



This article first appeared in the Winter 2016 issue of HUSH Magazine. You can find a summary of benefits with links at <https://www.va.gov>.

Veterans' Benefits

You may not know about...

This special section was compiled in honor of Veterans, as a special resource following the celebration of Veterans Day on November 11, 2016.

In President Abraham Lincoln's second Inaugural Address, he reaffirmed the country's commitment to "care for him who shall have borne the battle." We owe the men and women who have taken an oath to protect our country and the freedoms we all enjoy a great debt of gratitude. Because of their service and sacrifice this Country has not wavered in its commitment, and today the Department of Veterans Affairs (VA) has the most comprehensive system of assistance for Veterans of any nation in the world.

VA is comprised of three administrations:

- 1) Veterans Benefits Administration
- 2) Veterans Cemetery Administration, and
- 3) Veterans Health Administration.

General information has been compiled from www.va.gov to assist readers in understanding VA benefits and how to apply for them. It is important to note the information is general and there may be complexities in individual cases that require discussion with a VA Benefits Counselor located at VA Regional (Benefits) Offices and VA Medical Centers across the country. The VA Regional (Benefits) Office for Mississippi is located in Jackson and VA Medical Centers are located in both Jackson and Biloxi.



Veterans Benefits Administration

Disability compensation is a monetary benefit paid to Veterans who are determined by VA to be disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are considered to be service connected. To be eligible for compensation, the Veteran must have been separated or discharged under conditions other than dishonorable. Monthly disability compensation varies with the degree of disability and the number of eligible dependents, and is not subject to federal or state income tax. Disability ratings are made in increments of 10 percent, ranging from 0 percent to 100 percent. Detailed compensation rate information can be found at www.benefits.va.gov/COMPENSATION/resources_comp02.asp.

Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating and the number of dependents.

Dependency and Indemnity Compensation (DIC) is a tax free monetary benefit generally payable to a surviving spouse, child, or parent of military service members who died while on active duty, or survivors of Veterans who died from their service-connected disabilities. DIC for parents is an income based benefit. For more detailed information, visit http://www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity_parents.asp.

The following are ways you can apply for VA compensation:

- Online using an eBenefits account
- Complete and mail your claim form to your nearest VA regional office
- Go to a VA regional office and have a VA employee assist you. To find the VA regional office nearest you, use the Veterans Affairs National Facilities Locator or call VA toll free at 1-800-827-1000
- Work with an accredited representative or agent.

Education and Training

The Montgomery GI Bill (MGIB) was a post-WWII program meant to help returning vets transition back to civilian life through education. It consisted of monthly payments direct to the Veteran while the Veteran was in an accredited college. The VA educational benefits may be used while the Servicemember is on active duty or after the Servicemember's separation from active duty with a fully honorable military discharge. Eligibility generally expires 10 years after the Servicemember's discharge. However, there are exceptions for disability, re-entering active duty, and upgraded discharges. All participants must have a high school diploma, equivalency certificate, or have completed 12 hours toward a college degree before applying for benefits.

The Post-9/11 GI Bill was enacted in 2008 to update the MGIB and track more closely with the cost of education. It is an education benefit program for Servicemembers and Veterans who served on active duty after Sept. 10, 2001. Benefits are payable for training pursued on or after Aug. 1, 2009.

To be eligible, the Servicemember or Veteran must serve at least 90 aggregate days on active duty after Sept. 10, 2001, and remain on active duty or be honorably discharged. Eligibility for benefits expires 15 years from the last period of active duty of at least 90 consecutive days. Eligible children are entitled to 36 months of benefits at the 100 percent level, have 15 years to use the benefit beginning on their 18th birthday and may use the benefit until their 33rd birthday. Learn more about VA Education and Training Benefits as follows:

- Explore VA education and training benefits
- Download the Post-9/11 GI Bill® informational pamphlet
- Learn more about transferring education benefits to family members
- Explore VA vocational rehabilitation and employment benefits
- Learn about the Transition Assistance Program (TAP)
- Learn about the VetSuccess on campus program.

Additional information can be found at www.benefits.va.gov/gibill/ or by calling 1-888-GI-BILL-1 (1-888-442-4551).

