

GI BENEFITS GUIDE



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INTRODUCTION

Whether you're a new recruit or retiring veteran, military personnel from all service branches should be aware of their benefits. United States Department of veterans, also known as the "VA", offers a multitude of benefits to military personnel and their families.

This manual will offer a brief introduction or summary of veterans benefits offered to veterans in every service branch, classification, and situation. Veteran's benefits can be categorized in the following services:

- Healthcare
- Pensions
- Education
- Employment
- Home loans
- Dependents and survivors
- Life insurance
- Burial



We have created this manual to offer a brief background and list of resources for all military veterans to access in a user-friendly format. Some guides to veteran's benefits may comprise hundreds of pages of information. This manual covers the basics of many of the benefits and services available to service members and their families, both domestically and abroad. The Department of Veterans Affairs and other government organizations may be accessed for further details and information. Phone numbers, websites, and links will be offered at the end of this manual.

Service men and women from every branch of the military should take advantage of every benefit or service that is offered by government agencies in the United States as a small token of appreciation for their service.

Veteran's benefits and services may help save veterans and their dependents. Hundreds, if not thousands of dollars in health care, education, home loans, and compensation in the event of injury or death are provided in Veteran benefits to veterans and their family.

So let's get started with a brief overview of the summary of veteran's benefits available to every military service member in the United States.

VETERAN HEALTHCARE GET WHAT YOU TRULY DESERVE

Rising costs of health care have created enormous strain on the economy. Military personnel and their dependents may enjoy a variety of health care and dental benefits, among others for their needs.

The Veterans Administration offers and provides active service personnel healthcare services in the following areas:

- Dental, pharmacy, hospital, outpatient medical care
- Prosthetic services
- Home-based long-term care
- Nursing home care
- Assisted living care
- Rehab for homeless veterans
- Alcohol and/or drug dependency treatments
- Sexual trauma counseling
- Health care for women
- Medical evaluation for exposure to Agent Orange or other environmental hazards



In addition, the Veterans Administration also provides free medical care for any illness associated with duty or service while engaged in hostilities to combat veterans. Within two years of release from active duty.

TRICARE HEALTH SERVICES FOR YOU AND YOUR FAMILY

Military service and family members may enjoy a wide range of medical benefits and treatment programs through Tricare.



Tri-care is the healthcare system provided for active-duty service family members. This includes National Guard and reserve, retirees, families, survivors, and even under certain circumstances, former spouses.

Tri-care combines military service healthcare resources, and civilian health-care professional resources, suppliers, institutions, and professionals for services.

To be eligible for Tri-care benefits, military personnel need to be registered within the Defense Enrollment Eligibility Reporting System. Tri-care does offer several different healthcare options to meet individual or family needs. They also offer dental programs and additional programs, which will be touched upon briefly.

There are three major types of tri-care health services:

- Tricare Standard
- Tricare Extra
- Tricare Prime

Tricare Standard and Tricare Extra services are available to those who do not meet eligibility or choose not to enroll in a Tricare Prime option. Tricare Standard and Tricare Extra plans do not require or enrollment, nor annual enrollment fees.

Tricare Standard and Extra enable individuals and families to manage and maintain their own health care and the freedom to choose any tri-care authorized provider of their choice.

Tricare Standard and Tricare Extra are best for those who fall into the following categories:

- You have already established a relationship with a tri-care authorized civilian provider
- You preferred to schedule appointments, without consulting a primary care manager first
- You currently have employer-sponsored health insurance and wish to use try care as secondary coverage
- You live in an area where tri-care prime is not available

Tricare has categories into three regions: Tricare North region, South region, and West region.



Tricare North region, which incorporates most states east the Mississippi and north of Tennessee and South Carolina can be reached at their website at www.healthnetfederalservices.com or you may phone them at **1.877.874.2273**



Tricare South region covers southern states south of Tennessee through Oklahoma and Texas. They may be reached at their website at www.humana-military.com or at their phone number **1.800.444.5445**



Tricare West, which includes most states west of the Mississippi, and includes Alaska and Hawaii may be reached at their website at www.triwest.com or their phone number at **1.888.874.9378** Contact the regional contractors for any assistance utilizing tri-care standard and extra.

