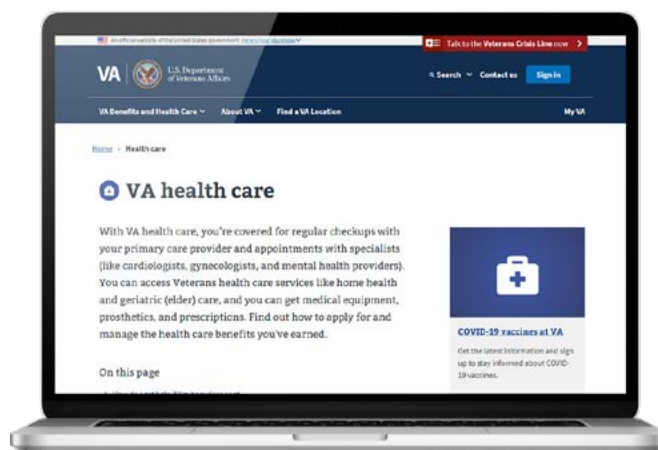


Figure 16: VA Health Care Portal

## WHERE CAN I LEARN MORE?

[VA health care](#)

# 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 will 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

VA Health care eligibility is based on several factors including:

- 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

When you apply for VA health care, you will be assigned to one of eight priority groups, which will determine whether you have to make copays.

Table 12 describes VA's health care priority groups.

**Table 12: VA Health Care Eligibility Priority Groups**

Priority Group	Who is Included?
Priority Group 1	<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> <li>• Veterans awarded the Medal of Honor</li> </ul>
Priority Group 2	<ul style="list-style-type: none"> <li>• Veterans with VA-rated service-connected disabilities that are 30% or 40% disabling</li> </ul>
Priority Group 3	<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 pursuant to 38 U.S.C. § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"</li> </ul>
Priority Group 4	<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>

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. There are also special eligibility rules for treatment, even if you are not eligible for other VA care.

## Keep in mind...

Some Veterans are eligible for both TRICARE and VA benefits; this is called **dual eligibility**.

Solomon Clark



Andrew Chang



Jessica Davis





Priority Group	Who is Included?
Priority Group 5	<ul style="list-style-type: none"> <li>• Non-service-connected Veterans and non-compensable service-connected Veterans rated 0% disabled with annual income below VA income limits and geographically adjusted income limits (based on their residential ZIP code)</li> <li>• Veterans receiving VA pension benefits</li> <li>• Veterans eligible for Medicaid programs</li> </ul>
Priority Group 6	<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>• Vietnam-era herbicide-exposed Veterans who served in the following locations: <ul style="list-style-type: none"> <li>◦ Republic of Vietnam between January 9, 1962, and May 7, 1975</li> <li>◦ Laos from December 1, 1965, through September 30, 1969</li> <li>◦ Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969, through April 30, 1969</li> <li>◦ Guam or American Samoa or in the territorial waters off of Guam or American Samoa from January 9, 1962, through July 30, 1980</li> <li>◦ Johnston Atoll or on a ship that called at Johnston Atoll from January 1, 1972, through September 30, 1977</li> </ul> </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 <ul style="list-style-type: none"> <li>• August 1, 1953, and December 31, 1987</li> <li>• September 11, 2001, are eligible for the enhanced benefits for 10 years following discharge.</li> </ul> </li> <li>• Toxic-exposed Veterans and Veterans supporting certain overseas contingency operations.</li> </ul> <p><b>NOTE:</b> Eligibility will be phased-in and is based on service in specific locations and periods or deployment in support of specific military operations. Veterans who are awarded a VA service-connected disability rating, may be eligible for VA health care prior to the phased-in date.</p>
Priority Group 7	<ul style="list-style-type: none"> <li>• Veterans with gross household income below the geographically adjusted income limits for their residential location, and who agree to pay copays</li> </ul>
Priority Group 8	<ul style="list-style-type: none"> <li>• Veterans with gross household income above VA and geographically adjusted income limits for their residential location, and who agree to pay copays</li> </ul>

## Why should I apply for VA health care?

- 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 is it.
- VA health care can help you meet all your medical needs; you do not 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...

To establish eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.

# Eligibility for VA Health Care *(continued)*

## **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.

# Outreach Programs

If you are not 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 17). They can:

- Answer any questions you have.
- Help you apply for VA health care.
- Make your first VA health care appointment.

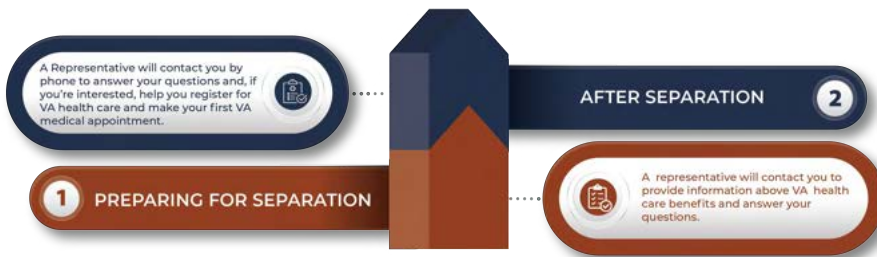


Figure 17: VA Health Care Registration Outreach

## 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 do not 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 Benefits:  
**1-877-222-VETS (8387)**

Your first year after separation 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 newly-separated Veterans three times during their first year of separation.**

Our goal is to provide consistent, caring contact between transitioning Service members and VA to guide you through understanding and using the benefits and resources available for you—including 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](#)

## 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 life after separation.
- 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 will 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.



# 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 is not an official eligibility determination, it only takes a few minutes to complete, and it is a great way to get started. Follow the steps below:

**Step 1:** Navigate to the [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 18).



Figure 18: VA Health Benefits Explorer

## WHERE CAN I LEARN MORE?



# 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:

- You enlisted after September 7, 1980, or entered active duty after October 16, 1981.
- You must have served 24 continuous months, or the full period for which you were called to active duty. (Note: This is not applicable for all Veterans.)
- You did not receive a dishonorable discharge.

This minimum duty requirement may not apply if any of the following are true:

- You were discharged for a disability that your active-duty service caused or worsened. **OR**
- You were discharged for a hardship or “early out.” **OR**
- You 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 for 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

### How do I apply?

#### Online

Apply at online at the [VA health care](#) page on VA.gov.



#### 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.



- Served in a theater of operations (10 years of enhanced eligibility following discharge)
- Served in the Republic of Vietnam from January 9, 1962, to May 7, 1975
- Served on 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
- Determined by a VA health care provider to be catastrophically disabled
- Previous year's household income is below VA's national income or geographically-adjusted thresholds

There are also special eligibility rules for treatment for mental and physical health conditions related to military sexual trauma (MST), and you may be able to receive this treatment even if you are not eligible for other VA care.

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 that you sign in to VA.gov using your Login.gov, ID.me, My Health eVet or DS Logon\* 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 your application already in progress.
- You have 60 days from the date you start or update your application to submit it. After 60 days, your information will not be saved, and you will need to start over.

**Note:** \* DS Logon is scheduled to sunset for VA only and some will feel the impact immediately. Please consider other options, such as Login.gov, before you are unable to access your account. Login.gov is now the preferred method.

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left blank.



# 3

# Supporting Yourself and Your Family

## Introduction

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 use the skills you obtained during service to address opportunities or challenges in civilian life.

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

- **Identify** the VA application process for disability compensation and related benefits.
- **Recognize** survivor resources and benefits that your family may be eligible for upon your death.
- **Identify** VA resources for a burial or memorial service in a national cemetery.

### Where can I learn more?

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

## MY PERSONAL GOALS

- Apply for disability compensation and related benefits
- Prepare for my family's financial well-being in the event of my death
- Discuss Survivor Benefits with my family
- Plan for a burial or memorial service in a national cemetery
- Apply for VA education benefits



### In this module...

- Disability Compensation and Related Benefits
- Life Insurance Benefits
- Burial and Memorial Benefits
- Monetary Benefits for Dependents and Survivors
- VA Education Benefits

# What Are Your Needs?

## Benefits for You and Your Loved Ones

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

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.

### WHERE CAN I LEARN MORE?

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

### 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 incurred a chronic illness because of your service, you may be eligible for monetary and support benefits.

VA may determine that you have a disability resulting from an injury or illness that occurred during or became worse due to your active military service. These disabilities may be considered service-connected.

If VA determines you have a service-connected disability, you might be eligible for:

- Monthly disability compensation.
- Clothing or automobile allowances.
- VA housing grants to help you adapt a home to meet your needs.
- VA Medical Services for those with service-connected disabilities.
- Reduced cost and/or free medical, dental and prescriptions.

### HOW DOES VA DETERMINE IF I HAVE A SERVICE-CONNECTED DISABILITY?

To award a VA disability rating for service connection, you must submit evidence with your claim that shows a current chronic illness or disability (physical or mental), which occurred or worsened during your service. Based on the evidence, VA rates your service-connected disability from 0% to 100%, in 10% increments.

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

If you have any questions, call: VA Benefits Hotline: **1-800-827-1000**

### Types of Service Connection

#### 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, beyond the natural progression of the condition, in service

#### Presumptive

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

#### Secondary

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

### Keep in mind...

Overall combined disability ratings aren't an additive process.

For example, if a Veteran has one disability rated 60% and a second disability rated 20%, the combined rating is not 80%.

For more information on how to calculate combined ratings, refer to the [Combined Ratings table](#) or the [rating calculator](#).



**NOTE:** 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).

**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.**

**The PACT Act** is a new law that expands VA health care and benefits for Veterans Exposed to burn pits and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they’ve earned and deserve.

**The PACT 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.

## WHAT ARE THE PACT ACT KEY COMPONENTS?

- **The Act** 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.
- VA **will improve the decision-making process** for determining what medical conditions will be considered for presumptive status.
- Every enrolled Veteran will **receive an initial toxic exposure screening** and a follow-up screening every five years. Veterans who are not enrolled, but who are eligible to enroll, will have an opportunity to enroll and receive the screening.
- VA health care staff and claims processors will receive **toxic exposure-related education and training**.
- The Act requires **research studies** on mortality of Veterans who served in Southwest Asia during the Gulf War, Post-9/11 Veteran health trends, and Veteran cancer rates.
- The Act will help VA **build a stronger, more skilled workforce** to meet the growing demand for benefits and services.
- The Act authorizes **31 new medical facilities** across the country, providing greater access to VA health care.

## Where can I learn more?

[Disability Compensation](#)

### PACT Act key components:

Scan the QR code for more information.



### Accredited Representatives:

Scan the QR code to get help filing your claim by working with accredited representatives.



# Disability Compensation

Veterans who have a service-related injury or illness rated at 10% or higher are entitled to a tax-exempt monthly benefit. Compensation is paid monthly; the amount depends on your degree of disability.

If you have a combined evaluation of 30% or more, you may be eligible for an additional allowance if you have 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 with no statutory or regulator bar to benefits, **AND**
- Have a disability rating of at least 10%

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 compensation:

## 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 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. Contact your transition center for advice on when and where VA personnel conduct site visits for those installations 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 VA Benefits Office(s) near you.

### By Mail



Mail [VA Form 21-526EZ](https://www.va.gov) Application for Disability Compensation and Related Compensation Benefits, to:

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

# Filing Disability Claims

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

You can file a disability claim if you are:

- A Service member preparing to separate from the military within 180 days from release from active duty
- A Veteran
- A survivor or family member seeking benefits owed to a Veteran on a pending claim
- A Veterans Service Organization (VSO) applying on behalf of a Veteran or Service member

If you are a Service member preparing to separate from the military, you must also:

- Have a known Separation Date.
- Submit a Benefits Delivery at Discharge (BDD) claim between 180 and 90 days prior to your 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 for house hunting.
  - If you cannot submit your BDD claim 180 to 90 days before discharge, you can still submit your claim with less than 90 days remaining on active duty. However, your claim may not be processed until after discharge.
- Include copies of your Service Treatment Records (STRs) for your current period of service.
- Be available for 45 days following the date you submit your BDD claim to attend the required medical exam(s).

## WHEN CAN I APPLY FOR DISABILITY COMPENSATION?

All Service members on active duty should submit their VA disability claim as soon as possible and as close to 180 days prior to discharge as possible to ensure all examinations are conducted while on active duty. However, there is no time limit to file a claim for disability compensation. VA encourages you to apply 180 days before you separate up to within 1 year following your date of separation, which determines the effective date of your claim. Review Table 13 for more information.

**Table 13: Disability Claim Effective Dates**

If you apply...	Your claim is effective...
Within 1 year of separation	The day after your separation
More than 1 year after separation	The day VA receives your claim or date entitlement arose, whichever is later.

## How does VA process my claim?

### Step 1

VA receives the claim.

### Step 2

VA examines your claim to determine if there is a need for additional evidence.

### Step 3

VA gathers and reviews required evidence.

### Step 4

VA prepares a rating decision.

### Step 5

VA prepares claim packet for mailing.

### Step 6

VA sends a decision packet.

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



**Note:** You may follow the progress of your claim on VA.gov by navigating to the [Check claim or appeal status](#) page on VA.gov.

## 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. Review Table 14 for more information.

**Remember: You have a network to help you file your claim, including VA regional office staff and Veterans Service Organization (VSO) representatives.**



**Table 14: Ways to Expedite Your Disability Claim**

Claim Timeline	Information
<p><b>Benefits Delivery at Discharge (BDD)</b></p> <p>180 to 90 days before separation</p>	<p>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 fewer after your discharge. You'll need to:</p> <ul style="list-style-type: none"> <li>• Have a known Separation Date and do the following:</li> <li>• 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 for seeking a home.</li> <li>• Be available for 45 days following the date you submit your BDD claim to attend the required medical exam(s).</li> <li>• Include copies of your Service Treatment Records (STRs) for your current period of service.</li> </ul> <p><b>Note:</b> The BDD 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. If you're separating from any station in Europe, Africa, the Middle East or Pacific Theater, you'll find Landstuhl and Camp Humphreys contact information at the <a href="#">File while overseas</a> page on VA.gov.</p>
<p><b>Fully Developed Claims (FDC)</b></p> <p>Starting 89 days before separation, and at any time after separation</p>	<p>You can get a faster decision by submitting an FDC. You'll need to:</p> <ul style="list-style-type: none"> <li>• Include all the evidence you have in your possession or that you can easily get.</li> <li>• Confirm that there are no more records VA needs to make a claim decision.</li> <li>• Go to a VA medical (or compensation and pension) exam, if required.</li> </ul>
<p><b>Standard Claim</b></p> <p>Any time after separation</p>	<p>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.</p>

# Filing Disability Claims *(continued)*

**Note:** For Special Handling of your claim, let us know if you have received a Purple Heart, are terminally ill or are at risk of facing housing insecurity. Review Figure 19 regarding filing timelines and claim effective dates.