VA Pension

VA Pension is a needs-based benefit paid to wartime Veterans who are at least 65 years old, and his/her survivor(s). A Veteran may generally be eligible if discharged from service under other than dishonorable conditions AND served 90 days or more of active military duty and served at least one (1) day during a period of war. Aid and Attendance (A&A) is an increased monthly pension amount paid to a Veteran or surviving spouse if 1) eligible for basic pension benefits, and 2) require the aid of another person in order to perform activities of daily living; or 1) is bedridden, or 2) a patient in a nursing home due to mental or physical incapacity, or 3) is blind. Housebound is an increased monthly pension amount paid to a Veteran or surviving spouse who is substantially confined to his or her home because of permanent disability. You may be eligible if 1) you are eligible for basic pension benefits, and you have a single permanent disability evaluated as 100-percent disabling, or 2) due to a disability or disabilities, you are permanently and substantially confined to your immediate premises, or 3) you have a single permanent disability evaluated as 100-percent disabling and another disability or disabilities, independently evaluated as 60-percent or more disabling.



VA National Cemeteries

134 VA national cemeteries are located in 39 states, three (3) of them in Mississippi — Biloxi, Corinth, and Natchez. A Mississippi state Veterans Cemetery is located in Newton. Burial in a VA national cemetery is available for eligible Veterans, spouses and dependents at no cost and includes the grave site, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits may also include a burial flag, Presidential Memorial Certificate and military funeral honors provided by the Department of Defense. Veterans discharged from active duty under conditions other than dishonorable; service members who die while on active duty, active duty for training, or inactive duty training; and spouses and dependent children of Veterans and active duty service members, may be eligible for VA burial and memorial benefits. The Veteran

does not have to die before a spouse or dependent child can be eligible for burial or memorial benefits. National Guard and reservists who serve the full period for which they are called to active duty, their spouses and dependent children may also be eligible.

How to Apply

Upon the death of the Veteran or his or her spouse or dependent, also called the time of need, family members should locate the Veteran's DD-214 or other discharge papers and then make arrangements with a funeral home, National Cemetery Scheduling Office or directly with a VA national cemetery.

For more information about burial and memorial benefits, contact the nearest national cemetery (www.va.gov/directory/guide/division.asp?dnum=4&isFlash=0), call 1-202-632-8035, or visit website at www.cem.va.gov/.

3

VA Health Administration

VHA is one of the largest integrated healthcare systems in the world and includes 152 VA hospitals, 800 community based outpatient clinics and 126 nursing home care units. The full spectrum of medical and mental health services is available, as well as complex surgical procedures such as open heart surgery and neuro surgery, organ transplantation, spinal cord injury care, and blind rehabilitation. For more information visit the Health benefits page.

A person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care benefits including qualifying Reserve and National Guard members. Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 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.

Veterans may apply and submit their applications for health care benefits at <https://www.vets.gov/healthcare/apply/>. If assistance is needed for the online enrollment form, an online chat representative is available to answer questions. Veterans can also enroll by calling 1-877-222-8387, Monday through Friday, 8 a.m. to 8 p.m. EST, or going to any VA health care facility or VA regional office. Once enrolled, Veterans can receive health care at VA health care facilities anywhere in the country.

During enrollment, each Veteran is assigned to a priority group. VA uses priority groups to balance demand for VA health care enrollment with resources. Changes in available resources may reduce the number of priority groups VA can enroll. If this occurs, VA will publicize the changes and notify affected enrollees. A description of priority groups follows:

Group 1:

- Veterans with service-connected disabilities rated 50 percent or more and/or Veterans determined by VA to be unemployable due to service-connected conditions.

Group 2:

- Veterans with service-connected disabilities rated 30 or 40 percent.

Group 3:

- Veterans who are former prisoners of war (POWs).
- Veterans awarded the Purple Heart medal.
- Veterans awarded the Medal of Honor.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with VA service-connected disabilities rated 10 percent or 20 percent.
- Veterans awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

Group 4:

- Veterans receiving increased compensation or pension based on their need for regular aid and attendance or by reason of being permanently housebound.
- Veterans determined by VA to be catastrophically disabled.