Tricare covers outpatient and inpatient services, clinical preventive services, pharmacy and maternity services as well as offering dental programs, pharmacy programs, and coordinating benefits with other health insurance.

Eligibility requirements include but are not limited to:

- Active-duty family members
- Family members of National Guard and reserve members. For more than 30 consecutive days
- Retired service members
- Family members of retired service members
- Survivors
- Medal of honor recipients

COMPLETE PEACE OF MIND

The Veterans Administration offers a medical benefits package that covers preventive as well as primary care and offers outpatient and inpatient services within the VA.

A veteran may utilize the health care benefits offered to the VA at any location away from their primary care provider or facilities. In eligibility is based on active military service in all branches and to those who have received honorable discharges.

Reserve members and National Guard members called to active duty may also qualify for VA health benefits. Service members who have served on active duty in a combat environment, including National Guard and reserve members are eligible for special hospital care and medical services as well as any nursing home or long-term care centers for two years following discharged from service. Forms are available to the Veterans Administration website to apply or enroll for VA medical benefits.

They may be accessed here:

- 10-10ez Forms www.va.gov/1010EZ.htm
- Veterans Health Benefits Service Center – 877-222-8387, Monday through Friday between 7:00 a.m. and 8 p.m. Eastern time



Veterans may also apply for long-term health care at a nursing home, assisted living or long-term care Center by completing the form mentioned above.

When applying at any Veterans Administration medical center, veterans may request appointments for medical care at the time of enrollment. Appointment time will be noted in writing. Veterans who are requesting care for service-connected disabilities or injuries will receive high-priority appointment times and will be scheduled within 30 days of the desired appointment date.

LONG-TERM CARE

Long-term care services include nursing home or long-term care Center, assistance, assisted living, and home health care, as well as geriatric evaluations, respite care and adult day health care.

Veterans who are no longer service-connected and with incomes over and above the single pension rate will complete Form 10-10EC, which is the application for extended care services, in addition to the 10-10EZ forms.



PENSIONS - PLANNING FOR THE FUTURE

Wartime veterans with limited incomes may receive monthly pensions. In addition, those who are disabled, totally and permanently, and up to 65 years of age also receive pensions. There is no time limit attached to compensation and pension benefits. Pension benefits are also paid to wartime veterans who have limited or no incomes



who are 65 years or older. More seriously disabled veterans may also qualify for aid and attendance or housebound benefits, which are paid in addition to basic pension rates.

AID AND ATTENDANCE AND HOUSEBOUND BENEFITS

These benefits, more commonly known as A&A benefits, are paid in addition to monthly pensions. To receive A&A benefits, a veteran must be eligible to receive a pension. Veterans are eligible when they meet any of the following criteria:

- When the veteran requires the aid of another person to perform average daily living tasks
- When the veteran is bedridden
- When the veteran's disability requires care and a nursing home or long-term care Center. Due to physical or mental incapacity
- Blindness or visual acuity of 5/200 or less in both eyes and a reduction of the v. Visual field to 5° or less

Housebound benefits are also paid in addition to a monthly pension. A veteran may be eligible for housebound benefits if they meet any of the following criteria:

- A single permanent disability that has been evaluated to be 100% disabling
- The veteran is permanently confined to his or her premises
- Any other disabilities that are evaluated at 60% or more disabling

Note: Be advised that a veteran cannot receive both housebound or aid and attendance benefits at the same time.

ARE YOU ELIGIBLE?

Veterans are generally eligible if they have been discharged for many branch of service.

Basic guidelines include the following eligibility requirements:

- Discharged under conditions that are considered honorable or other than dishonorable.
- At least 90 days of active military service, of which one day has been wartime.
- A “countable” family income that is below a yearly limit set by Congress
- You are 65 years old or older or permanently and totally disabled (not do to personal misconduct).



Some cases are approved or decided on an individualized basis, so even if you don't think you might meet all the criteria that may affect eligibility, fill out the application anyway. Certain expenses for medical services or products that have not been reimbursed by private medical insurance or Medicare may be reimbursed through benefits during a 12-month period after receipt of the claim.

The “countable income” is income that is received by a veteran and his or her dependence from any other source. These incomes may include interest and dividends, income from farming or businesses, retirement payments, disability payments, and any other earnings.