Review Figure 19 regarding filing timelines and claim effective dates.

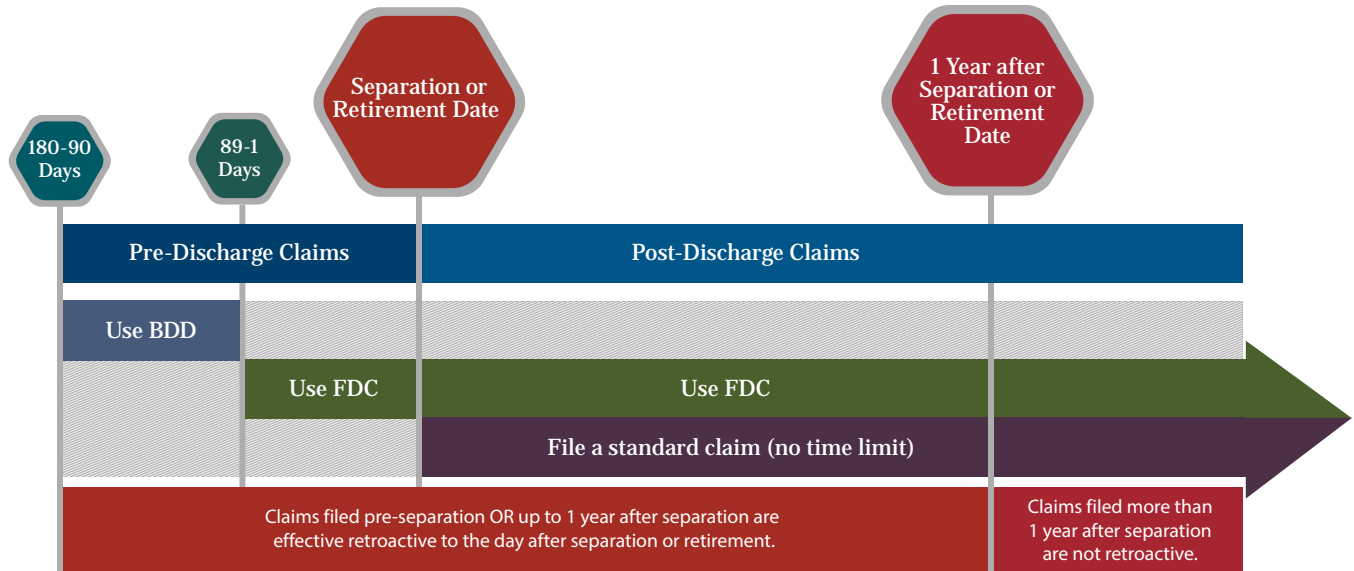


Figure 19: Disability Claim Time Frames



# Separation Health Exam

## DO I NEED A PHYSICAL EXAM?

DOD requires every Service member to have a physical exam before separation, typically the Separation History and Physical Examination (SHPE). If you're applying for disability compensation, you must undergo VA's Separation Health Assessment (SHA). Review Table 15 for more information.

**Table 15: Comparison of DOD and VA Separation Health Exams**

If...	Then...
<p>You don't file a disability claim at all.</p> <p><b>OR</b></p> <p>You file a disability claim 89 to 0 days before separation.</p>	<p>You'll receive DOD's Separation and Physical Health Examination (SHPE). You will need to request a SHPE from DOD by following your Service's process.</p>
<p>You file a Benefits Delivery at Discharge (BDD) claim between 180 and 90 days before separation.</p>	<p>You'll receive VA's Separation Health Assessment (SHA). A VA representative will contact you to schedule your exam. You do not need to request one.</p>

## INTEGRATED DISABILITY EVALUATION SYSTEM (IDES)

IDES provides Service members who face potential medical discharges with an opportunity to file a claim while they are still serving on active duty. IDES also allows VA and DOD to share information to complete each agency's respective process simultaneously, without the need for duplicate 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 separation. This proposed rating, accompanied by a Benefits Estimate Letter, informs the Service member of their approximate amount of VA compensation and benefits. If entitled, the Service member would receive benefits after discharge from Military Service.

## WHERE CAN I LEARN MORE?

- [Separation Health Assessment Fact Sheet](#)
- [IDES](#)
- [VA Benefits for Service Members Considered for Medical Discharge Fact Sheet](#)

## Disability CLAIMS

You should apply for disability compensation as close to 180 days before separation as possible to allow enough time to complete your exams while on active duty. This can help VA provide a decision on your claim as quickly as 30 days or fewer after your discharge. If your SHA exam is completed and returned to DOD **at least 30 days before separation**, it will serve as your DOD discharge exam and you will not be required to complete a SHPE.

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.





# Activity Worksheet: Filing Disability Claims

Review the scenarios below. Use what you learned about disability compensation programs to answer these questions for each scenario:

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

Scenario	Type of Service Connection (select one)	Best Way to File (select one)	Claim Effective Date (select 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>	<input type="checkbox"/> Direct <input type="checkbox"/> Aggravated <input type="checkbox"/> Presumptive <input type="checkbox"/> Secondary	<input type="checkbox"/> BDD claim <input type="checkbox"/> FDC claim <input type="checkbox"/> Standard claim	<input type="checkbox"/> Day following separation <input type="checkbox"/> Date VA received the claim
<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>	<input type="checkbox"/> Direct <input type="checkbox"/> Aggravated <input type="checkbox"/> Presumptive <input type="checkbox"/> Secondary	<input type="checkbox"/> BDD claim <input type="checkbox"/> FDC claim <input type="checkbox"/> Standard claim	<input type="checkbox"/> Day following separation <input type="checkbox"/> Date VA received the claim
<p>Johnnie McDonald served 20 years in the Navy. For part of his military career, he worked with asbestos. He was diagnosed with an asbestos-related condition and has had no other exposure to asbestos since separation from service.</p> <p>Johnnie retired 2 years ago.</p>	<input type="checkbox"/> Direct <input type="checkbox"/> Aggravated <input type="checkbox"/> Presumptive <input type="checkbox"/> Secondary	<input type="checkbox"/> BDD claim <input type="checkbox"/> FDC claim <input type="checkbox"/> Standard claim	<input type="checkbox"/> Day following separation <input type="checkbox"/> Date VA received the claim
<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>	<input type="checkbox"/> Direct <input type="checkbox"/> Aggravated <input type="checkbox"/> Presumptive <input type="checkbox"/> Secondary	<input type="checkbox"/> BDD claim <input type="checkbox"/> FDC claim <input type="checkbox"/> Standard claim	<input type="checkbox"/> Day following separation <input type="checkbox"/> Date VA received the claim

# 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. In addition, your VA compensation may be offset to recoup lump-sum retired pay (LSRP). Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP) are programs to recover some or all retired pay that military retirees must waive if they receive VA disability compensation. Review Table 16 for more information.

**Table 16: CRSC and CRDP Programs**

Program	Information
Combat-Related Special Compensation (CRSC)	<p>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. In addition, CRSC may reduce the amount of VA compensation that is offset to recoup retired pay or LSRP.</p> <p><b>Am I eligible for CRSC?</b></p> <p>To be eligible, you must:</p> <ul style="list-style-type: none"> <li>• Be eligible for military retired pay.</li> <li>• Have a disability that your service branch deemed combat-related and VA deemed service-connected.</li> <li>• Have your military retired pay offset by VA compensation.</li> </ul> <p>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 the <a href="#">Defense Finance and Accounting Service</a> website.</p>
Concurrent Retirement and Disability Pay (CRDP)	<p>CRDP restores retired pay for military Retirees with service-connected disabilities who waive retired pay to receive VA disability compensation.</p> <p>Veterans do not need to apply for CRDP. If qualified, they will be enrolled automatically. In addition, VA will not offset compensation to recoup LSRP for CRDP-entitled retirees.</p> <p><b>Am I eligible for CRDP?</b></p> <p>To be eligible, you must have:</p> <ul style="list-style-type: none"> <li>• A disability rating of 50% or greater, and be either:               <ul style="list-style-type: none"> <li>◦ A Retiree based on length of service, <b>OR</b></li> <li>◦ A Reserve Retiree with 20 or more years of creditable service and of retirement age, <b>OR</b></li> <li>◦ A Retiree due to disability, under 10 USC Chapter 61, with 20 or more years of creditable service</li> </ul> </li> </ul> <p>VA and DOD coordinate payment. If a Veteran receives retired pay based on a disability, CRDP will be offset by the amount disability retired pay exceeds retired pay, based on length of service. For more information, refer to the <a href="#">Defense Finance and Accounting Service</a> website.</p>

## CAN I GET VA DISABILITY COMPENSATION IN ADDITION TO MY SEPARATION PAY OR DISABILITY SEVERANCE PAY?

Some Service members receive separation pay as part of an early separation package. If they also choose to receive disability compensation, they will have monthly disability compensation withheld until the amount of separation pay received has been recouped.

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

Some Service members are discharged with Disability Severance Pay (DSP). If they are granted disability compensation for the same disability for which DSP was paid, they will have the amount of monthly compensation payable for that disability withheld until the amount of DSP has been repaid.



## 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 most states.

# Life Insurance Benefits

## Overview

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

Although some of the life events related to life insurance may seem far off or uncomfortable to think about, it's important that you take time to plan for your financial future and that of your loved ones. The stress of financial concerns and logistics can be hard to handle during difficult times. VA has programs in place to help provide peace of mind for you and your family.

**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 protections over traditional life insurance policies. For example:

- VA has insurance programs available that may not require you to prove good health in certain circumstances. This is especially important if you have service-connected or other 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 also provides insurance benefits to Service members and Veterans who suffer losses due to traumatic injuries incurred in service.



# Overview *(continued)*

## WHERE CAN I LEARN MORE?

For help determining which life insurance program is best for you and your family, take our Military Life Cycle (MLC) course on VA Life Insurance Benefits. Select the [VA TAP Course Catalog](#) link or scan the QR code to get to the course catalog and navigate to VA Life Insurance Benefits.



VBA Tap Course Catalog

For more information, visit the [VA life insurance](#) page on VA.gov or schedule a One-On-One Assistance Session with a Benefits Advisor.

VA offers several types of life insurance benefits to meet your needs. Consider your options early because 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** at the [VA life insurance](#) page on VA.gov.

You can also use the [insurance needs calculator](#). The calculator asks for information to determine:

- Your current assets, **AND**
- 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 provides a recommendation for 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 uniformed services. Some Service members may also have Family Servicemembers' Group Life Insurance (FSGLI) coverage for their spouses and dependent children. **Coverage under both SGLI and FSGLI will end 120 days after you separate or retire from service.** You can convert your SGLI coverage to Veterans' Group Life Insurance (VGLI) coverage, or a permanent plan of insurance with a participating commercial insurance company. Spouses and dependent children insured under FSGLI cannot convert to VGLI, but can convert to a permanent plan of insurance with a participating commercial insurance company. FSGLI for dependent children cannot be converted. Review Figure 20 for more details on key timelines for converting your coverage.

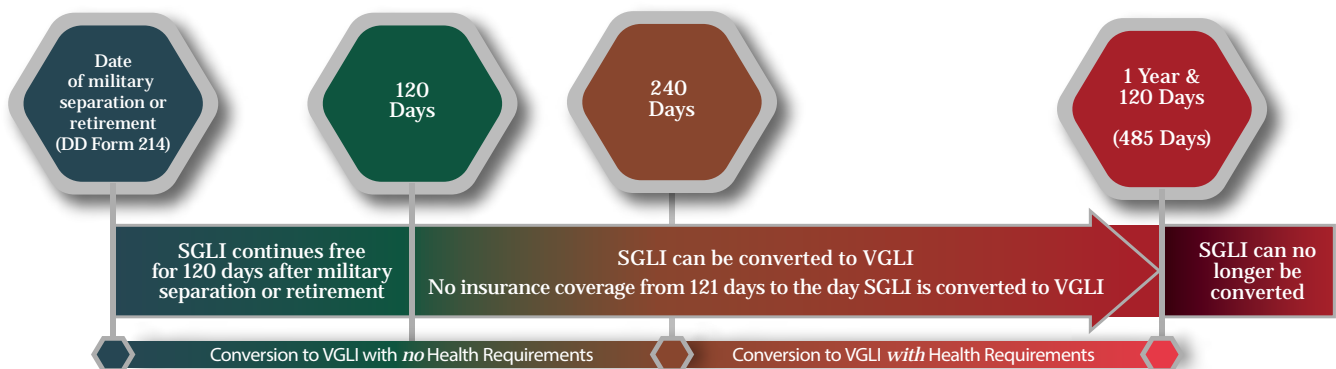


Figure 20: SGLI to VGLI Insurance Conversion Key Time Frames

## Overview *(continued)*

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 and your spouse can convert FSGLI to a permanent plan of insurance with a participating commercial insurance company within 120 days after separation. FSGLI for dependent children cannot be converted.

# Servicemembers' Group Life Insurance (SGLI)

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

## AM I ELIGIBLE?

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

\* If you're a Veteran, SGLI will continue without charge for 120 days after you separate. Your coverage ends after 120 days following separation.

You are eligible for full-time SGLI coverage if you are:

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

There is no need to apply.

Eligible Service members are automatically enrolled in SGLI at the maximum coverage amount of \$400,000.

## Can I change my coverage in service?

You can increase, decrease, cancel and restore spousal coverage through the SGLI Online Enrollment System (SOES) at [milConnect](#).

## SGLI Online Enrollment System

Members of all uniformed services can use SOES to manage SGLI and FSGLI coverage.

All Service members should look for information from their branch of service about when to access [SOES](#) to confirm and certify their SGLI elections.



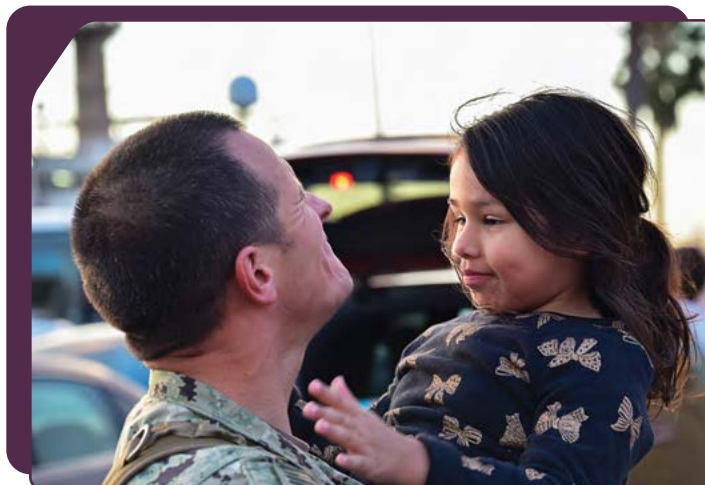
Eligibility for **members of the reserve components** includes:

- 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 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. These members are covered only while on active duty, on active duty for training, or traveling to and from such duty. Members of the reserve components 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.
- Service members with full-time SGLI coverage are eligible for VGLI upon:
  - Separation from Reserve or National Guard to civilian life. OR
  - Assignment to the IRR or ING of a uniformed service.

