



U.S. Department of Veterans Affairs

Veterans Benefits Administration

VA Motto:

"To care for him who shall have borne the battle and for his widow, and his orphan." - Abraham Lincoln



Veterans Benefits Administration (VBA)

You may be eligible for VA benefits if you are a uniformed Servicemember, Veteran; or a spouse, child, or parent of a deceased or disabled Servicemember or Veteran.

- Service-Connected Compensation
- Non-Service-Connected Pension
- Survivor Benefits – Survivors Pension, DIC, Accrued Benefits
- Burial Benefits
- Home Loan Guaranty
- Education – Montgomery GI Bill, Post-9/11 GI Bill, etc.
- Vocational Rehabilitation & Education (VR&E)
- Veterans Group Life Insurance (VGLI)



Compensation

- Website: <http://www.benefits.va.gov/benefits/>
- What is Service-Connected Compensation?
 - Compensation is paid for a disability resulting from disease or injury incurred or aggravated while on active duty service.
 - Primary, secondary, aggravated, presumptive
 - The disability does not have to be combat-related.
 - Examples: PTSD, knee injury, hearing loss, tinnitus, etc.
 - Disabilities are rated from 0% to 100%
 - Single disability rating or combined evaluation
 - Rated at 30% or higher to add dependent spouse and/or child(ren)
 - Compensation is a tax-free benefit.
 - Property tax break, vehicle registration, and various other state benefits are available to service-connected Veterans.



Compensation

- How to apply:
 - With your County Veterans Service Office (CVSO) locate your CVSO/TVSO at <https://wicvso.org/locate-your-cvso>
- or another Veterans Service Organization (VSO)
- Online at eBenefits.va.gov
 - By mail, send completed VA Form 21-526EZ to:

Department of Veterans Affairs
Evidence Intake Center
PO Box 4444
Janesville, WI 53547-4444
Toll-free fax: 1-844-531-7818



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Secondary Service Connection

- A secondary service-connected disability is a disability that resulted from a condition that is already service-connected.
- Examples of this can include:
 - Peripheral neuropathy secondary to diabetes mellitus type 2.
 - Depression secondary to orthopedic conditions



Special Monthly Compensation (SMC)

- **Special Monthly Compensation (SMC)**
 - Is an additional tax-free benefit that can be paid to Veterans, their spouses, surviving spouses and parents. For Veterans, Special Monthly Compensation is a higher rate of compensation paid due to special circumstances such as the need of aid and attendance by another person or by specific disability, such as loss of use of one hand or leg.



Review Examinations

- Review examinations are requested by the Department of Veterans Affairs (VA) to check the severity of the veteran's service-connected disability.
- Why Are Review Examinations Requested?
 - VA will request review exams when:
 - We need to assess the severity of a disability, or
 - Evidence indicates there has been an important and relevant (or “material”) change in a disability, or By law, we are required to conduct a periodic review.
- Based on a review of your disability, we will prepare a new decision and contact you by mail. One of three things will happen:
 - The disability remains the same
 - The disability has worsened and an increase in benefits may be appropriate
 - The disability has improved and a reduction in benefits may be appropriate.



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Individual Unemployability

Veterans who, due to service-connected disability(ies), are unable to secure and maintain substantially gainful employment

- Substantially Gainful Employment: Employment at which non-disabled individuals earn their livelihood with earnings comparable to the particular occupation in the community where the resident resides
 - Competitive Employment
 - Earnings exceeding the amount established as the poverty threshold for one person



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Individual Unemployability (cont.)

- Veteran has one service-connected disability rated at 60% or more
- Veteran has two or more service-connected disabilities combined at 70% or more, with at least one rated at 40% or more
- A substantially complete VA Form 21-8940 *Veteran's Application for Increased Compensation Based on Unemployability* is **required** to establish entitlement to IU because it gathers relevant and indispensable information regarding a claimant's disabilities and employment and educational histories.