Veterans should be aware that the VA “resumes” that a child's income is available for use by a veteran, but the Veterans Administration often grants exceptions in hardship scenarios.

Net worth is the definition used by the VA to evaluate the total assets of a veteran and his or her dependence. These net worth assets may include but are not limited to:

- Stocks and bonds
- Mutual funds
- Property
- Bank account balances

However, keep in mind that there is no limit on the net worth of veteran and as per dependents can have, a bill that net worth should not be enormous or excessive. Again, decisions are often made on an individualized basis.

To stay out of trouble and to avoid remission or refusal for services, a veteran's net worth should always be reported. The Veterans Administration follows guidelines to determine if a veteran's assets are large enough to live off of for a reasonable amount of time.

Be advised that there are exclusions to income or deductions that may be used to reduce the countable income. That was mentioned above. The following services or deductions may be excluded:

- Supplemental security income is not considered income, but public assistance
- Some portions of unreimbursed medical expenses may be deducted
- Education expenses, and in some scenarios, educational expenses of children over 18 are also deductible

REACH NEWER HORIZONS WITH EDUCATION

Returning military personnel deserve the best. Many Americans are finding more than ever that the best that life has to offer often comes with a college education. For this reason, every returning veteran should be aware of exactly what is available to them to further their education in exchange for their years of dedicated service.



There are many examples of how a college education can get you all that you want out of life. Simply put, financial security and overall job satisfaction increase dramatically as your level of education increases. Below are some of the facts that show the benefits of a college education over a high school education.

COLLEGE EDUCATION'S AFFECT ON YOUR INCOME:

The average income for a full-time worker with a bachelor's degree is over \$21,000 more than that of a person with a high school degree alone: \$52,200 with a bachelor's degree versus \$30,400 with only a high school diploma.

Workers who have a bachelor's degree earn an average of \$900,000 more than those holding a high school diploma only over their working lifetime.

Workers holding a master's degree earn an average of \$1.3 million more than those holding only a high school diploma in their working lifetime¹.

Getting the benefits you are entitled to can be a complex and multi-faceted process for returning service men and women, as there are several pieces of legislation and government programs in place to oversee and administer these benefits. There are more options and more flexibility available than veterans may at first realize. Armed with the information enclosed, you will find yourself able and more capable than ever embark on the next mission of your life: your future.

MONTGOMERY GI BILL - MAKE THE MOST OF IT

The Montgomery GI Bill concerns educational reimbursement for America's veterans. It pays eligible veterans and service members up to 36 month's worth of payments for their continued education and training expenses. These training and education programs must be approved programs. Reimbursement does include costs associated with job-related licensing,

certifications, and test taking fees, as well as flight training, apprenticeship, and on-the-job training as well. Payments can be used to cover tuition, books, living expenses, tests, and other approved fees while you are receiving training.

In order to be eligible for benefits, you must have been enrolled in active military duty after June 30, 1985 and served at least two years on active duty. There are additional requirements as well. You must not have declined to participate in the service at the time that you entered active duty. During the first twelve months of active duty, you must have contributed a minimum of \$100, or alternately you may have chosen to transfer your benefits from the VEAP program. Other persons who qualify are veterans who have received an honorable discharge, and servicemen who have already received a high school diploma or equivalency certificate.



The application process has just a few steps. First, you must have already decided upon an educational program before applying for benefits. Once you have completed this first step, verify that the program is approved under the Montgomery GI Bill. This can be done by contacting your financial institution's financial aid office or by checking online at www.gibill.va.gov.

Participants can receive a total of 48 months of benefit payments from all combined programs they participate in. You cannot receive payments from multiple programs simultaneously – only one program can be issuing payments at any given time. You must submit an application to Veteran's Affairs to determine eligibility, and if you are eligible for more than one program, you must tell VA which program you intend to use.

Participants must verify enrollment on a monthly basis. This is done on the last calendar day of the month in question. The Office of Veteran's Affairs has an online capability for this process, which can be found at www.gibill.va.gov/wave. This can also be done over the phone.

You may change your program of study even after you have begun receiving benefits. You will need to make sure that the VA approves your new program, and submit a form requesting the change. This form is available online or through your local VA office.