**Note:** The date of the placement on the Temporary Disability Retirement List (TDRL) is considered the Service members' separation date.

## WHERE CAN I LEARN MORE?

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



# 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 full-time Servicemembers' Group Life Insurance (SGLI) coverage.

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, as well as dependent children. If your spouse is not automatically covered due to being in the military, you may apply for spousal coverage. You must do so within 240 days of certain key events to obtain the coverage without a health review.

## 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, OR
- Members of the National Guard or Ready Reserve of a uniformed service covered by full-time SGLI

FSGLI coverage ends 120 days after separation from service, or other key events, such as divorce from a Service member or death of Service member.

However, spouses can covert to individual policy with a participating private insurer at standard premium rates without any health review within 120 days from the following events

- Date of separation.
- Death of a Service member.
- Termination of Service member's SGLI coverage or spouses FSGLI coverage.

Dependent child coverage cannot be converted and is not available after the 120-day period following separation.

## WHERE CAN I LEARN MORE?

Find the list of participating insurance companies on the [How to Convert Your SGLI/FSGLI/VGLI Coverage to an Individual Policy](#) information packet, or at the [Family Servicemembers' Group Life Insurance \(FSGLI\)](#) page of VA.gov

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

# SGLI Traumatic Injury Protection (TSGLI)

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.

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 the injury occurred between Oct. 7, 2001 and Nov. 30, 2005). **AND**
- Incur a scheduled loss as a direct result of a traumatic injury. **AND**
- Have suffered the traumatic injury before midnight of the day that you separate from the uniformed services. **AND**
- Suffer a scheduled loss within 2 years of the traumatic injury. **AND**
- Survive for a period of at least 7 full days from the date of the traumatic injury.

*\* 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.*

## WHERE CAN I LEARN MORE?

- [TSGLI Eligibility](#)
- [TSGLI Loss Standards](#)
- [VA Form SGLV-8600](#)

## How do I apply to receive a payment?

### By Mail



1. Complete [VA Form SGLV-8600](#) Application for TSGLI Benefits.
2. Submit the application and medical documentation to your uniformed service TSGLI office as directed in the application.

# Veterans' Group Life Insurance

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

You have **1 year and 120 days from your date of separation to apply for VGLI**. If you apply for coverage within 240 days\* of your date of separation **AND** pay the first premium, you will not be required to prove good health.

## AM I ELIGIBLE?

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

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

- Separation from active duty service to civilian life. **OR**
- Separation from Reserve or National Guard to civilian life. **OR**
- 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) **OR**
- Placement on the Temporary Disability Retirement List

**Note:** The date of the placement on the Temporary Disability Retirement List (TDRL) is considered the Service members' separation date.

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.

## WHERE CAN I LEARN MORE?

- [VGLI Eligibility](#)
- [VA Form SGLV-8714](#)

## How do I apply?

### Online



1. Visit the [Veterans' Group Life Insurance \(VGLI\)](#) page on VA.gov
2. In the "How do I get these benefits?" section, select "Apply online through OSGLI".

### 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.

# SGLI Disability Extension

Service members with disabilities who are 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.

Service members 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
X	X	X	✓	X

To be eligible for the SGLI Disability Extension, you must be totally disabled and unable to maintain gainful employment when you separate from service, **OR** have permanent loss of use of:

- Both hands, **OR**
- Both feet, **OR**
- Both eyes, **OR**
- One hand and one foot, **OR**
- One foot and one eye, **OR**
- One hand and one eye, **OR**
- Hearing in both ears, **OR**
- 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?

- [Eligibility for free extension of SGLI](#)
- [VA Form SGLV-8715](#)

## How do I apply to receive a payment?

### By Mail

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



# VA Life Insurance (VALife)

VALife is a newly created life insurance program designed to meet the needs of Veterans with service-connected disabilities who may have previously been unable to qualify for VA life insurance.

VALife offers **guaranteed acceptance whole life insurance** coverage, without proof of good health, for up to \$40,000. Full coverage takes effect **2 years after** the date of enrollment, as long as premiums are paid during the 2-year period. If the insured dies within the first 2 years of enrollment, the beneficiary will receive all premiums paid plus interest. In most cases, VALife premiums are lower than the rates that private insurers offer for guaranteed acceptance coverage.

Visit the [Veterans Affairs Life Insurance \(VALife\) Premium Rates](#) page on VA.gov for the full premium rate chart.

## AM I ELIGIBLE?

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

Review Table 17 below for eligibility requirements and applicable time limits.

**Table 17: VALife Eligibility and Time Limits**

Veterans are eligible for VALife if they:	Time Limit
Are age 80 or under and have a VA disability rating, <b>OR</b>	No time limit to apply
Applied for a VA disability rating before age 81 and received an initial rating after turning 81	Within 2 years of receiving a rating for a new service-connected condition applied for prior to age 81

## Where can I learn more?

[VA Life Insurance](#)

## How do I apply?

Online

Visit the [VALife](#) page on VA.gov



# Veterans' Mortgage Life Insurance

## WHAT IS VETERANS' MORTGAGE LIFE INSURANCE?

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

**VMLI is payable only to the mortgage lender, not to an individual beneficiary.**

Premiums for VMLI are based on:

- Age, **AND**
- Amount of the mortgage, **AND**
- Length of the mortgage

To obtain a premium estimate, visit [VA's VMLI premium calculator](#).

## AM I ELIGIBLE?

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

If you are a Service member or Veteran with a severe service-connected disability, you are eligible for VMLI if you have:

- A Specially Adapted Housing (SAH) or Special Home Adaptation (SHA) grant to help you build, remodel or purchase a home, **AND**
- The title to your home, **AND**
- A mortgage on your home

You must apply for VMLI before your 70th birthday.

## Where can I learn more?

[Veterans' Mortgage Life Insurance](#)

## 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 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 funerals are often expensive. 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, like a Presidential Memorial Certificate, to honor the service of a Veteran.

We encourage you to plan in advance to help 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 National Cemetery Administration (NCA) cemeteries.**

Research focuses on how Veterans:

- 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:

- Headstone/markers: **1-800-697-6947**
- National Cemetery Scheduling Office: **1-800-535-1117**



# Burial Benefits

## WHAT DO VA BURIAL BENEFITS PROVIDE?

VA burial benefits include all the following at no cost to the family of a Service member or Veteran:

- 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)

Applicants may incur transportation costs and a cemetery installation fee (if in a private cemetery).

## 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
- Spouses, minor children and stillborn children of Veterans, even if the Veteran died first, OR in some instances: spouses, unmarried adult children, minor children and stillborn children of Veterans (even if the Veteran died first)

\* Eligibility of **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**
- Entitlement to retirement pay at time of death, **OR**
- Dying while hospitalized or while 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 other than dishonorable conditions.

## How do I apply?

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

## When does VA pay a plot allowance?

VA will pay a plot allowance if a 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 was deemed eligible for VA benefits

## WHERE CAN I LEARN MORE?

- Visit the [VA burial benefits and memorial items](#) page on VA.gov
- Visit the [Honor a Veteran or Reservist with memorial items](#) page on VA.gov
- See [VA Form 27-2008](#), Application for United States Flag for Burial Purposes
- See [VA Form 40-1330](#), Claim for Standard Government Headstone Marker

# 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 the above-referenced people may also apply.

## How do I apply for the Pre-Need Program?

### Online

Apply at the [Apply for pre-need eligibility determination](#) page on VA.gov



### 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.



# Presidential Memorial Certificate

## WHAT IS A PRESIDENTIAL MEMORIAL CERTIFICATE?

A Presidential Memorial Certificate is an engraved paper certificate to honor the memory of a deceased Veteran who is 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
✓	✓	✓	✓	✓

Eligible recipients include the following, and they can request more than one Presidential Memorial Certificate:

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

## WHERE CAN I LEARN MORE?

- [Presidential Memorial Certificate](#)
- [Pre-Need Eligibility](#)
- [VA Form 40-0247](#)

## How do I apply for a Presidential Memorial Certificate?

### 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.



# 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 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])
- Education and training (Survivors' and Dependents' Educational Assistance and Fry Scholarship)
- Dependency and Indemnity Compensation (DIC)
- Survivors Pension



## WHERE CAN I LEARN MORE?

[Family Member Benefits](#)

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

# 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 OR after they graduate from high school.
- A child may be married or older than 23 and still be eligible.
- A spouse will lose eligibility for this benefit if they remarry.
- Those eligible for both the Fry Scholarship and the Survivors' Dependents' Educational Assistance (DEA) benefit must make an irrevocable election to waive one of these two benefits. This does not apply for children of Service members who died in the line of duty before August 1, 2011.

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

- 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 Scholarship](#)

## How do I apply?

### Online

Apply online 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 region on the [Regional Processing Offices](#) page on VA.gov.

**Note:** If you are 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 your school or employer to complete VA Form 22-1999, Enrollment Certification and submit it with VA Form 22-5490.



# 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 age 18 (or under age 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 someone 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.

## 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 indicated on the form.



### In Person

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



A surviving spouse who remarried can receive or continue to receive compensation if one of these describes you:



- ▶ You remarried on or after December 16, 2003, and you were 57 years of age or older at the time you remarried, **OR**
- ▶ You remarried on or after January 5, 2021, and you were 55 years of age or older at the time you remarried.

## WHERE CAN I LEARN MORE

- [DIC](#)
- [Survivor DIC](#)
- [VA Form 21-534EZ](#)



# 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
X	X	X	X	✓

To be eligible, all the following must be true.

- The Veteran did not receive a dishonorable discharge. **AND**
- The Veteran 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 they served after September 7, 1980. **AND**
- You are the unmarried spouse (or were previously married and the marriage ended before September 1, 1990), or an 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, **AND**
- Is not remarried (in the case of a surviving spouse), or was previously married but the marriage ended before September 1, 1990

## WHERE CAN I LEARN MORE?

- [Survivors Pension](#)
- [VA Survivors Pension benefit rates](#)
- [VA Form 21-534EZ](#)

## 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**

# Veterans Benefits Banking Program

## A Better Way to Manage Your Benefits

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

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

### BENEFITS AVAILABLE THROUGH VBBP

Any Veteran or beneficiary who receives federal monetary benefits can participate in VBBP.

Benefits of choosing direct deposit with VBBP:

- **Safety:** All VBBP banks and credit unions are FDIC- or NCUA-insured, and direct deposit is the most secure way to receive your benefits. If your paper check is lost or stolen, it can take months to recover those funds. Direct deposit ensures timely payment of your benefits and provides more protection from fraud.
- **Flexibility:** There are many ways you can access your money, including debit cards, checks, online money transfers between accounts and more.
- **Avoid fees:** You can receive overdraft protection plans, account alerts and notifications. You can also use electronic bill payments to avoid fees.
- **Plan for your future:** Once you open an account, you can save for retirement or emergencies, access credit to buy a home or start a business.
- **Fast:** You will receive payments faster and you can use your computer or smartphone to quickly access your account and manage your funds anytime and anywhere.

### Veterans Benefits Banking Program



### How do I enroll?

If you do not have an account:

1. Visit the [Veterans Benefits Banking Program](#) page on VA.gov
2. Call one of the participating institutions and mention **VBBP**.

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

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

VBBP offers more than secure direct deposit. Veterans and beneficiaries can also take advantage of credit counseling, financial counseling and financial education.



## WHERE CAN I LEARN MORE?

[Veterans Benefits Banking Program](#)

## ADDITIONAL RESOURCES

- **VetCents**

- VetCents is a financial education program specifically designed for Veterans and their families. VetCents covers essential money management topics such as budgeting, saving, accessing credit, and homebuying.
- VetCents is a financial education program specifically designed for Veterans and their families. VetCents covers essential money management topics such as budgeting, saving, accessing credit, and homebuying.

- **Veteran Saves**

- The objective of Veteran Saves is to build financial resilience, increase savings and economic stability in the Veteran population through access to tools and resources grounded in behavioral science.
- VBBP offers access to the [Veteran Saves](#) program.

- **Free Financial and Credit Counseling**

- Financial counseling is available through the Association for Financial Counseling & Planning Education (AFCPE). The AFCPE is a nationally recognized leader in financial counseling, coaching, and education, and can help Veterans build a sustainable foundation for long-term financial well-being through assistance in budgeting, saving, preparing for the future, and even transitioning to a new job or planning for retirement.
- Credit counseling is available through the National Foundation for Credit Counseling (NFCC), one of the oldest and most reputable nonprofit credit counseling agencies in the United States. NFCC can help Veterans manage their debt, including excessive student loans and high credit card balances, and NFCC counselors can help Veterans establish an actionable plan to tackle burdensome financial obligations.
- Learn more about [free counseling](#).

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# 4

# Getting Career Ready

## Introduction

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

- **Identify** VA education and training benefits, programs, tools and resources.
- **Review** GI Bill benefits for attending college or another educational institution.
- **Explore** employment resources.

### Use GI Bill benefits to attend college or another educational institution

Now that you have explored accessing and managing financial benefits you have earned, you may want focus on building your career. At this stage of your journey, you might be asking yourself:

### Am I prepared to get the career that I want?

VA can help you:

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

### Where can I learn more?

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

## MY PERSONAL GOALS

- Identify VA education and training benefits, tools and resources
- Use GI Bill benefits to attend college or another educational institution
- Get career counseling and guidance
- Explore employment resources



### In this module...

- 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

# 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 or VA Chapter 36 provides career counseling, assessment, education planning and guidance resources. Through one-on-one, personalized counseling with a qualified counselor, you can:

- Evaluate your skills and strengths, and compare them with your personal goals.
- Find a training or academic program that supports your needs.
- Identify jobs that align with your interests and skills.
- Develop a detailed action plan to achieve personal goals, including effective use of VA benefits.
- Research your local labor market.
- Market yourself to land the job you want.

**The PCPG program does not require a service-connected disability rating, and you can use the program more than one time.**

### AM I ELIGIBLE?

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

### 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.

### If you have any questions, call:

VA Benefits Hotline:  
1-800-827-1000

### How do I apply?

#### Online

Apply on the [Educational and career counseling](#) page on VA.gov.



#### 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.



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

- A transitioning Service member with 6 months or less before separation from active-duty service, **OR**
- A Veteran who transitioned from active-duty service within the past one year, **OR**
- A Veteran or beneficiary eligible for any VA education benefit



## WHERE CAN I LEARN MORE?

[Personalized Career Planning and Guidance \(PCPG\)](#)



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

After you watch the video on the Personalized Career Planning and Guidance program, work in pairs to answer the questions below. Write your answers to the questions in the space provided. Be prepared to share your answers with the class.