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Diseases Associated with Camp Lejeune

- VA has established a presumptive service connection for Veterans, Reservists, and National Guard members exposed to contaminants in the water supply at Camp Lejeune from August 1, 1953 through December 31, 1987 who later developed one of the following eight diseases:
 - Adult leukemia
 - Aplastic anemia and other myelodysplastic syndromes
 - Bladder cancer
 - Kidney cancer
 - Liver cancer
 - Multiple myeloma
 - Non-Hodgkin's lymphoma
 - Parkinson's disease



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U.S. Department
of Veterans Affairs 10

Diseases Associated with Ionizing Radiation

- Veterans participated in what is called a "radiation-risk activity."
- Cancers of the bile ducts, bone, brain, breast, colon, esophagus, gall bladder, liver (primary site, but not if cirrhosis or hepatitis B is indicated), lung (including bronchiolo-alveolar cancer), pancreas, pharynx, ovary, salivary gland, small intestine, stomach, thyroid, urinary tract (kidney/renal, pelvis, urinary bladder, and urethra)
 - Leukemia (except chronic lymphocytic leukemia)
 - Lymphomas (except Hodgkin's disease)
 - Multiple myeloma (cancer of plasma cells)

https://www.ecfr.gov/cgi-bin/text-idx?rgn=div5&node=38:1.0.1.1.4#se38.1.3_1309



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U.S. Department
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Diseases Associated with the Gulf War

- A Veteran who served on active military service for any period from August 2, 1990, to the present in the Persian Gulf meets the wartime service requirement.
 - Chronic Fatigue Syndrome
 - Fibromyalgia
 - Functional Gastrointestinal Disorders:
 - Undiagnosed Illnesses
 - Undiagnosed Illnesses:
 - With symptoms that may include but are not limited to: abnormal weight loss, fatigue, cardiovascular disease, muscle and joint pain, headache, menstrual disorders, neurological and psychological problems, skin conditions, respiratory disorders, and sleep disturbances.



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Agent Orange exposure

Can I get disability benefits from VA?

- A Veteran may be able to get disability benefits if the below descriptions are true for you.

This must be true:

- You have an illness we believe is caused by Agent Orange (called a presumptive disease)

And at least one of these must also be true. You:

- Came into contact with Agent Orange while serving in the military, **or**
- Served in or near the DMZ for any length of time between September 1, 1967, and August 31, 1971, **or**
- Served in the Republic of Vietnam for any length of time between January 9, 1962, and May 7, 1975. This may include serving aboard a vessel on the inland waterways, or on a vessel operating not more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia (as detailed in Public Law 116-23, the Blue Water Navy Vietnam Veterans Act of 2019).



Agent Orange exposure (cont.)

You may have had contact with Agent Orange if you served in any of these ways
In Vietnam or Korea

Between January 9, 1962, and May 7, 1975, in Vietnam, or between September 1, 1967, and August 31, 1971, in or near the DMZ

On U.S. Navy and Coast Guard ships or other vessels in or near Vietnam
Between January 9, 1962, and May 7, 1975

On Thailand military bases
Between January 9, 1962, and May 7, 1975

On C-123 airplanes
Between January 9, 1962, and May 7, 1975



Blue Water Navy

- On June 25, 2019, Public Law 116-23, *Blue Water Navy Vietnam Veterans Act of 2019*, was signed into law. This law, which goes into effect on January 1, 2020, expands the presumption of exposure to Agent Orange to Veterans who served on vessels operating not more than 12 nautical miles seaward from the demarcation line of the waters of Vietnam and Cambodia, between January 9, 1962, and May 7, 1975.
 - There is a team working on determining which ships will be considered “within 12 nautical miles.”
- This class of Veterans is generally known as “Blue Water” Navy Veterans; but any claim based on the court's expanded definition of exposure, regardless of branch of service, may be included.
- VBA will concede all service with Da Nang Harbor as qualifying offshore waters under the new law
- More information to come as we get closer to the January 1, 2020 implementation date