MONTGOMERY GI BILL - SELECTED RESERVES

This piece of legislation is for members of the Reserve and Guard, and includes reserve members from the Army, Air Force, Marine Corps, Navy, Air Guard, Coast Guard, and Army National Guard. Its purpose is to simply extend the benefits of the GI Bill to our nation's Reserve members.

Benefits are for a maximum of 36 full-time months, like the GI Bill, and again, education and training programs must be under the list of those approved by Veteran's Affairs. In all aspects of coverage, it is similar to the GI Bill. This means benefits are meant to reimburse participants for tuition, books, living expenses, testing and certification fees, flight training programs, apprenticeships, etc.

There are several stipulations for eligibility under the Montgomery GI Bill – Selected Reserve. Participants must have signed a six-year service obligation no earlier than June 30, 1985 for most programs. Some programs may require that the agreement be signed no earlier than September 30, 1990. Officers are required to have committed to an additional six years beyond this first agreement. Initial active duty training must be completed, and participants must remain in good standing during their time of service.

Before completion of Initial active duty training, participants must have already received a high school diploma or equivalence certificate.

Apply for all programs you think you may be eligible for. If you are eligible for more than one, VA will send you further information on the programs in which you may participate.



RESERVE EDUCATION ASSISTANCE PROGRAM (REAP)

The Reserve Education Assistance Program is a more recent piece of legislation. Passed as recently as 2005, its purpose is to provide continuing education benefits to members of the reserve who are called to active duty in times of war or national emergencies.

Similarly to the GI Bill, REAP offers reimbursement for up to 36 months of full-time educational costs. This program does offer an allowance for participants who are not training full time. For example, a qualified participant who is enrolled in college “half-time,” usually five to ten credits depending on the educational institution, will be allowed to receive benefits for 72 months.



Again like the GI Bill, training programs must be approved by the VA and includes reimbursement for expenses such as tuition, books, living expenses, certifications, flight training, and other job and education-related costs.

Due to its more flexible nature, there are several ways in which you can become eligible for REAP.

Serving for 90 consecutive days, regardless of whether or not that service is classified as active duty. Reserve members who are released before completing 90 consecutive days due to disability or illness worsened or incurred in the line of duty. This also applies to reserve members who were called to active duty for 90 days consecutively after September 11, 2001.

It is necessary to determine that you in fact qualify for both benefits. If you do qualify for both, and both programs approve your training, there are several pieces of information you can use to make your choice. Your reimbursement amount will likely be different depending on which program you have chosen. If you are still unsure of which program is best suited to your needs, contact your local VA office or visit their national website to have all of your specific questions answered.

Eligibility is dependent upon remaining a part of your reserve component. If you leave the reserve, or participate in certain ROTC programs, your benefits will be terminated.

Reserve members who are new to the educational reimbursement programs through the VA will need to fill out an application and submit documents such as your discharge papers to

show eligibility. This can be done online. For reserve members who have previously applied for educational benefits through the VA, you will not be required to fill out another application. You will, however, be expected to submit additional forms showing eligibility. Contact your local VA office for specific requirements.

VETERAN'S EDUCATION ASSISTANCE PROGRAM (VEAP)

The Post-Vietnam Veteran's Education Assistance Program, also known as VEAP, is a program for those who chose to buy into it during their time of service. These contributions determine the number of months for which you are eligible for VEAP benefits, and are also matched 2 to 1 by the US Government.

The benefit is available for one to 36 months depending on the number of months for which the participant contributed during their service. As with other forms of educational reimbursement through Veteran's Affairs, the benefits are meant to cover educational and training programs, tuition, books, certification or testing fees, flight training, apprenticeship, living expenses, and other approved costs.

This program does cover some refresher training, and unlike other educational reimbursement programs, it does cover high school diploma or equivalency courses.

Eligible programs of study are determined on a state by state basis, rather than by the Department of Veteran's Affairs. Usually, benefits terminate ten years after leaving the service.

Qualifying for the Veteran's Educational Assistance Program has some specific timing requirements. Below is a list of the eligibility criteria. For complete eligibility information, visit the US Department of Veteran's Affairs website at www.gibill.va.gov.

- Eligible participants must have completed the first period of their service
- Eligible participants must have contributed to VEAP during their time of service, and before April 1, 1987.
- Eligible participants must have first begun their active duty status no sooner than January 1, 1977, and before July 1, 1985.
- Eligible participants may not have received dishonorable discharge.
- Eligible participants must have contributed a minimum of \$25.

