A Summary of Veterans Administration Benefits

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

Putting Veterans First

VA pledges to:

- Treat you with courtesy, compassion, and respect at all times
- Communicate with you accurately, completely, and clearly
- Provide timely service to you
- Make our services accessible to you
- Fully answer your questions and concerns

About VA

We are the U.S. Department of Veterans Affairs, "VA" for short. We offer a wide range of benefits for our nation's veterans, service members, and their families.

What VA Offers

VA benefits and services are in these major categories:

- Compensation
- Pension
- Health Care
- Vocational Rehabilitation and Employment
- Education and Training
- Home Loans
- Life Insurance
- Dependents and Survivors
- Burial

Who Is Eligible

You may be eligible for VA benefits if you are:

- A veteran
- A veteran's dependent
- A surviving spouse, child, or parent of a deceased veteran
- An active duty military service member
- A member of the Reserve or National Guard

Compensation

VA can pay you monthly compensation if you are at least 10 percent disabled as a result of your military service.

Pension

You can receive a monthly pension if you are a wartime veteran with limited income, and you are permanently and totally disabled or at least 65 years old.

Time Limits: There is no time limit to apply for Compensation and Pension benefits.

Health Care

VA provides a number of health care services.

- Hospital, outpatient medical, dental, pharmacy, and prosthetic services
- Domiciliary, nursing home, and community-based residential care
- Sexual trauma counseling
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for disorders associated with military service in the Gulf War, or exposure to Agent Orange, radiation, and other environmental hazards.

Combat Veterans - VA will provide combat veterans free medical care for any illness possibly associated with service during a period of hostility for two years from the veteran's release from active duty.

Vocational Rehabilitation and Employment

VA can help veterans with service-connected disabilities prepare for, find, and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services VA provides are:

- Job Search: Help in finding and maintaining suitable employment
- Vocational Evaluation: Of abilities, skills, interests, and needs
- Career Exploration: Vocational counseling and planning
- Vocational Training: If needed, training such as on-the-job and non-paid work experience
- Education Training: If needed, education training to accomplish the rehabilitation goal
- Rehabilitation Service: Supportive rehab and counseling services

Time Limits: You generally have 12 years from the date VA informs you in writing that you have at least a 10 percent rating for a service-connected disability.

Education and Training

VA pays benefits to eligible veterans, reservists, and active duty service members while they are in an approved education or training program. Based on the type of military service, benefit programs are:

- Active Duty Service: Persons who first entered active duty after June 30, 1985, are generally eligible under the Montgomery GI Bill (Chapter 30). Those who entered active duty for the first time after Dec. 31, 1976, and before July 1, 1985, are generally eligible under the Veterans Educational Assistance Program (VEAP).
- Reserve/Guard Service: Benefits are available to Reserve and National Guard members under [a] the Montgomery GI Bill (Chapter 1606) who signed a six-year commitment with a reserve unit after June 30, 1985, and remain actively drilling and in good standing with their unit, and [b] the Reserve Education Assistance Program (Chapter 1607) who were activated under federal authority for a contingency operation and served 90 continuous days or more after Sept. 11, 2001.

Time Limits: Generally, veterans have 10 years from the date they were last released from active duty to use their education and training benefits, and Reserve and National Guard members have 14 years from the date they became eligible for the program unless they leave the Selected Reserves before completing their obligation.

Home Loans

VA offers a number of home loan services to eligible veterans, some military personnel, and certain surviving spouses.

- Guaranteed Loans: VA can guarantee part of a loan from a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or certain types of condominiums. VA also guarantees loans for building, repairing, and improving homes.
- Refinancing Loans: If you have a VA mortgage, VA can help you refinance your loan at a lower interest rate. You may also refinance a non-VA loan.
- Special Grants: Certain disabled veterans and military personnel can receive grants to adapt or acquire housing suitable for their needs.

Time Limits: There is no time limit for a VA home loan.

Life Insurance

Service members' Group Life Insurance (SGLI) is low-cost term life insurance for service members and reservists. Coverage of up to $400,000 begins when you enter the service. Generally, it expires 120 days after you leave the service.

Traumatic SGLI is automatically included in SGLI and provides for payment up to $100,000 for service members who lose limbs or incur other serious injuries.

Death Pension is payable to some surviving spouses and children of deceased wartime veterans. The benefit is based on financial need.

Parents' DIC is payable to some surviving parents. The benefit is based on financial need.

VA Civilian Health and Medical Program (CHAMPVA) shares the cost of medical services for eligible dependents and the survivors of certain veterans.

Dependents and Survivors Education and Training: Some family members of disabled or deceased veterans are eligible for education and training benefits.

Home Loans: Certain surviving spouses may be eligible for this benefit.

Time Limits: For education and training benefits, spouses and surviving spouses have 10 years from the date VA first finds them eligible, and surviving spouses of service members who died while on active duty have 20 years. Children are eligible from age 18 to 26. These time limits can sometimes be extended. There are no time limits to apply for the other benefits described above.

Burial

VA offers certain benefits and services to honor our nation's deceased veterans:

- Headstones and Markers: VA can furnish a monument to mark the unmarked grave of an eligible veteran.
- Presidential Memorial Certificate (PMC): VA can provide a PMC for eligible recipients.
- Burial Flag: VA can provide an American flag to drape an eligible veteran's casket.
- Reimbursement of Burial Expenses: Generally, VA can pay a burial allowance of $2,000 for veterans who die of service-related causes. For certain other veterans, VA can pay $300 for burial and funeral expenses and $300 for a burial plot.
- Burial in a veterans national cemetery: Most veterans and some dependents can be buried in a VA national cemetery.

Time Limits: There is no time limit to claim reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within two years of the veteran's burial.

Veterans Group Life Insurance (VGLI) is renewable term life insurance for veterans who want to convert their SGLI up to an amount not to exceed the coverage you had when you separated from service. You must apply within one year from separation from service.

Service-Disabled Veterans Insurance, also called "RH" Insurance, is for service-connected veterans. Coverage is $10,000. You may be eligible for a $20,000 supplemental policy if you are totally disabled. You must apply for RH within two years of being rated service connected by VA.

Dependents and Survivors

Dependency and Indemnity Compensation (DIC) is payable to certain survivors of:

- Service members who died on active duty
- Veterans who died from service-related disabilities
- Certain veterans who were being paid 100 percent VA disability compensation at time of death.

See VA Benefits on page 12.