Veterans' Diseases Associated with Agent Orange

- **AL Amyloidosis**
A rare disease caused when an abnormal protein, amyloid, enters tissues or organs
- **Chronic B-cell Leukemias**
A type of cancer which affects white blood cells
- **Chloracne (or similar acneform disease)**
A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.
- **Diabetes Mellitus Type 2**
A disease characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin
- **Hodgkin's Disease**
A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia
- **Ischemic Heart Disease**
A disease characterized by a reduced supply of blood to the heart, that leads to chest pain
- **Multiple Myeloma**
A cancer of plasma cells, a type of white blood cell in bone marrow
- **Non-Hodgkin's Lymphoma**
A group of cancers that affect the lymph glands and other lymphatic tissue
- **Parkinson's Disease**
A progressive disorder of the nervous system that affects muscle movement
- **Peripheral Neuropathy, Early-Onset**
A nervous system condition that causes numbness, tingling, and motor weakness. Under VA's rating regulations, it must be at least 10 percent disabling within one year of herbicide exposure.
- **Porphyria Cutanea Tarda**
A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10 percent disabling within one year of exposure to herbicides.
- **Prostate Cancer**
of the prostate; one of the most common cancers among men
- **Respiratory Cancers (includes lung cancer)**
Cancers of the lung, larynx, trachea, and bronchus
- **Soft Tissue Sarcomas (other than osteosarcoma, chondrosarcoma, Kaposi's sarcoma, or mesothelioma)**
A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues



Special Housing Adaptation

- A veteran may be able to get an SHA grant if using the grant money to buy, build, or change your permanent home (a home you plan to live in for a long time) and you meet both of the requirements listed below.
- Fill out an Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant (VA Form 26-4555).
- Both of these must be true:
 - Veteran or the family member own or will own the home, **and**
 - You have a qualifying service-connected disability
- Qualifying service-connected disabilities include:
 - Blindness in both eyes (with 20/200 visual acuity or less)
 - The loss or loss of use of both hands
 - Certain severe burns
 - Certain respiratory or breathing injuries



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U.S. Department
of Veterans Affairs 17

Dependency

- Dependents you may add to your VA disability compensation include:
- A Spouse (including spouses in same-sex marriages and common-law marriages)
- Children (including biological children, step children, and adopted children) who are unmarried and either:
 - Under the age of 18
 - Between the ages of 18-23 and attending school full-time, or
 - Who were seriously disabled before the age of 18
- Parents, who are in your direct care and whose income and net worth are below the limit set by law



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U.S. Department
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Dependency (cont.)

- To add spouses and children: VA Form 21-686c, Declaration of Status of Dependents
 - If your child is over the age of 18 and attending school full time, in addition to VA Form 21-686c, you must also file: VA Form 21-674: Request for Approval of School Attendance
- To add a parent as a dependent: VA Form 21P-509, Statement of Dependency of Parent(s)



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U.S. Department
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Pension

- Website: <https://www.benefits.va.gov/pension/index.asp>
- What is Non-Service-Connected Pension?
 - Pension is a needs-based benefit for wartime Veterans with limited or no income or net worth.
 - Pension is a tax-free benefit.
- Eligibility requirements:
 - Minimum active duty time
 - at least 90 days, before September 7, 1980; at least 24 months, after September 7, 1980; OR the full period for which ordered to active duty (Title 10)
 - At least one day of wartime service (combat service not required)
 - Totally and permanently disabled by rating, age 65+, deemed disabled by Social Security Administration (SSA), or nursing home status
 - The disability does not have to be service-connected.
 - Income and net worth within limits to qualify for this benefit
 - Net worth cannot exceed \$127,061