For more information, contact the Veteran's Affairs office or visit their website at www.gibill.va.gov.

You must verify that the program of study you have chosen is approved for reimbursement through the program. Inquire through your local VA office or in the financial assistance office of your educational institution. Once this has been verified, you must submit VA Form 22-1990, the Application for Benefits form, and submit it to your local or regional VA office. Those who are no longer on active duty will be required to submit their discharge papers; those who are still on active duty will need approval from the Education Services Officer stationed on their base, and will also need their Commanding Officer to submit verification of their service.

RECENT LEGISLATION: TOP-UP AND BUY-UP

In 2000, Congress passed the Veteran's Benefits Improvement Act, which made two major provisional changes to educational coverage for veterans. Top-Up is available to those who are currently enrolled in active duty, and have served a minimum of two years on active duty.

This program allows participants to receive supplementary benefits in addition to reimbursement benefits they are already receiving. Top-Up covers the cost of college courses that is not already covered by your VA reimbursement program. Those wishing to apply should start by filling out the VA 22-1990 form and submitting it to their local or regional VA office.

Buy-Up is for active duty service men and women who enlisted after August of 1985 and wish to make additional contributions to their GI Bill or related reimbursement programs. Participants may contribute up to an additional \$600, increasing their monthly reimbursement by up to \$150. Those who wish to participate need not fill out additional applications, and should instead contact their local or regional VA office to make arrangements for additional contributions.



FUNDING YOUR EDUCATION

There are multiple different funds available for members of the military or former members. These funds can cover a variety of things.



They include:

- Scholarship
- Military and veteran Tuition Assistance
- Service Specific Programs
- Federal Financial Aid

The military tuition assistance (TA) program is provided to eligible members of the different branches including the Navy, Army, Marines, Coast Guard and Air Force. Most of the branches will pay up to 100% for veterans and current members tuition costs.

When you are seeking the benefits of the TA program keep some important points in mind:

- Each different service has its own requirements.
- Members who use the program are obligated to serve or have served.
- TA is typically paid directly to your school by the paying service branch
- Active members may decide to use the GI Bill “top-up” as well as the TA programs to cover more expensive courses.
- TA programs aren’t loans; they are fees due to you that you have earned from your service.

FEDERAL FINANCIAL STUDENT AID

The United States Government offers some financial aid programs to students with very low interest rate loans and many grants. The U.S. government pays directly to educational institutions and the money left over after a reimbursement goes directly to you.

Also, you should keep in mind that you are eligible for federal student aid. It doesn’t matter if you are active, a veteran, on the GI Bill, or not. To apply, go to www.fafsa.ed.gov.

After you apply for financial aid, your school will let you know how much you are eligible for. After you receive this notification, all you need to do is go online and choose which loans and grants you are going to accept.

MILITARY SCHOLARSHIPS

Military scholarships are granted, or can be considered free money that is given to service members, veterans, or even their dependents. As a member of the US military, you are actually eligible for many scholarships, which often go unclaimed every year.

To find a scholarship that may be applicable to you, go to www.military.com. This website has a scholarship finder that can tell you exactly which scholarships you are eligible for.

COLLEGE CREDIT FOR MILITARY SERVICE

The American Council on Education, or ACE, evaluates military experience to determine how it may deserve college credit. Military.com can help you determine which schools will give you credit for your military experience. To apply, go to www.military.com/ACE and order a military transcript.

Also, remember to look into online classes, which can be taken from anywhere where someone has access to the Internet. These classes are especially helpful for military personnel who are deployed.

SIMPLE AND EASY FINANCE FOR YOUR HOME

The Veterans Administration makes available to veterans, a number of home loan services that are available to eligible veterans, and under certain circumstances, surviving spouses and military personnel. Home loans are divided into three different categories:

- Refinancing loans
- Guaranteed loans
- Special grants



Refinancing loans when you already have a home with the VA mortgage offer homeowners lower interest rates. Refinancing is also available for a non-VA loan. Guaranteed loans guarantee that alone from private lenders that help by most types of homes, condominiums, as well as manufactured homes are available for building, improvements, and repairs.