- **Question 1:** Are you eligible for Personalized Career Planning and Guidance?
- **Question 2:** What areas would you want to discuss with a counselor and why?

Consider the following, but be specific about your needs:

- How might your existing military career field translate (or not translate) to a specific civilian job?
- Does your desired career have specific skills and/or certifications you might need?
- Do you know what schools or training programs are best for your desired career?
  - Are you interested in apprenticeships or on-the-job training?
  - Are you ready to apply for a job now?

## YOUR ANSWERS

### Question 1

### Question 2



# 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)
- Dependents' Educational Assistance (or Chapter 35)

**When you use GI Bill benefits, there is 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.

## Remember that:

- ▶ Transfer of entitlement is a DOD program, which VA administers. Each military service branch 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 court-ordered, legal custody of a Service member for at least 12 months.
- ▶ You must complete your entire service obligation or your transfer will be disqualified. If this occurs and your beneficiary already used benefits, you will incur debt in the full amount of funds spent on their behalf.



## WHERE CAN I LEARN MORE?

[VA Education](#)



## 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 exams
- Remedial, refresher and deficiency training (in some cases)

You can check the specific types of training covered by each GI Bill at [VA.gov](#).

## Transfer of Entitlement

If eligible, 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](#).

# 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 18.

**Table 18: Post-9/11 GI Bill Features**

Feature	Description
Tuition and Fees	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 pays tuition and fees up to the national maximum rate. The Yellow Ribbon Program is an option to address unmet charges.
Monthly Housing Allowance	As long as you are enrolled greater than half-time (based on how your school determines half-time status), VA pays you a <b>Monthly Housing Allowance (MHA)</b> based on your length of service, enrollment status, school attendance, and the campus 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.  <b>Note:</b> If you are attending classes online, the VA will pay a housing allowance that is half the national MHA average.  MHA is not available to you or your spouse while you are on active duty.
Books and Supplies Stipend	VA pays an additional stipend for <b>books and supplies</b> directly to you when the school certifies your enrollment.

In most cases, you will not have to pay out-of-state tuition even if your permanent address is in another state.

**For more information on GI Bill resident rate requirements, visit:**

[Post-9/11 Residence Requirement](#)

## Did you know?

There is no 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 of deceased Service members who became eligible for Post-9/11 GI Bill benefits on or after January 1, 2013
- All spouses eligible for the Fry Scholarship

## If you have any questions, call:

VA Education Call Center (GI Bill Hotline): 1-888-GIBILL1 (442-4551)

For students outside the United States, call **001-918-781-5678**

## The Yellow Ribbon Program can help you pay for higher out-of-state, private school, foreign school or advanced degree school tuition that the Post-9/11 GI Bill does not cover.

You must be eligible for Post-9/11 GI Bill benefits at the 100% rate to qualify. Fry Scholarship and Purple Heart recipients are eligible for the Yellow Ribbon Program. 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, including foreign schools, participate in the [Yellow Ribbon Program](#).

## SCIENCE, TECHNOLOGY, ENGINEERING AND MATHEMATICS (STEM) SCHOLARSHIP

The Edith Nourse Rogers STEM Scholarship program assists students who have started training in high-demand STEM fields. The scholarship helps eligible STEM students finish their degrees even if their entitlement runs out. This scholarship provides **up to 9 months or \$30,000 (whichever occurs first) of benefits to qualifying Veterans and Fry Scholars** who may qualify if they:

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

## WHERE CAN I LEARN MORE?

- [Yellow Ribbon Program](#)
- [Edith Nourse Rogers STEM Scholarship](#)

## For More Information

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



## 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**
- Been discharged for a service-connected disability after 30 days of continuous service, **OR**
- Been awarded a Purple Heart on or after September 11, 2001

Review Table 19 for benefit rates based on years of service. The rates listed below are as of June 2022, but they may be subject to change. Be sure to check VA.gov for any updates.

**Table 19: Post-9/11 GI Bill Benefits Rates**

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
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

## 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](#).



## Need Help?

Call **VA Education Call Center** toll-free at: 1-888-442-4551.

## 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 2-year or 4-year degree while you're in the service. But what can you do if your tuition costs more than the amount TA will cover? That sometimes happens because your branch of service has a financial or credit limit.

### How does Tuition Assistance Top-Up help me?

Under VA's Tuition Assistance Top-Up Program, you can 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, determine if the GI Bill benefits you have left will cover your needs.

### WHO IS ELIGIBLE?

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 the amount TA will cover.

### WHERE CAN I LEARN MORE?

[How to use Tuition Assistance Top-Up](#)

# 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
X	X	X	✓	X

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?

[VA Tutor Assistance](#)

# 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 have 10 years from your last date of discharge from active duty to use MGIB-AD benefits. You may be eligible if you have an honorable discharge and you have:

- A high school diploma, **OR**
- General Education Development (GED)

If you paid into the MGIB-AD and did not use it, or used only part of it, you may be able to get a refund. To be eligible for a refund, you must meet all of the following criteria:

- You paid the \$1,200 MGIB buy-in when you joined the military. **AND**
- You chose to use your Post-9/11 GI Bill benefits instead of your MGIB benefits. **AND**
- You had unused MGIB benefits when you started using Post-9/11 GI Bill benefits instead. **AND**
- You have used all of your Post-9/11 GI Bill benefits. **AND**
- You were receiving a Post-9/11 GI Bill monthly housing allowance on the day your entitlement ended.

## WHERE CAN I LEARN MORE?

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

[Montgomery GI Bill Refunds](#)

## 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](#).



## Need Help?

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

# 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.

Eligible Selected Reserve 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 for 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 meet all of the following requirements:
  - 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, or discharged from Selected Reserve service due to a disability that was not caused by misconduct.

Eligibility ends on your 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](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](#).



### Need Help?

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



# Montgomery GI Bill Buy-Up Program

## \$600 BUY-UP PROGRAM

If you take part in the \$600 Montgomery GI Bill Buy-Up program, you will increase your monthly GI Bill payment based on your extra contribution.

### AM I 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, a full-time student can get an extra \$150 per month (up to \$5,400 total) in MGIB benefits. Part-time students can also receive increased benefits, based on their contribution. Visit the [\\$600 Buy-up Rates](#) page 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 the Montgomery GI Bill Buy-Up program with Post-9/11 GI Bill benefits.

### WHERE CAN I LEARN MORE?

[\\$600 Montgomery GI Bill Buy-Up](#)

### 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.



# Survivors' and Dependents' Educational Assistance

The Survivors' and Dependents' Educational Assistance (DEA) benefit, also called Chapter 35, offers education and training opportunities if you are an eligible spouse, surviving spouse or child of:

- Veterans who have a permanent or total disability due to a service-related condition, **OR**
- Veterans who died while on active duty or as a result of a service-related condition

**As of August 2, 2018, education 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
✗	✗	✗	✗	✓

You may be eligible for DEA benefits if you are the spouse, surviving spouse or child of:

- A Veteran who died or who has a permanent and total disability as the result of a service-connected condition, **OR**
- A Veteran who died from any cause while a permanent and total service-connected disability existed, **OR**
- A Service member who died during active military service, **OR**
- A Service member missing in action or captured in the line of duty by a hostile force, **OR**
- A Service member forcibly detained or interned in the line of duty by a foreign government or power, **OR**
- 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

## How do I apply?

### Online

Apply online 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](#).



### In Person

Work with your school's certifying official or with an accredited Veterans Service Organization (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 **option 5**.

If your education program has started, ask your 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 \(DEA\)](#)

# Comparing GI Bill Benefits

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

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

- You may be eligible to get payments from one program at a time.
- You may be eligible to 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 Post-9/11 GI Bill benefits 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 MGIB-AD benefits after you receive any Post-9/11 GI Bill benefits

Review Table 20 to compare some key features of GI Bill benefits.

**Table 20: Comparing GI Bill Benefits**

GI Bill Feature	Post-9/11 GI Bill	Montgomery GI Bill	DEA Program
Distribution of Funds	Tuition and fees are paid directly to your institution; you receive MHA, books and supplies payments.	VA sends all funds directly to you.	VA sends all funds directly to you.
Amount Distributed	Post-9/11 GI Bill benefits pay 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.
<a href="#">Buy-Up Option</a>	No Buy-Up option is available.	A <a href="#">\$600 Buy-Up</a> option is available	No Buy-Up option is available.
<a href="#">Tuition Assistance "Top-Up"</a>	A Top-Up option is available.	A Top-Up option is available for MGIB-AD only.	No Top-Up option is available.
<a href="#">Tutorial Assistance</a>	If you are using Post-9/11 GI Bill benefits, VA will not charge your GI Bill benefits.	If you are using MGIB, you can get up to \$600 before VA charges your benefits.	If you are using DEA, VA will not charge your GI Bill benefits.
College Fund (or "Kicker")	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 benefits payments.	No college fund option is available.

**Education benefits for members of the reserve components:**

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

## WHERE CAN I LEARN MORE?

[GI Bill Comparison Tool](#)

[Post-9/11 GI Bill Factors to Consider](#)

## 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 getting 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?

[GI Bill Education Pathway Guide \(Part One\)](#)

[GI Bill Education Pathway Guide \(Part Two\)](#)

[GI Bill Education Pathway Guide \(Part Three\)](#)

## TAP Curriculum

The TAP curriculum also provides education support. 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 VA's Personalized Career Planning and Guidance (PCPG) program:

- if you transitioned from the military in the last year **OR**
- if you are eligible for VA education benefits **OR**
- If you are transitioning with 6 months or less before separation from active-duty service.

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:

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

Refer to the Comparing GI Bill Benefits section in this guide to answer any 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 she 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 education benefits.</p> <p>She has heard about some benefits options under different GI Bills, and she 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 he wants to get a few certifications to remain competitive in his industry.</p> <p>While on active duty, Andrew already used 36 months of his Post-9/11 GI Bill benefits to obtain a bachelor's degree. He 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 Colonel who separated from active duty less than 1 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>

# GI Bill Comparison Tool

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

The GI Bill Comparison Tool (Figure 21) 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, as well as search by name or location.

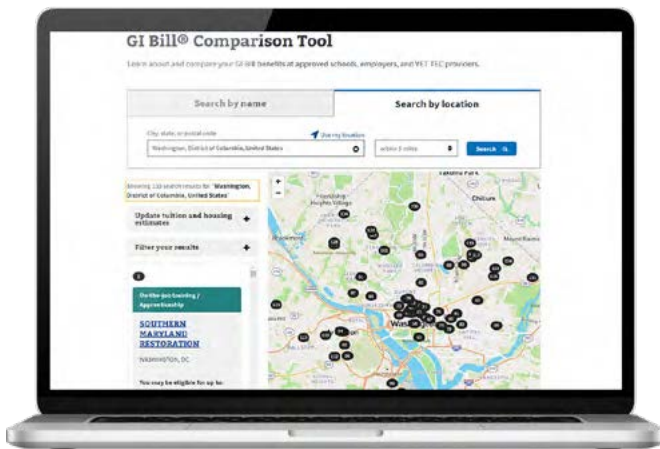


Figure 21: GI Bill Comparison Tool

## [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.





# Activity Worksheet: Use the GI Bill Comparison Tool

**Step 1:** Navigate to [VA.gov](http://VA.gov).

**Step 2:** Scroll down to the section labeled **Education** and select **Compare GI Bill benefits by School**.

**Step 3:** On the tab labeled:

- **Search by name:** Enter in the name of a school, employer or training provider in the field provided below and select **Search. OR**
- **Search by location:** Enter in the city, state or postal code of your choice in the field provided below and select **Search.**

**Step 4:** After the search results are generated, select the **Update tuition and housing** drop down menu. In their appropriate fields, select:

- Your military status
- Type of GI Bill Benefit
- Cumulative Post 9/11 active-duty service

Then, select the **Update estimates** button.

**Step 5:** Review the search results.

**Step 6:** Select the name of your desired institution to review school details.

**Step 7:** Estimate your benefits.

School	Notes
.....	
.....	
.....	

# GI Bill Feedback Tool

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

The **GI Bill Feedback Tool** (Figure 22) 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 the [GI Bill School Feedback Tool](#) website.

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

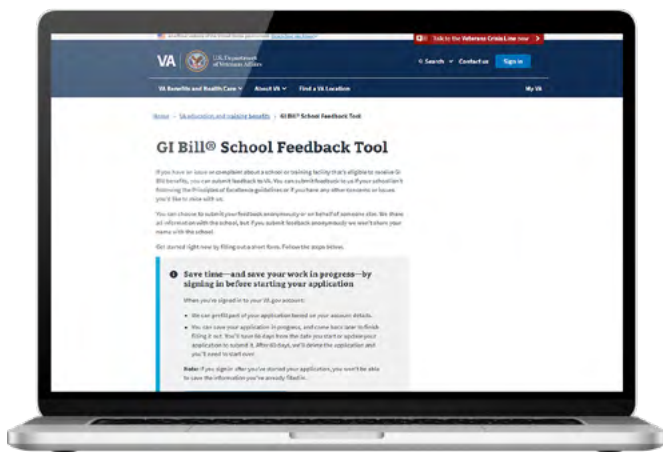


Figure 22: GI Bill Feedback Tool

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

**Step 4:** Select the **Submit Application** button. VA 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 VA is handling your feedback. VA will 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
- Accreditation
- Change in degree plan or requirements
- Release of transcripts
- Refund issues
- Financial issues (such as tuition and fee charges)
- Grade policy
- Transfer of credits
- Other issues

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

Visit the [Ask VA](#) website and select the **Create Account/ Sign in to start your message** button to submit your question using your account or **Start your message without signing in** to submit your question without a VA account.

Or call us at: 888-GIBILL-1 (888-442-4551).

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



## Where can I learn More?



For more information, take our Military Life Cycle (MLC) course on VA Education Benefits.

Select the [VA TAP Course Catalog](#) link or scan the QR code to get to the course catalog and navigate to VA Education Benefits. You can also schedule a One-On-One Assistance Session with a Benefits Advisor.

# 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 VETSUCCESS ON CAMPUS 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 with your campus environment
- 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. At some colleges and universities, the program provides VA coordinators to help you integrate into college and university life. The VITAL program provides services with your well-being and best interests in mind, such as:

- College success coaching and transitioning
- Resource referrals
- Behavioral health

## CAN I GET VA SERVICES IF I DO NOT ATTEND ONE OF THESE SCHOOLS?

If you are unsure of what school is right for you, or if your campus is not a VSOC or VITAL location, the Personalized Career Planning and Guidance program is available for you. This program is a critical VA benefit providing tailored career planning and guidance that is unique for 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 \(VSOC\)](#)

[Veterans Integration to Academic Leadership \(VITAL\)](#)

## More SUPPORT

[VSOC locations and counselor contact information](#)



## Did you know?

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



# VA Work-Study

If you are 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 GI Bill benefits) for performing certain types of VA-related work while enrolled in a college degree, vocational or professional program. This includes students who work in congressional offices if certain outreach activities are performed. 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 your work-study contract before your education benefits eligibility 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 are 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 your school normally pays other work-study students doing the same job as you.