Survivor Benefits

- **Survivors Pension**
 - Survivors Pension is a needs-based benefit for the survivor(s) of a wartime Veteran with limited or no income or net worth.
 - Surviving Spouse: Not remarried
 - Child(ren): Under age 18, age 18-23 and in school, or deemed incapable of self-support (“Helpless”) prior to age 18; Never married
- **Dependency and Indemnity Compensation (DIC)**
 - DIC is payable to the survivor(s) of a Veteran whose death is deemed service-connected
 - Service-connected condition is primary or contributing to cause of death, or
 - Veteran was 100% service-connected for 10+ years prior to death, or
 - Veteran died of a presumptive service-connected condition (e.g., ALS)
 - No income or net worth requirements
- **Accrued Benefits**
 - Money owed but unpaid to the Veteran at the time of death may be payable to:
 - Surviving Spouse
 - Child(ren)
 - Anyone who paid last expenses (just debts, medical bills for last illness, etc.), if there is no other eligible beneficiary based on relationship



Aid & Attendance and Housebound

VA Aid and Attendance eligibility

- If you get a VA pension and you meet at least one of the requirements listed below, you may be eligible for this benefit.

At least one of these must be true:

- You need another person to help you perform daily activities, like bathing, feeding, and dressing, **or**
- You have to stay in bed—or spend a large portion of the day in bed—because of illness, **or**
- You are a patient in a nursing home due to the loss of mental or physical abilities related to a disability, **or**
- Your eyesight is limited (even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less)

Housebound benefits eligibility

- If you get a VA pension and you spend most of your time in your home because of a permanent disability (a disability that doesn't go away), you may be eligible for this benefit.



Aid & Attendance and Housebound (cont.)

- Evidence, like a doctor's report, that shows the veteran needs Aid and Attendance or Housebound care, along with VA Form 21-2680 (Examination for Housebound Status or Permanent Need for Regular Aid and Attendance), which a doctor can fill out [Download VA Form 21-2680 \(PDF\)](#)
- If the veteran is in a nursing home, you'll also need to fill out a Request for Nursing Home Information in Connection with Claim for Aid and Attendance (VA Form 21-0779). [Download VA Form 21-0779 \(PDF\)](#)



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U.S. Department
of Veterans Affairs 23

Appeals Modernization Act (AMA)

- The Appeals Modernization Act was signed in 2017, but went into effect on February 19, 2019.
- This law modernizes VA's current claims and appeals processes.
 - Provides new review options for Veterans who disagree with VA decisions
 - Improves VA decision notices
 - Mandates reporting to Congress on legacy appeals and the new system
 - Requires and protects favorable findings to Veterans
 - Increases protection for effective dates when a claim is continuously pursued
- Appeals Modernization Act Forms
 - VA Form 21-0995, *Decision Review Request: Supplemental Claim*
 - *Add new and relevant evidence*
 - VA Form 21-0996, *Decision Review Request: Higher-Level Review*
 - *Ask for a new look from a senior reviewer*
 - VA Form 10182, *Decision Review Request: Board Appeal (Notice of Disagreement)*
 - *Appeal to a Veterans Law Judge*



Burial Benefits

- Burial Reimbursement
 - Service-connected death:
 - Up to \$2,000 for funeral & burial expenses
 - Transportation expenses, if Veteran is buried in a National Cemetery
 - Non-service-connected death:
 - Up to \$300 for funeral & burial expenses
 - Up to \$796 for funeral & burial expenses, if Veteran died while under VA care on or after October 1, 2019
 - Up to \$796 for plot-interment, if death occurred on or after October 1, 2019
 - Transportation expenses, if Veteran died while under VA care
 - Claim on VA Form 21P-530, *Application for Burial Benefits*
- National Cemeteries
 - Available to Veteran and his/her dependents
- State Veterans Cemeteries
- Headstone
- Burial Flag
- Presidential Memorial Certificate
- Assistance with Military Honors