Special grants are available to disabled veterans and military personnel to either adapt or acquire housing that is suitable for their needs.

THERE ARE NO TIME LIMITS FOR VA HOME LOANS.

VA guaranteed loans can be applied for with mortgage lenders to participate in the VA home loan program. Before doing so, you will need to get a **Certificate of Eligibility** from the Veterans Administration to prove that you are eligible for such a loan.

Completion of the VA Form 26-1880 is a request for a certificate of eligibility. Most lenders have Elle access to automated certificates of those eligibility systems and can issue online certificates in a very short period of time. However, it's always a good idea for veterans to have a printed copy of a certificate of eligibility in their files.

Accessible proofs of military service are either original statements of service, signed by or by the direction of the adjutant personnel officer, or the commander of your unit, which also includes your name, Social Security number, date of entry as well as current active-duty periods.

For those who have retired or been discharged certificates of release or discharge from active duty should be included with the VA Form 26-1880. Do not submit original documents to loan officers are personnel.

For those discharged from reserves or National Guard, including copies of documentation of the least six years of honorable service.



A Standard Form 180, Request Pertaining to Military Records, is used to apply and illustrate proof of military service. This form must be completed and be mailed to the appropriate service record location. Instructions for doing so are included on the back of the form.

Loan officers will more than likely be able to tell you exactly what forms you need in order to meet their specific requirements.

A VA guaranteed home loan is made by private lenders like mortgage companies, savings-and-loan organizations and banks. These are generally made to eligible veterans for the purchase of a home, and generally it alleviates the need for a veteran to come up with a down payment.

The Department of Housing and Urban Development maintains phone numbers for prepurchase counseling for veterans at their website or their phone number at **1.800.569.4287**

To procure a VA home loan, there are certain steps that must be followed. These include but are not limited to:

- After a home is selected, discussing of the purchase price with the seller or selling agent. You may sign a purchase contract after approval of your VA home loan
- Choose a lender and show them your Certificate of Eligibility
- Complete a loan application
- The lender will research credit and income information. They will also have a VA representative assigned a licensed appraiser to determine the value of the property. A Certificate of Reasonable Value will be issued.
- Approval is generally received if the value and credit and income information are acceptable
- The loan will close. Discussions on monthly payments, signing the note, mortgage, and other related paperwork would be required.
- The loan is sent to the VA for guarantee

Veterans are encouraged to take advantage of VA home loans for a wealth of reasons, which include but are not limited to:

- No down payments required
- Negotiable interest rates
- The ability to finance VA funding fees
- Closing costs may be lower
- No mortgage insurance premiums
- Pre-payment without penalties
- VA home inspection during construction

The VA cannot guarantee that a home is free of defects, but only guarantees the loan. It is the buyer's responsibility to ensure that the property and the home are in good condition. The appraisal by the Veterans Administration representative is not intended to be an inspection of the home.

VA loans also do not prevent a homeowner from losing their home through foreclosure for failure to make payments. Various rules and regulations apply to VA loan eligibility, including financial status and occupation rules and regulations. Always check with the Veterans Administration for information regarding home loans before signing on any dotted line.

VOCATIONAL REHABILITATION AND EMPLOYMENT BENEFITS - A WHOLE NEW WORLD OF OPPORTUNITIES

This section will provide a brief overview. But what the Veterans Administration is able to offer to military service personnel, either active or retired, who have disabilities, as well as to help prepare for civilian employment. Veterans who are suffering from serious disabilities require help and support when it comes to finding employment as well as to completing ongoing rehabilitation in order to adjust to new physical limitations or employment opportunities. The Veterans Administration encourages the service and support personnel to help them live as independently as possible.



These services include but are not limited to:

- Vocational training
- Career opportunities
- Education training
- Job search services
- Vocational evaluation
- Rehabilitation services

Basically, rehabilitation services include support through physical rehabilitation as well as emotional counseling. In general, service personnel have 12 years, from the time that the Veterans Administration informs a service member in writing that he or she has a least a 10% rating for any service-connected disability.

Career opportunities as well as vocational counseling and planning are offered to military veterans of all ages, ethnic backgrounds, and educational experience. Vocational training provides on-the-job as well as non-paid job and work experience in a large number of fields.