## WHERE CAN I LEARN MORE?

[VA Work-Study Program](#)



# 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 for:

- Veterans
- Spouses and children receiving 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 for active-duty Service members or spouses using a transferred benefit.

## HOW DO I GET THESE BENEFITS?

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

If you are 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 (which must be at least 50% of journeyman wage) with the following terms:

- Unless the training establishment is operated by a Federal, state or local government, periodic wage increases must be granted. 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. This stipend will decline over the lifetime of your contract.

## What types of opportunities are available?

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

Union plumber



Hotel management



Firefighter



For more information visit the [On-the-job training and apprenticeships](#) page on VA.gov.

# 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. Refer to Figure 23 for more information.

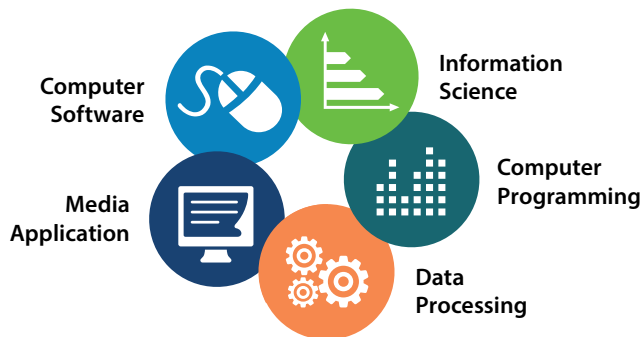


Figure 23: VET TEC Program Focus Areas

## AM I ELIGIBLE?

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

- You qualify for VA education assistance under the GI Bill. **AND**
- You have at least 1 day of unexpired GI Bill benefits entitlement. **AND**
- You are accepted into VA-approved training provider's program. **AND**
- You are a Service member within 180 days of separation/retirement. **AND**
- VET TEC program funding is available.

## WHERE CAN I LEARN MORE?

[VET TEC](#)

[VET TEC Postcard](#)

[VET TEC Info Sheet](#)

## VET TEC PROGRAM

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 benefits eligibility?

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

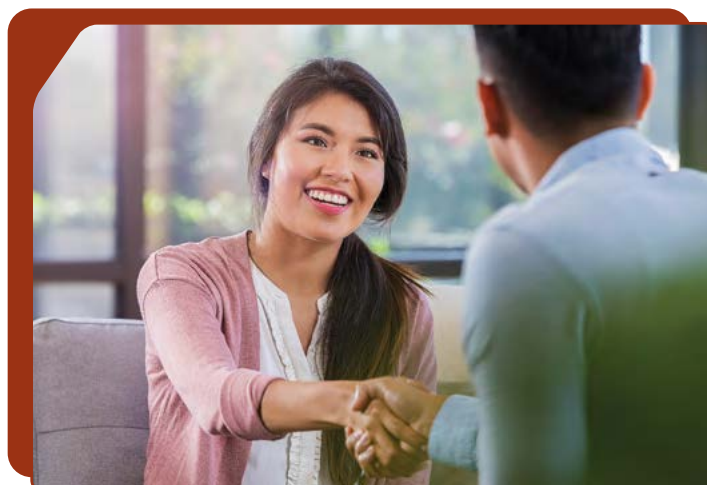
We can connect you with Department of Labor resources for more career advice, help building your resume and access to employers who want to hire Veterans and military spouses.

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

- VR&E
- VA for Vets

## WHERE CAN I LEARN MORE?

[VA Careers](#)



# 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 have a severe disability and are 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 entitled, VR&E may help by providing additional services and assistance beyond GI Bill benefits.

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:** You may be able to get employment counseling and support if you want a job that matches your existing skills.
- **Self-Employment Track:** If you have the interest, skills, and resources and want to start your own business, we can help.
- **Employment through Long-Term Services Track:** You may be eligible for education or training that can 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 without impacting 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 education assistance benefit programs. For additional clarification, you can contact the VA Education Call Center at 1-888-442-4551 (1-888-GIBILL1).

## AM I ELIGIBLE TO APPLY?

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

## Veteran Readiness & EMPLOYMENT

### Did you know?

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



VR&E tele-counseling:

- 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 a microphone
- Does not require downloading specialized software or obtaining unique usernames and passwords
- Provides access to scheduled counseling sessions by sending you unique links



Review Table 21 for VR&E application eligibility details.

**Table 21: Eligibility for VR&E**

If you are...	You are eligible to apply if...
<p>An active-duty Service member *</p>	<ul style="list-style-type: none"> <li>You have a 20% or higher pre-discharge disability rating (memorandum rating) and you will soon leave the military. <b>OR</b></li> <li>You 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> Based on Section 1631(b) of the National Defense Authorization Act (P.L. 110-181) and the Department of Veterans Affairs Expiring Authorities Act of 2018, severely injured active-duty Service members can automatically receive VR&amp;E benefits before VA issues a disability rating.</p>
<p>A Veteran</p>	<ul style="list-style-type: none"> <li>You did not receive a dishonorable discharge. <b>AND</b></li> <li>You have a service-connected disability rating of at least 10% from VA.</li> </ul> <p>If you were discharged from active duty before January 1, 2013, your basic period of eligibility ends 12 years from one of these dates, whichever comes later:</p> <ul style="list-style-type: none"> <li>The date you received notice of your date of separation from active duty, <b>OR</b></li> <li>The date you received your first VA service-connected disability rating</li> </ul> <p>Your basic period of eligibility may be extended if a VRC finds that you have a serious employment handicap (SEH). Having an SEH means your service-connected disability significantly limits your ability to prepare for, obtain and maintain suitable employment (a job that does not make your disability worse, is stable, and matches your abilities, aptitudes and interests).</p> <p>If you were discharged from active duty on or after January 1, 2013, the 12-year basic period of eligibility does not apply to you. There is no time limit on your eligibility.</p>
<p>A member of the <b>reserve components</b>*</p>	<ul style="list-style-type: none"> <li>You have a VA service-connected disability rating of 10%. <b>OR</b></li> <li>You 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>You 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>You are severely ill or injured, and you have been referred to a military Physical Evaluation Board, or you are participating in the DOD/VA IDES process.</li> </ul>

\* 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 online at the [Veteran Readiness and Employment](#) page on VA.gov.



### 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.



If you are eligible, we will invite you to an initial evaluation appointment after you submit your application, which you can attend:

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

In general, you must use all VR&E services within 12 years from the date you separated from active duty service, or from the date VA officially notified you of your disability rating, whichever is later. Effective January 5, 2021, the 12-year eligibility period does not apply to claimants who were discharged or released from active military service on or after January 1, 2013. 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, eligible Veterans are encouraged to complete and submit VA Form 28-1900.

Although Service members must apply before being discharged, they do not need to wait to apply if they have a disability that began or became worse during active duty, even if they have not yet received a service-connected disability rating.



IF YOU HAVE ANY QUESTIONS, CALL:

VA Benefits Hotline: **1-800-827-1000**

WHERE CAN I LEARN MORE?

[Veteran Readiness and Employment \(VR&E\)](#)



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

Considering what you just learned about the VR&E program, and reviewing [VA.gov](http://VA.gov) as needed, complete the checklist below by marking the statements as either True or False.

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

No.	VR&E Services include:	True	False
1	Employment services such as job training, resume development and other career counseling tools	<input type="checkbox"/>	<input type="checkbox"/>
2	Tele-counseling for personalized, face-to-face service, regardless of where you live	<input type="checkbox"/>	<input type="checkbox"/>
3	Financial assistance for purchasing your first home in your local area	<input type="checkbox"/>	<input type="checkbox"/>
4	Post-secondary training at a college, vocational, technical or business school	<input type="checkbox"/>	<input type="checkbox"/>
5	Supportive services including case management, counseling and medical referrals	<input type="checkbox"/>	<input type="checkbox"/>
6	Independent living services if you are unable to work due to the severity of your disabilities	<input type="checkbox"/>	<input type="checkbox"/>

# Veteran Employment Program Office (VEPO)—VA for Vets

VA has tools and resources to help you find a job at VA, or at Federal and state government agencies and private-sector employers that interest 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.

VEPO, also known as VA for Vets, provides employment readiness assistance for Veterans and certain military spouses seeking Federal careers, primarily at VA. VEPO can help you:

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

If you are a Veteran discharged or released from active duty in the U.S. Armed Forces under honorable conditions, you are also eligible for special hiring authorities for Veterans, such as Veterans Recruitment Appointment (VRA). For more information on your eligibility, visit the [Job Seekers](#) website.

Pursuant to revised 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

## Veteran and military spouse employment programs:

- VA for Vets
- FedsHireVets

## 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 skill set 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 for one of VBA's 56 Regional Offices to interview and hire you. You can visit the [SkillBridge](#) page on VA.gov website or contact your local Career Skills Program Office for more information on WARTAC.

**VA Non-Paid Work Experience (NPWE)**, provided under the VR&E program, supports eligible Veterans and Service members with training and practical job experience at 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.



### WHERE CAN I LEARN MORE?

[Non-Paid Work Experience \(NPWE\) Program](#)

[Veterans Affairs Acquisition Academy \(VAAA\)](#)

[VA Technical Career Field \(TCF\) Program](#)

## OTHER FEDERAL CAREER INTERNSHIP, TRAINING AND APPRENTICESHIP PROGRAMS AND RESOURCES

**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 Service members' reintegration to duty, or helps them 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.

## 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 and other government agencies and industries. OSDBU also administers the program whereby a business may apply for designation as a "VA Verified" Service-Disabled Veteran-Owned Small Business (SDVOSB), or Veteran-Owned Small Business (VOSB). Effective 1/1/2023, all responsibilities for the verification of Veteran-owned small business and service-disabled Veteran-owned small business transferred from VA to the Small Business Administration. Visit the [Office of Small & Disadvantaged Business Utilization](#) page on VA.gov.

## Did you know?

There are **three types of Office of Personnel Management (OPM) pathways**:

- **Internship:** A student must be enrolled in school (high school, college or university), professional, technical, vocational, trade school, advanced degree programs, or other qualifying degree or certificate programs
- **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; a student must have completed the requirements of a qualifying advanced degree (master's or professional degree)

# Federal Cyber Career Resources

The nature and scope of cybersecurity work is continually evolving. The cybersecurity workforce within the Federal government covers numerous occupations with unique technical skills. The following resources can help get you on the path to a rewarding cyber career in the Federal cybersecurity workforce:

- [National Initiative for Cybersecurity Careers and Studies \(NICSS\) Cyber Career Pathways Tool](#) presents a new and interactive way to explore work roles within the Workforce Framework for Cybersecurity (NICE Framework). It depicts the Cyber workforce according to five distinct, yet complementary, skill communities. It also highlights core attributes among each of the 52 work roles and offers actionable insights for those considering a career in cybersecurity.
- [CyberCareers.gov](#) provides a platform for cybersecurity job seekers to have consolidated online access to tools, resources and a guide to the Cybersecurity workforce within the Federal government.
- [Vets-to-Feds \(V2F\) Career Development Program for Cybersecurity](#) offers the opportunity to gain valuable on-the-job training and experiences related to the cybersecurity field. Positions can vary and may include Information Security, Digital Forensics, Customer Support and more.



# 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 Women Veteran-Owned Small Businesses (WVOSB) have priority over all other socio-economic categories
- Builds awareness of capabilities and underutilization of WVOSBs
- Supports collaboration between federal agencies, commercial entities, nonprofits 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?

[Women Veteran-Owned Small Business Initiative \(WVOSBI\)](#)

[WVOSBI Resources](#)

## Did you know?

- **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 VA, Federal and commercial marketplaces.
- **WVOSBI** supports VA's goal of 5% participation of WVOSB as prime vendors.





# 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 have a disability 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.

To download a Veterans' Preference letter:

1. Visit [VA.gov](https://www.va.gov).
2. Go to the **Records** section of the home page.
3. Select **Download VA Benefits letters**.
4. Sign in with your **Login.gov**, **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:

- [Job Seekers](#)
- [VA for VETS](#)
- [U.S. Office of Personnel Management](#)

# 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 resources on the [Careers and employment](#) page on VA.gov, including:

- 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.



## For More Information

[VA Careers website](#)

## 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

**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 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 Technical Career Field \(TCF\) Program](#)

# 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 for each program. Table 22 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. Additional education benefits for Veterans may be offered in your state. Contact your [state Veterans Affairs Office](#) to learn more about state-level programs.

**Table 22: Comparison of Education Benefit Programs**

Criteria	Post-9/11 GI Bill	MGIB-AD (Chapter 30)	MGIB-SR (Chapter 1606)
Minimum Length of Service	90 days of active aggregate service (90 days on active service total) (after September 10, 2001), or 30 days of continuous service if discharged for disability	2 years of continuous enlistment (minimum duty varies by service date, branch, etc.)	6 years of commitment (after June 30, 1985)
Maximum Number of Months of Benefits*	36	36	36
How Payments Are Made	<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
Duration of Benefits	Generally, benefits do not expire if service ended after January 1, 2013	Generally, 10 years from last day of active duty	Generally, ends the day of leaving the Selected Reserve
Degree Training	✓	✓	✓

Criteria	Post-9/11 GI Bill	MGIB-AD (Chapter 30)	MGIB-SR (Chapter 1606)
Non-College Degree Training	✓	✓	✓
On-the-Job and Apprenticeship Training	✓	✓	✓
Flight Training	✓	✓	✓
Correspondence Courses	✓	✓	✓
Licensing and Certification Tests	✓	✓	✓
National Testing Programs	✓	✓	✓
Work-Study Program	✓	✓	✓
Tutorial Assistance	✓	✓	✓

\* *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.*

Criteria	PCPG (Chapter 36)	DEA (Chapter 35)	VR&E (Chapter 31)
Minimum Length of Service	N/A	N/A	N/A
Maximum Number of Months of Benefits <sup>1</sup>	One or two free personalized coaching sessions	45 <sup>2</sup>	48 <sup>3</sup>
How Payments Are Made	N/A	Paid to Student	Paid to Veteran
Duration of Benefits	18 months* (6 months before separation to 1 year after separation)  *If ineligible for VA Education Benefits	Spouse: 10/20 years <sup>4</sup> Surviving Spouse <sup>5</sup> (36 months) Child: Ages 18–26	Effective January 5, 2021, the 12-year eligibility period does not apply to claimants who were discharged or released from active military service on or after January 1, 2013
Degree Training	✗	✓	✓
Non-College Degree Training	✗	✓	✓
On-the-Job and Apprenticeship Training	✗	✓	✓

Criteria	PCPG (Chapter 36)	DEA (Chapter 35)	VR&E (Chapter 31)
Flight Training	X	✓	✓
Correspondence Courses	X	✓	✓
Licensing and Certification Tests	X	✓	✓
National Testing Programs	X	✓	✓
Work-Study Program	X	✓	✓
Tutorial Assistance	X	✓	✓

Table 22 legend:

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 may be made beyond 48 months for Veterans in VR&E if certain criteria are met.
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:** Education 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.