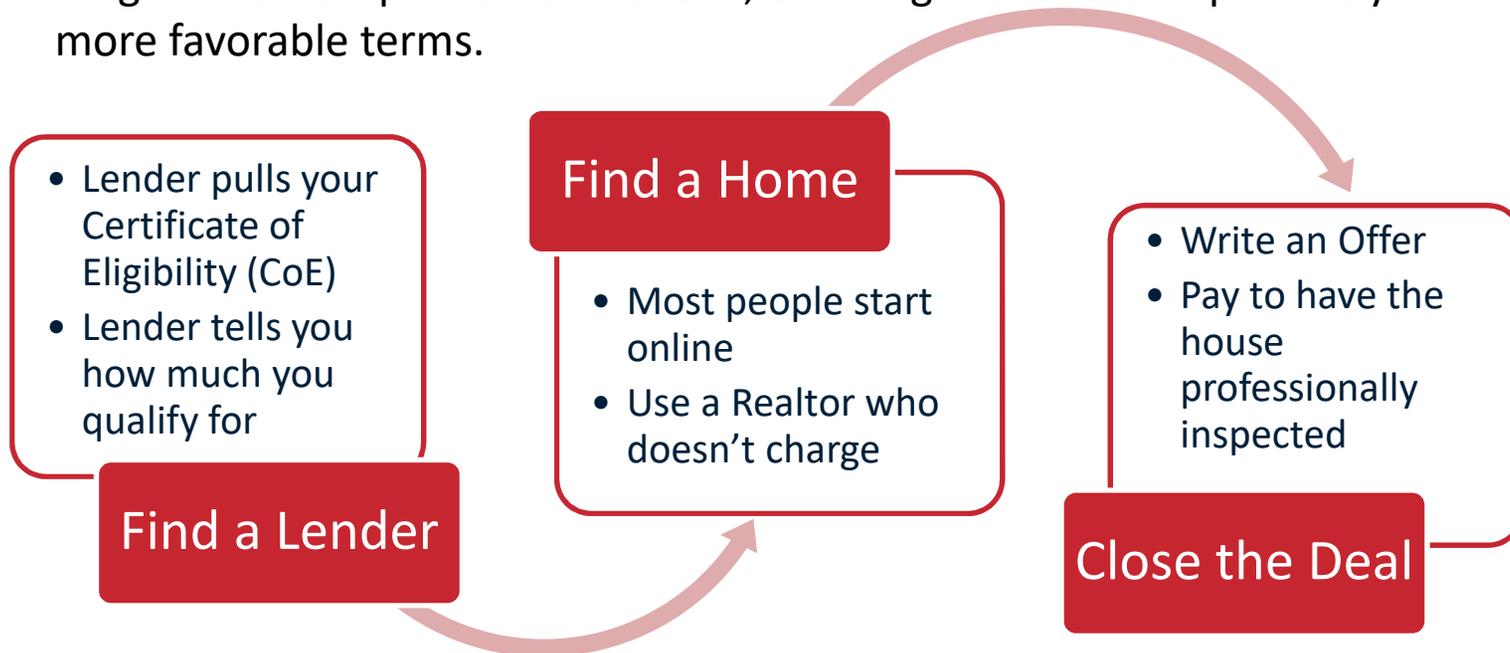
National Cemetery Administration (NCA)

- Website: <http://www.cem.va.gov/>
- Gravesites in VA national cemeteries cannot be reserved in advance.
- You should advise your family of your wishes and where your discharge documents are kept.
 - Your discharge documents must show release from service was under conditions other than dishonorable.
- At the time of need, your family should contact a funeral home who will assist them with making burial arrangements at a national cemetery.
- To schedule a burial, please contact the National Cemetery Scheduling Office.
 1. Fax discharge documents to 1-866-900-6417, or scan and e-mail to nca.scheduling@va.gov, then
 2. Call 1-800-535-1117.



Home Loan Guaranty

- Website: <https://www.benefits.va.gov/homeloans/index.asp>
- VA helps Servicemembers, Veterans, and eligible surviving spouses become homeowners.
 - VA Home Loans are provided by private lenders, such as banks and mortgage companies.
 - VA is not the lender.
 - VA guarantees a portion of the loan, enabling the lender to provide you with more favorable terms.