Education training includes any education that is necessary to accomplish rehabilitation goals. Job search services help veterans to find and keep suitable employment, utilizing vocational evaluation standards to rate skills, interests, abilities and other needs that will enhance the chance of finding the right civilian job to maintain adequate lifestyle living standards.

The veteran's rehabilitation and employment program services also offer services like job seeking skills, work preparedness, resume development, as well as offering special employer incentives.

On-the-job training, apprenticeships, and work experience in a wide variety of industry and civilian fields are also accessible. Training at vocational, technical, business schools and colleges are also offered if necessary.

The vocational rehabilitation and employment program is dedicated to helping veterans with service-connected disabilities obtain suitable employment. For veterans who have disabilities that prevent them from working, the Veterans Administration vocational rehab program helps to train veterans in various aspects of support and maintenance that enables them to live as independently as possible.

ARE YOU ELIGIBLE?

Veterans must meet various eligibility requirements that include but are not limited to:

- Having a service-connected disability rating of at least 10%
- Receipt of a discharge that is other than dishonorable
- Completion of a vocational rehab and employment services application

Eligibility periods Navy used for 12 years, from the date of separation from active military service or the date that a veteran has first been notified by the Veterans Administration that they have a least a 10% disability rating.



The rehabilitation plan includes but is not limited to providing five basic services:

- Self-employment
- Employment through long-term services
- Independent living services
- Re-employment with former employers
- Employment services for new employment with minimal waiting periods

HOW TO GO ABOUT IT

After completion of an application, a veteran will meet with the vocational rehabilitation counselor. The veteran in the counselor will sit down and discuss potential services and develop a plan for rehabilitation and employment that suits the needs of the veteran.

Rehabilitation plans focus on independent living goals, finding employment, as well as offering veterans a variety of services and resources, which will help him or her meet those goals.

Vocational rehabilitation and employment services offices are located in **Department of Veterans Affairs regional offices**. Every state in the United States has a least one regional office.

Veterans may access additional and more in-depth information by visiting that United States Department of Veterans Affairs at **www.vba.va.gov**

LIFE INSURANCE - SECURING THE FUTURE OF YOUR LOVED ONES

The Department of Veterans Affairs offers several different types of life insurance policies for current service members, separating service members, as well as disabled veterans.



The various life insurance plans are listed below:

- **Veterans Group Life Insurance** - this plan is a term life insurance policy. That is renewable for veterans who want to convert their term life insurance for service members or reservists after discharge. In order to obtain this type of life insurance policy, the service member must apply within one year of separation of service.
- **Servicemembers' Group Life Insurance** - this life insurance policy is low-cost, term life insurance for active service members and reservists. Coverage limits range up to \$400,000 and begin the moment you enter the service. In most cases, this life insurance policy will expire within four months of your discharge date.
- **Traumatic SGLI** - this is known as traumatic Servicemembers Group Life Insurance, which is a clause automatically included in the basic Servicemembers Group Life Insurance policies. The dramatic as GLI offers payments of up to \$100,000 for service members who incur serious injuries or the loss of limbs during their terms of service.
- **Service Disabled Veterans Insurance** -is also called RH insurance. This type of policy is for service-connected veterans and offers coverage of up to \$10,000. Soldiers may be eligible for supplements of up to \$20,000 if he or she is totally disabled. Service members or veterans must apply for our age insurance within two years of being rated service-connected by the Veterans Administration.

Veterans may access additional information on these types of life insurance at the United States Department of Veterans Affairs at www.insurance.va.gov