## WHERE CAN I LEARN MORE?

[Education and Training Comparison Chart](#)

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# 5

# Finding a Place to Live and Community Resources

## Introduction

Upon completion of Module 5, you will be prepared to:

- **Review** the application for a VA-secured loan to purchase or refinance a loan.
- **Identify** resources to help you retain your home.
- **Identify** resources to help you overcome housing insecurity.
- **Locate** state and local resources for where you live now or in the future.

You may or may not know where you will live after separation, or you might be considering whether to rent, buy, build, adapt or refinance a home. It might seem like a simple question, but at this stage of your journey, it is important to ask yourself:

### Where will I live?

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](#)



## In this module...

### Comparing Locations:

- Personal Decision Influences
- VA Facility Locators

### VA Home Loan Benefit:

- VA Home Loan Guaranty Program
- Specially Adapted Housing Grants for Veterans and Service members with certain service-connected disabilities
- Protecting Your Home

### Discovering Housing Options:

- Homeless Veterans Support

## MY PERSONAL GOALS

- Apply for a VA-guaranteed loan to purchase or refinance a home
- Apply for the Specially Adapted Housing grant or Special Housing Adaptation grant (if applicable) to adapt a home to meet my physical needs.
- Restore, maintain or improve my mental health
- Retain my home if I'm having financial difficulties
- Get help for me or someone else facing housing insecurity
- Explore state and local resources where I live or where I think I may live

## In this module...

(continued)

### State and Local Benefits:

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

### Community Support for Veterans:

- Veterans Service Organizations
- Veteran Peer Groups
- Veteran Community Partnerships
- Personal Resources for Ongoing Support

# Comparing Locations

## Personal Decision Influences

What is the 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
- Proximity to a VA facility

Your goals are based on your own personal circumstances. You should consider factors that are most important for you personally. For example, you may want to be close to your parents, or maybe you are 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.

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 and monthly debt payments?
- 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?

# 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 23 includes a list of locator tools to find different types of VA facilities.

**Table 23: VA Facility Locator Tools**

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



# Activity Worksheet: Exploring the VA Facility Locator Tool

Take a few minutes on your own to explore VA’s Facility Locator Tool (Figure 24), based on services you think you may need. Your Facilitator will demonstrate this tool.

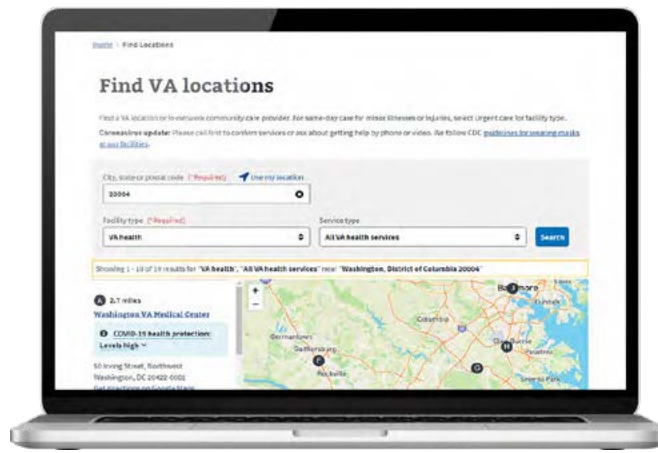


Figure 24: VA Facility Locator Tool

1. Visit [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 will 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

## VA Home Loan Guaranty Program

VA can help you become a homeowner, or adapt a home you already have. VA home loan benefit helps Service members and Veterans purchase or refinance their home by guaranteeing a portion of a loan the borrower obtains from a lender, such as a bank or a mortgage company. The VA Home Loan Guaranty Program is a benefit that can be used throughout a Veteran's lifetime.

### YOU MIGHT BE WONDERING: WHAT DOES VA-GUARANTEED MEAN?

VA guarantees a portion of a loan when eligible Service members, Veterans and certain surviving spouses obtain a private loan through a lender. The VA Home Loan Guaranty Program often means more favorable loan terms, including competitively low interest rates. VA also limits the closing costs that lenders may charge. Generally, VA does not require a down payment. The VA Home Loan Guaranty can be used to:

- Buy, build or adapt a home.
- Refinance an existing home loan to reduce the interest rate or monthly payments.
- Purchase or refinance a manufactured home.
- Repair, alter or improve a residence that a Service member or Veteran borrower owns and occupies.
- Install approved energy-efficient improvements like a solar heating or cooling system.

### How do I get a Certificate of Eligibility (COE)?

VA strongly encourages you to request your COE through your lender.

You can apply for your COE through your lender, online, or by mail.

To apply online, visit:



To apply by mail, complete VA [Form 26-1880](#) and mail it to the address listed on the form.

## 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.

Active-duty Service members are eligible if they have served 90 days, with 30 consecutive days served.

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

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

For **members of the reserve components**, eligibility includes:

- 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. **OR**
  - You have served 90 days of active-duty status, with 30 days served consecutively.

## WHERE CAN I LEARN MORE?



VBA Tap Course Catalog

For more information, take our Military Life Cycle (MLC) course on VA Home Loan Guaranty Program. Select the [VA TAP Course Catalog](#) link or scan the QR code to get to the course catalog and navigate to VA Home Loan Guaranty Program.

You can also visit the [How to request a VA home loan Certificate of Eligibility \(COE\)](#) page on VA.gov or schedule a One-On-One Assistance Session with a Benefits Advisor.

## Proof of ELIGIBILITY

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

# Getting a VA-Guaranteed 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 (COE), shopping for and selecting a lender and real estate agent, and then searching for a home. Refer to Figure 25 to navigate to the VA-guaranteed home loans site to review the home-buying process.

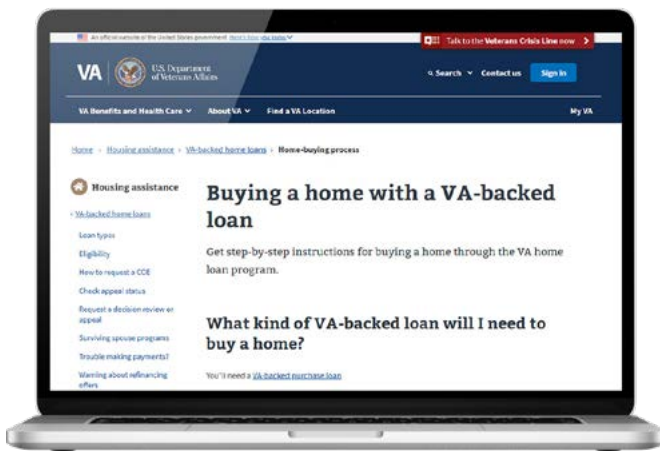


Figure 25: VA-Guaranteed Home Loan Process

VA strongly recommends that you get a home inspection. A home inspection assesses a home's condition—how well the systems function and if there are any notable issues with the home's critical systems.

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

Your real estate professional or lender may recommend an inspector—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.



## WHERE CAN I LEARN MORE?

[VA Loan Home Buying Process](#)

## Did you know?

VA charges borrowers a funding fee for guaranteeing their home loan. At closing, you can pay the fee in cash or roll it into your loan.

VA waives the funding fee if:

- You are a Veteran with a service-connected disability rating from VA.
- OR**
- You are a Purple Heart recipient, are on active duty and plan to close on your loan while still on active duty. You must provide your lender with evidence of your award.

Notify your lender if you have a pre-discharge claim for a service-connected disability pending and you plan to close on your loan while still on active duty. In limited circumstances, when your lender needs additional information from VA, you may be required to complete [VA Form 26-8937](#), Verification of VA Benefits.

**If rated**, you will be exempt from paying a funding fee on loans closed after the effective date of your rating. If you receive a retroactive service-connected disability rating you may also have your funding fee exempted retroactively and receive a refund for any fee amount you paid at closing for loans closed after your effective date.



# 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 very serious 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 requirements listed below.

- You own or will own the home. **AND**
- You have a qualifying service-connected disability that includes one or more of the following:
  - 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 requirements listed below.

- You own or will own the home, or a family member owns or will own the home. **AND**
- You have a qualifying service-connected disability that includes one or more of the following:
  - 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 or local Service Officer.



### 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 are eligible for a SAH or SHA grant, you can use money from your grant **up to 6 different times**.

Visit [Disability housing grants](#) to learn more.

## PUBLIC LAW 116-154

The **Ryan Kules and Paul Benne Specially 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 Specially 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 an SAH grant throughout their lifetime 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 to \$100,896 for the SAH grant, 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.

# Protecting Your Home

VA also provides loss mitigation assistance designed to help you retain your home.

Once you have a VA-guaranteed home loan, if you ever experience a period of financial distress or loss of income that affects your ability to remain current on your mortgage payments, it is important to notify your servicer immediately, and to contact your VA regional loan center (RLC) at 877-827-3702.

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 payments.



## Be aware of potentially misleading claims.

The overwhelming majority of VA-approved lenders participating in the VA Home Loan Guaranty Program are fantastic and serve Veterans with no issues. However, a small number of lending institutions may seek to take advantage of VA borrowers by mailing misleading offers, or calling with misleading or fraudulent claims, such as:

Offers to refinance mortgages or skip mortgage payments

Promises of extremely low interest rates, thousands of dollars in cash back, no out-of-pocket costs or no 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. For information regarding the potential for fraudulent offers, predatory lending/lenders and the Consumer Financial Protection Bureau (CFPB) tools, visit the [CFPB's Warning Order](#) website regarding Serial Refinancing of VA home loans.
- Report any suspicious lending offers to the [Consumer Financial Protection Bureau](#).

## WHERE CAN I LEARN MORE?

[VA-backed Veterans Home Loans](#)

[VA Foreclosure Assistance](#)

[VA Home Loans](#)



# Activity Worksheet: Identifying Red Flags

Look at the sample advertisement in Figure 26.

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.

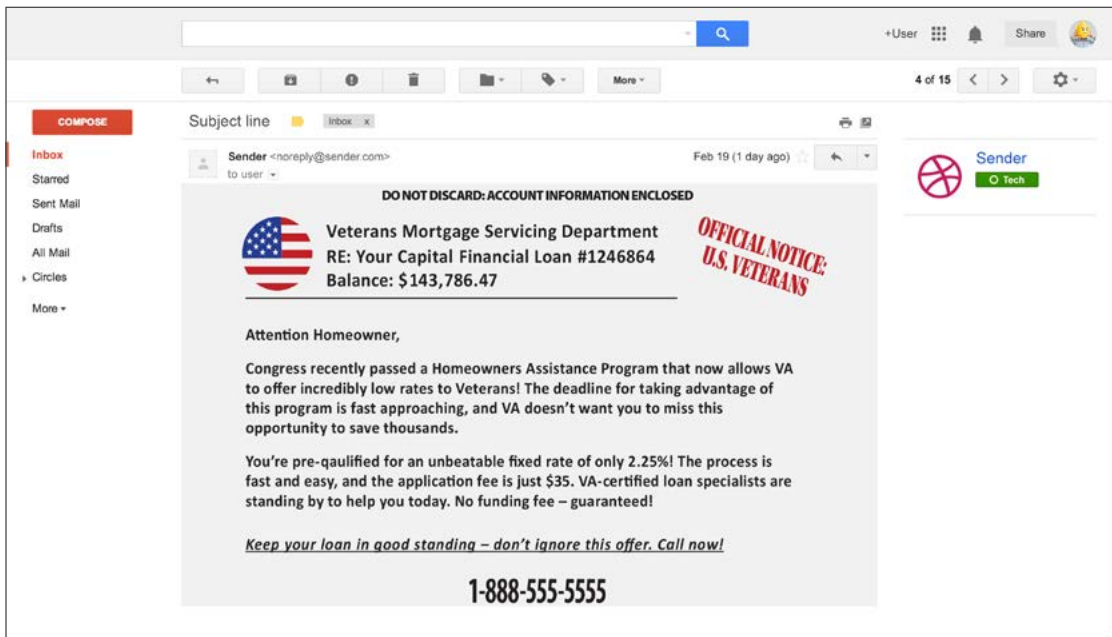


Figure 26: Sample Advertisement for Veterans

Red Flags:

# Discovering Housing Options

## Support for Veterans Facing Housing Insecurity

VA is committed to ending housing insecurity for Veterans.

The focus of the VA 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, or are at risk of experiencing, housing insecurity.
- Work to expand employment and affordable housing options for Veterans experiencing housing insecurity 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 experiencing, or who are at risk of experiencing, housing insecurity have 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
✓	✓	✓	✓	✓

Get Housing  
**ASSISTANCE**



### For More Information

- Explore [VA Homeless Programs](#).
- 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](#)

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

**If you are not sure where you will live after separation—or if you are concerned or have any thoughts about the possibility of facing housing insecurity—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](#)

[VA Homeless Program Brochure](#)

# Food and Nutrition Resources

## Are you and your family members getting enough nutrition?

You served our country proudly and honorably, and we want to inform you that the U.S. Department of Agriculture (USDA) operates several nutrition programs that serve more than a million Veterans' families each year. You may be eligible for these programs to ensure you, your family and fellow Veterans have regular access to nutritious meals. To find out more about the benefits that you have earned and USDA programs available for veterans, visit [USDA Military and Veteran Families](#).

## VA FOOD PROGRAMS AND RESOURCES

Transitioning personnel can also benefit from learning about food and wellness programs that the Veterans Health Administration offers. 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 USDA.

Be sure to share these resources with other Service members or Veterans who may need assistance.

## WHERE CAN I LEARN MORE?

[USDA National Hunger Clearinghouse](#)

[VA Food Security Program Office](#)

[VA Food and Nutrition Quick Start Guide](#)

[VA Homelessness Programs](#)



## Programs & RESOURCES

The U.S. Department of Agriculture administers Federal nutrition assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), WIC, and the National School Lunch Programs, which provide nutrition benefits to help extend the food budgets of families so they can more easily purchase nutritious food.

- To learn more, visit [USDA Programs](#).
- Find your local [SNAP](#) office.

## How do I apply?

### By Phone

Call the **USDA National Hunger Hotline**, which operates from 7:00 a.m.–10:00 p.m. Eastern Time. If you need food assistance, call **1-866-3-HUNGRY** to speak with a representative who will find food resources, such as meal sites, food banks and other social services available near your location.