Education

- Website: <http://www.benefits.va.gov/gibill/>
- Education Programs:
 - Montgomery GI Bill-Active Duty (MGIB-AD) (Ch. 30)
 - Montgomery GI Bill-Selected Reserve (MGIB-SR)
 - Post-9/11 GI Bill (Ch. 33)
 - Reserve Educational Assistance Program (REAP)
 - Post-Vietnam Veterans Educational Assistance Program (VEAP) (Ch. 32)
 - Fry Scholarship
 - Surviving spouse and children of Servicemembers who died in the line of duty while on active duty after September 10, 2001
 - National Call to Service (NCS) – DOD program administered by VA
 - Survivors' and Dependents' Educational Assistance (DEA)(Chapter 35)



Post-9/11 GI Bill

- Website: https://www.benefits.va.gov/gibill/post911_gibill.asp
- Eligibility: At least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days
- Honorable discharge is required to be eligible for Post-9/11 GI Bill
 - “Under Honorable Conditions” does not qualify
- Transferrable to spouse and/or child(ren) of Servicemember
 - Benefits can only be transferred while still in service
 - Incurs a four-year extension of service obligation
- Benefit:
 - Up to 36 months of education benefits, including tuition, monthly housing allowance, annual books and supplies stipend, one-time rural benefit payment
 - Determined by length of active duty service
 - Purple Heart recipients, regardless of length of service, are qualified at 100% level.
 - No expiration, if last discharge date is on or after January 1, 2013
 - 15-year time limit from date of discharge, if discharged before January 1, 2013
 - Usable for non-college degree programs, on-the-job training and apprenticeships, flight programs, and correspondence training



Vocational Rehabilitation & Employment (VR&E)

- Website: <http://www.benefits.va.gov/vocrehab/index.asp>
- VR&E services help with:
 - Job training
 - Employment accommodations
 - Resume development
 - Job-seeking skills coaching
- Veterans are eligible if they:
 - Have a discharge that is other than dishonorable
 - Have a service-connected disability rating of at least 10% from VA or Integrated Disability Evaluation System (IDES) rating of at least 20%
- How to apply:
 - Submit VA Form 28-0588, *VA Vocational Rehabilitation – Getting Ahead After You Get Out*



Veterans Group Life Insurance (VGLI)

- Website: <http://www.insurance.va.gov>
- Key features Veterans Group Life Insurance (VGLI)
 - Life-time renewable term policy after being discharged from service
 - Premiums increase with age
 - Available in increments of \$10,000
 - Convertible to a commercial policy at any time
 - Can covert Servicemembers Group Life Insurance (SGLI) to VGLI within 120 days of separation, regardless of health
- VGLI Buy-Up
 - VGLI insureds can increase coverage by \$25,000 up to legislated maximum every five (5) years from original coverage date
 - Available to VGLI insureds under age 60
 - No underwriting required to increase coverage
 - Apply by phone or online upon notification by Office of Servicemembers Group Life Insurance
- Questions: 1-800-419-1473



eBenefits

- Website: <https://www.ebenefits.va.gov/ebenefits/homepage>
- One-stop shop for benefits-related online tools and information
- Apply for benefits
- View claim status and benefit payments online
- Download DD-214
- Transfer education benefits
- Print VA home loan guaranty Certificate of Eligibility (CoE)



- **Health Care**
 - Apply for and manage VA health care
- **Disability**
 - Apply for disability compensation and other benefits for conditions related to your military service
- **Education**
 - Apply for and manage benefits that help you pay for college and training programs
- **Records**
 - Apply for home loan CoE, VA medical records, and military records (DD-214) and obtain Veteran ID card



Social Media

The Facebook logo, consisting of the word "facebook" in white lowercase letters on a blue rectangular background.

<http://www.facebook.com/VeteransBenefits>

The Twitter logo, featuring the word "twitter" in black lowercase letters followed by a blue bird icon.

<http://twitter.com/VAVetBenefits>



Veterans Advocates

- **County Veterans Service Officers (CVSOs)**
- **Tribal Veterans Service Officers (TVSOs)**
- **Veterans Service Organizations (VSOs):**
 - Accredited VSO representatives are available to assist Servicemembers and Veterans file for benefits and services
 - To obtain a listing of VSOs, visit:
<http://www.va.gov/ogc/apps/accreditation/index.asp>