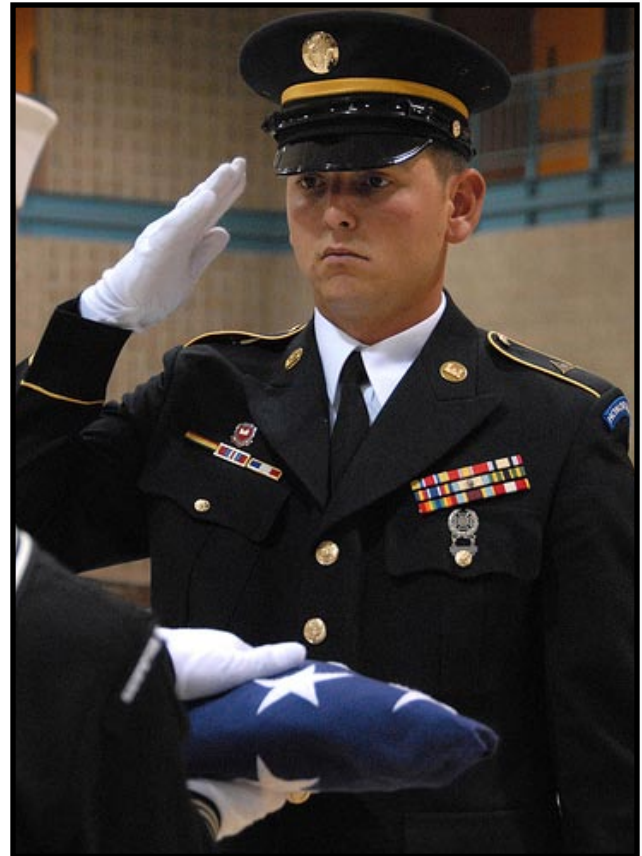
BURIAL SERVICES AND DEPENDENTS AND SURVIVORS - NEVER ENDING CARE FOR YOU AND YOUR FAMILY

The Veterans Administration offers burial services and benefits for deceased veterans. These services include but are not limited to headstones and markers, burial flags, reimbursement for burial expenses and the opportunity to be buried in the Veterans Administration national cemetery.

Veterans can be buried in any veterans national cemetery, and in some cases, spouses and dependents may also be buried with them in the future. The Veterans Administration also furnishes monuments to unmarked graves of all eligible veterans and also reimbursement for up to \$2000 for burial services of veterans who died as a result of their service. Other veterans may be reimbursed for \$300 for burial plots as well as \$300 for funeral expenses.

The Veterans Administration provides the spouse or surviving members of the family with the American flag that is draped over his or her casket, and in some cases, local veterans associations and organizations also provide graveside memorial's and salutes to deceased veterans.

There is no time limit for families to claim reimbursement for burial expenses, but there are some situations. When such claims must be issued within two years of veteran's burial.



Dependents and survivors of veterans may also receive certain benefits and services including but not limited to:

- **Compensation** - Dependency and Indemnity Compensation - this is offered to certain survivors of service members who die on active duty, as well as those veterans who died from service related disabilities. Veterans, who have been paid disability compensation at 100% at the time of their death, may also receive this compensation.
- **Parents, Dependency and Indemnity Compensation** - may be paid to some parents of deceased to service members based on their financial needs.
- **Death Pensions** - are payable to some spouses and children of wartime veterans who are currently deceased, again the benefit is based on financial need.
- **Health and Medical Benefits Programs** - help to share the cost of medical services for survivors and their dependents.
- **Home Loans** - some spouses may be eligible for this benefit.
- **Education and Training For Survivors and Dependents** - is available in some cases to family members of the deceased or disabled veteran.

IT'S NEVER TOO LATE TO CLAIM

In most cases, time limits for receiving education or training benefits for spouses are limited to roughly 10 years from the date. The Veterans Administration verse makes the determination of eligibility. Those surviving spouses of service men and women who have died while on active duty have 20 years to claim such benefits. Children are considered eligible between the ages of 18 to 26 years of age.

Other benefits do not have time limits, and some time limits can be extended under various circumstances, so always check with your local Veterans Administration for any questions in this area.

VA IS ALWAYS THERE FOR YOU

Regardless of specific needs and services, veterans are encouraged to take advantage of all the benefits and services that are offered through the Department of Veterans Affairs. Whether you need help or information on education, vocational rehab, home loans, life insurance, or pensions, the Department of Veterans Affairs wants to answer your questions.



All detailed information about Veterans Administration benefits and services may be accessed through the Veterans Administration website at www.VA.gov.

Toll-free numbers and Internet addresses will be provided below to assist you in finding the information you need.

RESOURCES

U.S. State Department of Veteran's Affairs – www.va.gov
Department of Veterans Affairs – **1-800-827-1000**

Section 1.01 Veterans Benefits Administration
Department of Veterans Affairs
Washington D.C., 20420

Office of SGLI – **800-419-1473**
Health Care – **877-222-8387**
Education and Training – **888-442-4551**