### By Text

Send a text message to the automated service at **914-342-7744** with a question that contains a keyword, such as "food," "summer," "meals," etc. to receive an automated response to resources located near an address and/or ZIP code.



# 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 you as Service members and Veterans, as well as your families, survivors and the entire military community
- Connects you with 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 for 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 do not have access to Military OneSource now, but upon separation you will be able to access Military OneSource for 365 days.

### Local RESOURCES



Visit [Military OneSource](#), or call 1-800-342-9647.



Visit [CG SUPRT](#) to learn more



To learn more about NRD, visit the [National Resource Directory](#) website.



## The National Resource Directory (NRD) is another government-owned search tool that provides access to vetted resources.

NRD connects you with resources and services that support all Service members, wounded and injured Veterans, family members and caregivers 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



# Activity Worksheet: Explore the NRD

The NRD (Figure 27) is a valuable resource that includes **only vetted resources** 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 the [National Resource Directory \(NRD\)](#) website 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.

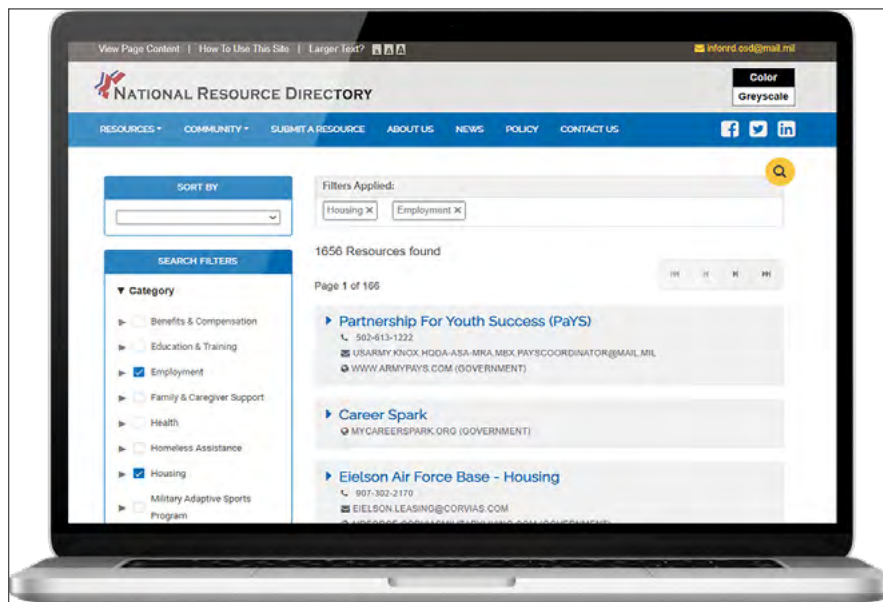


Figure 27: National Resource Directory (NRD) Search

# Information for Your State

State Veterans Affairs Offices serve the Veterans of each state, and their dependents and survivors, for all matters pertaining to Veterans' benefits.

They deliver a series of seamless services for 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 states' VA benefits. You can select a state or territory to visit the website for that location's VA office. The [About VA](#) website provides links to information on specific state benefits, programs and services.

Connect with State Veterans Affairs Offices at the:

[State Departments of Veterans Affairs Office Locations](#) website, **OR** [National Association of State Directors of Veterans Affairs](#) website.

# 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, such as:

- A network of social connections and friends will help support your mental health.
- A large professional network will make 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 will want to expand your network to provide you with exposure to available jobs.
- A network of fellow Veterans will help you stay connected with the military community and provide opportunities to continue serving out of uniform.

You can engage in your community through voting.

Exercising your right to vote is a way for all eligible Veterans and their families, caregivers and survivors to enjoy the rights that Veterans earned and fought for. No matter where you live or are actively serving in the armed forces, registering to vote is easier than ever before. To learn more, visit [How Veterans Can Register to Vote](#).



### 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 Center for Development & Civic Engagement provides opportunities to volunteer throughout the country, with programs such as:

- Compassionate Contact Corps
- National Salute to Veteran Patients
- Volunteer Transportation Network
- Corporate and student volunteer programs

To learn more, visit [VA Center for Development and Civic Engagement](#)

# Community Support for Veterans

## Veterans Service Organizations

Veterans Service Organizations (VSOs) are organizations that serve the needs of Veterans, their families and survivors.

VSOs (shown in Figure 28), 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, the VA Home Loan Guaranty Program and other Veterans benefits, including state benefits. Chartered VSOs offer these services for free. VSOs include, but are not limited to:

- **The American Legion** mentors youth, sponsors wholesome programs in communities, advocates for patriotism and honor, promotes strong national security and provides continued devotion to Service members and Veterans. To learn more, visit [American Legion](#).
- **AMVETS** makes a long-term economic impact by providing assistance, jobs and services to Veterans and their communities. To learn more, visit [AMVETS](#).
- **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. To learn more, visit [Disabled American Veterans](#).
- **Paralyzed Veterans of America** serves paralyzed Veterans by advocating for quality health care, research, education, benefits, civil rights and opportunities. To learn more, visit [Paralyzed Veterans of America](#).
- **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. To learn more, visit [Veterans of Foreign Wars of the United States](#).
- **Vietnam Veterans of America** promotes and supports all issues important for Vietnam Veterans, creating a new identity for this generation of Veterans and changing public perception of Vietnam Veterans. To learn more, visit [Vietnam Veterans of America](#).

If you want to appoint a recognized VSO as your representative, a 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.





## Paralyzed Veterans of America



Figure 28: Veterans Service Organizations



# 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:

**Step 1:** Visit [Accredited Representatives](#)

**Step 2:** Select the first link for the [Accreditation Search](#)

**Step 3:** In the **Search Accredited Attorneys, Claims Agents, or Veterans Service Organizations (VSO) Representatives** section, select the **VSO Representative** radio button.

**Step 4:** Search by name, city, state or ZIP code.

**Step 5:** Review your search results, which appear in alphabetical order for the geographic area you entered

Write down the information for VSOs you find here:

VSO Name	Contact Information
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# Veteran Peer Groups

Veteran Peer Groups offer support from people who share your experiences and navigated the transition journey before you.

In addition to benefits, these grassroots support groups also focus on community reintegration, service and legislative advocacy.

**No one knows what you have been through like someone who has been through it themselves.**

For more information on the hundreds, or even thousands, of support groups available, please visit the [National Resource Directory \(NRD\)](#).





# Veteran Community Partnerships

Veteran Community Partnerships (VCPs) are organized partnerships through which local VA facilities connect with state and local community services and agencies to:

- Develop and foster strong relationships.
- Enhance and improve access to care, services and benefits.
- Promote seamless transitions.
- Educate community agencies and VA providers.
- Support caregivers and families.
- Measure results through shared reporting.

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. To facilitate involvement of all partners, leadership is shared between VA and the community.

## WHERE CAN I LEARN MORE?

[Veteran Community Partnerships \(VCP\)](#)

## Where can I find a Veteran Community Partnership?

To find a VCP in your area, visit the [Veteran Community Partnerships](#) page on VA.gov



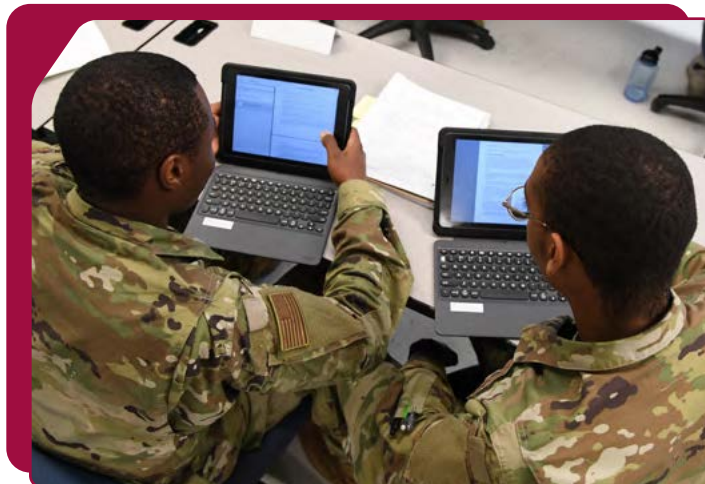
# Personal Resources for Ongoing Support

**You are not on your own. You have 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 at [Veterans Crisis Line](#).
  - Text 838255.

Depending on where you live, your state may offer additional benefits, services and tools to help you during your transition and beyond.



# 6

# Summary and Review

## Introduction

Upon completion of Module 6, you will be prepared to:

- **Participate** in a recall activity that reviews key VA resources, services and benefits discussed during this course.
- **Update** your personal goals checklist.

Congratulations! You have made it to the end of the VA Benefits and Services course! Throughout this course, you covered how to:

- **Navigate your journey** from military to civilian life with the help of VA. This includes keeping track of your separation documents to determine your eligibility for benefits and establishing your personal goals.
- **Maintain your health** using VA's Whole Health approach which consists of VA health care services for yourself, your family, and mental health support.
- **Support yourself and your family** through filing disability claims and learning about benefits like life insurance, burial and memorial benefits, and survivor benefits.
- **Get career ready** by using your GI Bill benefits to fund your education and training. You also learned how to utilize VA's career and vocational counselors to help guide you in your career path.
- **Find where to live** by taking advantage of VA's Home Loan Guaranty Program to help you buy or refinance your home. Additionally, you learned how to use VA's Facility Locator Tool on VA.gov to locate different VA resources in your area.

This course has discussed many benefits, services, and tools to help you along your transition journey and meet your goals. Be sure to review your all your personal goals, their next steps, and their corresponding deadlines.

Appendix B: My Personal Goals Checklist will help you determine how to achieve all your goals by determining what actions to take next and by what time. This will serve as a to-do list as you continue your transition journey.

For more questions, schedule a One-on-One with your Benefits Advisor.



### In this module...

#### REMEMBER...

Complete the [Transition Assistance Participant Assessment](#) when your Facilitator requests it

Scan this QR code on your mobile device to begin the assessment.



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left blank.

# Appendix A: My Key Resources

Write the contact information below for your Benefits Advisors and local resources, along with any additional information and resources you need.

## My Key Resources

My VA Benefits Advisor:

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My VA Regional Office:

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My VA Health Facility:

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My Vet Center:

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My Veterans Service Organization:

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Other Key Resource:

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Other Key Resource:

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Other Key Resource:

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Other Key Resource:

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Other Key Resource:

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# Appendix B: My Personal Goals Checklist

## Navigating Your Journey

Goal: Get myself prepared for my upcoming transition	Timeline / Deadline	Page
<input type="checkbox"/> Create a DS Login to register for a VA.gov account.	Prior to leaving this course	
<input type="checkbox"/> Set up a One-on-One Assistance Session with a Benefits Advisor.	Prior to leaving this course	
<input type="checkbox"/> Complete the TAP curriculum Participant Assessment for this course.	As soon as possible, after completing the course	
<input type="checkbox"/> Check my separation documents for accuracy.	As soon as I receive them	
<input type="checkbox"/> Store printed separation documents in a safe place and let others close to you know where they are located.	After reviewing for accuracy	
<input type="checkbox"/> Register separation documents with the county you plan on living in once you separate from service.	After reviewing for accuracy	

## Maintaining Your Health

Goal: Get started with Whole Health	Timeline / Deadline	Page
<input type="checkbox"/> Learn about Whole Health practices from other Veterans through the Introduction to Whole Health and Taking Charge of My Life and Health Choices courses.	As soon as I decide to take control of my whole health	
<input type="checkbox"/> Complete my Personal Health Inventory.	Before my first post-separation health care appointment	
<input type="checkbox"/> Share my Personal Health Inventory with my VA provider and work with my health care team to create my Personal Health Plan.	Ongoing, beginning with my first post-separation health care appointment	

**i** For more information visit [Whole Health](#)

Maintaining Your Health		
Goal: Apply for and access VA Health Care	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Prepare to apply for VA Health Care by collecting the following required information:                             <ul style="list-style-type: none"> <li>□ Social Security numbers for myself, my spouse and qualified dependents</li> <li>□ Separation documents (DD Form 214 or equivalent)</li> <li>□ Insurance information for any health care coverage that I have</li> <li>□ Gross household income from the previous calendar year for myself, my spouse and my dependents</li> <li>□ My deductible expenses for the past year</li> </ul> </li> <li>□ Apply for VA Health Care in any of these ways:                             <ul style="list-style-type: none"> <li>□ Online at <a href="#">Apply for VA Health Care</a> <b>OR</b></li> <li>□ Call 877-222-8387 Monday – Friday, 8:00 a.m. to 8:00 p.m. ET <b>OR</b></li> <li>□ Mail my completed Application for Health Benefits (VA Form 10-10EZ) to: Health Eligibility Center, 2957 Clairmont Rd., Suite 200, Atlanta, GA 30329 <b>OR</b></li> <li>□ In-person by bringing my completed Application for Health Benefits (VA Form 10-10EZ) to my nearest VA medical center or clinic</li> </ul> </li> <li>□ Opt out of Veterans Health Information Exchange (if applicable) or opt back in (if applicable).</li> </ul>	<p>As soon as possible (cannot register more than 1 year before separation)</p>	
<ul style="list-style-type: none"> <li>□ Register for a My Health eVet account.</li> </ul>	<p>Premium account: After my separation</p>	
<ul style="list-style-type: none"> <li>□ Enroll in the Foreign Medical Program (if applicable).</li> </ul>		
<p><b>i</b> For more information visit <a href="#">VA Health Benefits</a></p>		

Maintaining Your Health		
Goal: Restore, maintain or improve my mental health	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Reach out in times of crisis by using the Veterans Crisis Line 0 call, chat online or text.</li> </ul>	<p>Any time—24 hours a day, 7 days a week, 365 days a year</p>	
<ul style="list-style-type: none"> <li>□ As needed, access VA mental health services for posttraumatic stress disorder (PTSD), effects of military sexual trauma (MST), depression, grief, anxiety and other needs.</li> </ul>	<p>No time limit associated with these benefits</p>	

### Maintaining Your Health

Goal: Restore, maintain or improve my mental health	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Get connected with VA mental health care—no matter my discharge status, service history or eligibility for VA health care.                             <ul style="list-style-type: none"> <li>□ Call or walk into any VA medical center—anytime, day or night.</li> <li>□ Call or walk into any Vet Center during clinic hours.</li> </ul> </li> </ul>	Any time that I need support	
<p><b>i</b> For more information visit <a href="#">Mental Health</a></p>		
<ul style="list-style-type: none"> <li>□ Explore options to practice self-care.</li> </ul>	Anytime that I want to practice mindful awareness to improve my well-being	
<p><b>i</b> For more information visit <a href="#">Whole Health Library</a></p>		

### Maintaining Your Health

Goal: Get Dental Care	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Apply for VA health care (if I’m eligible for dental care but not yet enrolled in VA health care).</li> <li>□ If I’m not eligible, but I am enrolled in VA health care, purchase dental insurance at a reduced cost through the VA Dental Insurance Program (VADIP).</li> </ul>	No time limit associated with this benefit	
<p><b>i</b> For more information visit <a href="#">VA Dentistry</a></p>		

### Supporting Yourself and Your Family

Goal: Apply for disability compensation and related benefits	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Prepare by collecting documents required to file a claim:                             <ul style="list-style-type: none"> <li>□ Separation documents (DD Form 214 or equivalent)</li> <li>□ Military medical records</li> <li>□ VA medical records/hospital reports related to your disability</li> <li>□ Private medical records/hospital reports related to your disability</li> </ul> </li> </ul>	Before submitting my disability claim	
<ul style="list-style-type: none"> <li>□ Complete Separation Health Assessment required for disability claims (if applicable)</li> </ul>	Less than 180 days before separation	



Supporting Yourself and Your Family		
Goal: Apply for disability compensation and related benefits	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Submit a pre-discharge disability claim under the Benefits Delivery at Discharge program (if applicable) by:                             <ul style="list-style-type: none"> <li>□ Filing a claim online. Visit: <a href="#">File a Disability Claim</a> <b>OR</b></li> <li>□ Completing a claim form in-person at a VA regional office <b>OR</b></li> <li>□ Appointing a Veterans Service Officer from an accredited Veterans Service Organization (VSO) to prepare and submit my claim on my behalf.</li> </ul> </li> </ul>	180 to 90 days before my separation (the closer to 180 days, the better)	
<ul style="list-style-type: none"> <li>□ Apply for related benefits such as clothing or automobile allowances (if eligible).</li> </ul>	As needed	
<ul style="list-style-type: none"> <li>□ Check my eligibility for Combat-Related Special Compensation and Concurrent Retirement and Disability Pay.</li> </ul>	Upon receipt of VA disability rating if I am also receiving retired pay	
<p><b>i</b> For more information visit <a href="#">VA Disability Compensation</a></p>		
<ul style="list-style-type: none"> <li>□ Apply for VA Pension (if applicable).</li> </ul>	As soon as I am age 65 or older, or have limited or no income	
<p><b>i</b> For more information visit <a href="#">Apply for Pension</a></p>		

Supporting Yourself and Your Family		
Goal: Prepare for my family’s financial well-being in the event of my death	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Determine my insurance coverage needs and eligibility for myself and/or spouse and dependents.</li> </ul>	As soon as possible	
<ul style="list-style-type: none"> <li>□ Apply to convert my Servicemembers’ Group Life Insurance (SGLI) coverage to Veterans’ Group Life Insurance</li> </ul>	Between day 121 and 1 year 120 days from separation	
<ul style="list-style-type: none"> <li>□ Apply to extend my SGLI coverage with SGLI Disability Extension.</li> </ul>	Within 2 years of my separation date	
<ul style="list-style-type: none"> <li>□ Apply for SGLI Traumatic Injury Protection (if applicable).</li> </ul>	As soon as possible if I did not apply while in service (if eligible)	

## Supporting Yourself and Your Family

Goal: Prepare for my family's financial well-being in the event of my death	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Apply for Service-Disabled Veterans Insurance (if applicable).</li> </ul>	<p><b>Basic:</b> Within 2 years of VA notifying me of a new service-connected disability</p> <p><b>Supplemental:</b> Within 1 year of VA approval of premium waiver or before age 65, whichever occurs first</p>	
<p><b>i</b> For more information visit <a href="#">Family Member Benefits</a></p>		

## Supporting Yourself and Your Family

Goal: Discuss Survivor Benefits with my family	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Tell my family about monetary benefits they may be eligible for upon my death:             <ul style="list-style-type: none"> <li>□ Dependency and Indemnity Compensation</li> <li>□ Survivors Pension</li> </ul> </li> <li>□ Open an account with a Veterans Benefits Banking Program-participating institution to safely and reliably receive and manage VA monetary benefits.</li> </ul>	As soon as possible	
<p><b>i</b> For more information visit <a href="#">Family Member Benefits</a></p>		

## Supporting Yourself and Your Family

Goal: Plan for a burial or memorial service in a national cemetery	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Discuss my needs and wishes with my loved ones.</li> <li>□ Register for the VA burial Pre-Need Program.</li> <li>□ Tell my family how to apply for burial benefits upon my death.</li> <li>□ Tell my family how to apply for a Presidential Memorial Certificate upon my death.</li> </ul>	As soon as possible	
<p><b>i</b> For more information visit <a href="#">Burials and Memorials</a></p>		

### Supporting Yourself and Your Family

Goal: Apply for VA education benefits	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Use the GI Bill Comparison Tool to help pick my educational institution</li> <li>□ Apply for benefits online or fill out a Dependents' Application for VA Education Benefits form (VA Form 22-5490)</li> <li>□ If I qualify for both the Fry Scholarship or DEA, choose which program I want to use</li> </ul>	After/if I decide going to school is my next step	
<p><b>i</b> For more information visit <a href="#">Fry Scholarship</a></p>		

### Getting Career Ready

Goal: Identify VA education and training benefits, tools and resources	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Learn about schools that offer VA-approved programs by using the GI Bill Comparison Tool to:               <ul style="list-style-type: none"> <li>□ Determine out-of-pocket costs for each school.</li> <li>□ Compare school statistics (i.e., graduation and loan repayment rates).</li> </ul> </li> </ul>	After/if I decide going to school is my next step	
<ul style="list-style-type: none"> <li>□ Find out more about VetSuccess on Campus or Veterans Integration to Academic Leadership programs at participating schools I may be interested in attending.</li> </ul>	As soon as I identify schools that might be right for me	

### Getting Career Ready

Goal: Use GI Bill benefits to attend college or another educational institution	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Prepare to apply for GI Bill benefits by collecting the following required information:               <ul style="list-style-type: none"> <li>□ Separation documents (DD Form 214 or equivalent)</li> <li>□ Orders, if activated from the National Guard or Reserves</li> </ul> </li> </ul>	As soon as I determine that I will use the benefit	
<ul style="list-style-type: none"> <li>□ Apply for GI Bill benefits by:               <ul style="list-style-type: none"> <li>□ Submitting an application online. Visit: <a href="#">Apply for a GI Bill</a> <b>OR</b></li> <li>□ Completing an application in-person at a VA regional office <b>OR</b></li> <li>□ Working with your school's VA certifying official (usually reachable in your school of choice's Financial Aid or Registrar's office).</li> </ul> </li> </ul>	As soon as I determine that I will use the benefit	

## Getting Career Ready

Goal: Use GI Bill benefits to attend college or another educational institution	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Complete the following (if applicable):               <ul style="list-style-type: none"> <li>□ Transfer my benefits to dependents before leaving the military.</li> <li>□ Apply for Survivor's and Dependents' Educational Assistance (DEA) for my spouse or dependents, if applicable, (only if I have a permanent and total disability as a result of a service-connected condition).</li> <li>□ Tell my family about education benefits they may be eligible for upon my death: DEA and the Fry Scholarship.</li> </ul> </li> </ul>	As soon as possible	
<p><b>i</b> For more information visit <a href="#">VA Education and Training Benefits</a></p>		

## Getting Career Ready

Goal: Get career counseling and guidance	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Apply for Personalized Career Planning and Guidance.</li> <li>□ Complete Educational /Vocational Counseling Application (VA Form 28-8832).</li> <li>□ Submit VA Form 28-8832 online, by mail, or in-person at your nearest VA regional office or VetSuccess on Campus counselor.</li> </ul>	When I am ready to start exploring education and career options or whenever I need it	
<p><b>i</b> For more information visit <a href="#">Educational and Career Counseling</a></p>		
<ul style="list-style-type: none"> <li>□ Apply for Veteran Readiness and Employment (VR&amp;E) (if applicable).</li> <li>□ Complete application for Vocational Rehabilitation for Claimants with Service-Connected Disabilities (VA Form 28-1900).</li> <li>□ Submit VA Form 28-1900 online, by mail, or in-person at your nearest VA regional office or VetSuccess on Campus counselor.</li> </ul>	When I am ready for training and employment, if I'm eligible	
<p><b>i</b> For more information visit <a href="#">Veteran Readiness and Employment</a></p>		

## Getting Career Ready

Goal: Explore employment resources	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Connect with a Veteran Employment Services Officer representative.</li> </ul>	When I need more information or am ready to apply for a federal VA job	
<p><b>i</b> For more information visit <a href="#">Veteran Readiness and Employment</a></p>		
<ul style="list-style-type: none"> <li>□ Obtain a Veterans' Preference letter from <a href="#">VA.gov</a>.</li> </ul>	As soon as I determine that I want to apply for federal government jobs	

### Getting Career Ready

Goal: Explore employment resources	Timeline / Deadline	Page
<p><b>i</b> For more information visit <a href="#">VA Benefit Letters</a></p>		
<ul style="list-style-type: none"> <li>□ Use VA resources and tools to find careers at VA or other federal agencies.</li> </ul>	When I am ready to explore the workforce	
<p><b>i</b> For more information visit <a href="#">Careers at VA</a></p>		
<ul style="list-style-type: none"> <li>□ Learn about potential careers at <a href="#">Veterans' Employment and Training Service</a>.</li> </ul>	When I am ready to explore the workforce	

### Finding a Place to Live and Community Resources

Goal: Apply for a VA-guaranteed loan to purchase or refinance a home	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Secure a VA-guaranteed loan.               <ul style="list-style-type: none"> <li>□ Ensure I have satisfactory credit and sufficient income.</li> <li>□ Get my Certificate of Eligibility (COE) for a VA Home loan Guaranty at <a href="https://www.va.gov">https://www.va.gov</a> or from my lender.</li> <li>□ Complete my loan application with my lender.</li> </ul> </li> </ul>	When I am ready to purchase or refinance a home	
<p><b>i</b> For more information visit <a href="#">VA-backed Home Loans</a></p>		

### Finding a Place to Live and Community Resources

Goal: Apply for the Specially Adapted Housing grant or Special Housing Adaptation grant (if applicable) to adapt a home to meet my physical needs	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Apply for the Specially Adapted Housing (SAH) grant (if applicable).</li> <li>□ Apply for the Special Housing Adaptation (SHA) grant (if applicable).</li> </ul>	As soon as I determine that I'd like to apply for one, if I'm eligible	
<ul style="list-style-type: none"> <li>□ Apply for Veterans' Mortgage Life Insurance if I get an SAH or SHA grant.</li> </ul>	As soon as I have a title and a mortgage on the home, and before age 70, if I'm eligible	
<p><b>i</b> For more information visit <a href="#">Disability Housing Grants for Veterans</a></p>		

### Finding a Place to Live and Community Resources

Goal: Retain my home if I'm having financial difficulties	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Contact my loan servicer as soon as I experience difficulty making my mortgage payments.</li> <li>□ Contact a VA to request a loan technician to receive financial counseling and assistance working with my loan servicer.</li> </ul>	When having difficulty making my mortgage payments	
<p><b>i</b> For more information visit <a href="#">VA Help to Avoid Foreclosure</a></p>		

### Finding a Place to Live and Community Resources

Goal: Get help for me or someone else facing housing insecurity	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Schedule a One-On-One Assistance session with my Benefits Advisor if I think I may face housing insecurity after separation.</li> <li>□ Call 1-877-4AID-VET (1-877-424-3838) or visit my local VA medical center or community resource and referral center for assistance.</li> <li>□ Explore <a href="#">VA Homeless Programs</a> to learn about programs for Veterans facing housing insecurity and share that information with others.</li> </ul>	As soon as I think I may be facing housing insecurity	
<p><b>i</b> For more information visit <a href="#">VA Homeless Programs</a></p>		

### Finding a Place to Live and Community Resources

Goal: Explore state and local resources where I live or where I think I may live	Timeline / Deadline	Page
<ul style="list-style-type: none"> <li>□ Explore Military OneSource to identify resources where I live or where I think I may live.</li> </ul>	Up to 1 year after my separation	
<p><b>i</b> For more information visit <a href="#">Military OneSource</a></p>		
<ul style="list-style-type: none"> <li>□ Explore the National Resource Directory (NRD) for validated resources that support recovery, rehabilitation and reintegration.</li> </ul>	Any time before or after separation	
<p><b>i</b> For more information visit <a href="#">National Resource Directory</a></p>		
<ul style="list-style-type: none"> <li>□ Request a State Benefits Information Packet for any state that I am interested in.</li> </ul>	As soon as possible	
<p><b>i</b> For more information visit <a href="#">State Benefits Information Packet</a></p>		
<ul style="list-style-type: none"> <li>□ Get assistance or help obtaining benefits from a County Veteran Service Officer.</li> </ul>	No time limit associated with this benefit	
<p><b>i</b> For more information visit <a href="#">National Association of County Veterans Service Officers</a></p>		

**Topic:**

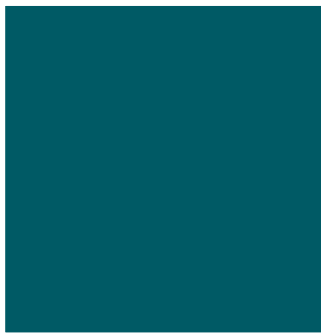
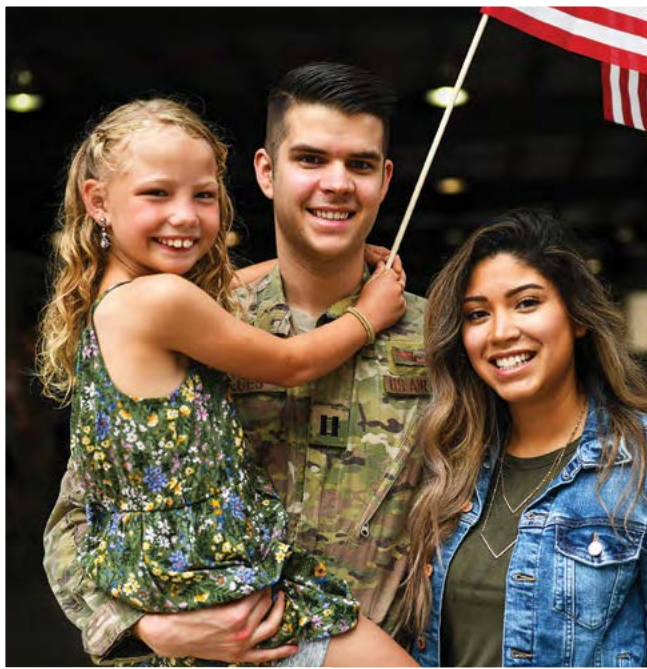
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VA



U.S. Department of Veterans Affairs