Group 5:

- Nonservice-connected Veterans and noncompensable service-connected Veterans rated 0 percent, whose annual income and/or net worth are not greater than VA financial thresholds.
- Veterans receiving VA Pension benefits.
- Veterans eligible for Medicaid benefits.

Group 6:

Compensable 0 percent service-connected Veterans.

- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki. Project 112/SHAD participants.
- Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975.
- Veterans who served in the Southwest Asia theater of operations from Aug. 2, 1990, through Nov. 11, 1998.
- Veterans who served in a theater of combat operations after Nov. 11, 1998.
- Veterans discharged from active duty on or after Jan. 28, 2003, for five years after discharge.
- Veterans who served on active duty at Camp Lejeune, N.C., for no fewer than 30 days beginning Jan. 1, 1957, and ending Dec. 31, 1987.

Group 7:

- Veterans with incomes below the geographic means test income thresholds and who agree to pay the applicable copayment.

Group 8:

- Veterans with gross household incomes above VA national income threshold and the geographically-adjusted income threshold for their resident location and who agree to pay copayments. Veterans eligible for enrollment.

VA's income thresholds change annually and current levels can be located at: <http://nationalincomelimits.vaftl.us/>.

For additional information on VA health care, visit www.va.gov/health as well as review a copy of VHA's *2015 Health Care Benefits Overview*, a guide designed to provide Veterans and their families the information they need for understanding VA's health care system.

ADDITIONAL RESOURCES

Pension Benefits

VA offers two broad categories of Pension benefit programs.

Veterans Pension: Tax-free monetary benefit payable to low-income wartime Veterans.

Survivors Pension: Tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service.

Veterans and survivors who are eligible for Pension benefits and are housebound or require the aid and attendance of another person may be eligible to receive additional monetary amounts.

Learn more about what Veterans and their families should know when applying for Department of Veterans Affairs (VA) Pension Benefits by clicking on this topic on the HUSH website, www.hush-be-still.com.

Life Insurance: provides financial security for Service members (SGLI), Veterans (VGLI), and their families (FSGLI).

Veterans Mortgage Life Insurance: (VMLI), which can provide mortgage protection for families of severely disabled Service members or Veterans.

Service-Disabled Veterans' Insurance: (S-DVI) a life insurance benefit for Veterans who have service-connected disabilities but who are otherwise in good health.

Learn More About Insurance Benefits on the HUSH website, www.hush-be-still.com.

Vocational Rehabilitation and Employment: (VR&E) provides services to eligible military service members and Veterans with service-connected disabilities to help them prepare for, obtain, and maintain suitable employment or

achieve independence in daily living. A Veteran must have a VA service-connected disability rating of at least 20 percent with an employment handicap, or rated 10 percent with a serious employment handicap, and be discharged or released from military service under other than dishonorable conditions. The basic period of eligibility in which VR&E benefits may be used is 12 years from the later of the following:

1. a Veteran's date of separation from active military service, or
2. the date VA first notified a Veteran that he/she has a compensable service-connected disability.

Veterans may be provided up to 48 months of full-time services or the part-time equivalent. Rehabilitation plans that only provide services to improve independence in daily living are limited to 30 months. More information regarding VR&E benefits is available at www.benefits.va.gov/vocrehab.

Preventing Veteran Homelessness:

Veterans who are homeless or feel they may be facing homelessness as a result of losing their home can call 1-877-4AID VET (877-424-3838) or go to www.va.gov/HOMELESS/index.asp to receive assistance from VA.

Dependents & Survivors Health Care:

Contact the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). www.va.gov/PURCHASEDCARE/programs/dependents/champva/index.asp.

Under CHAMPVA, certain dependents and survivors can receive reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment.

To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents provided by DoD) and must be one of the following:

- The spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-connected disability.
- The surviving spouse or child of a Veteran who died from a VA-rated service-connected disability, or who, at the time of death, was rated permanently and totally disabled.
- The surviving spouse or child of a Veteran who died on active duty service and in the line of duty, not due to misconduct. However, in most of these cases, these family members are eligible for TRICARE, not CHAMPVA.

Death Gratuity Payment:

Military services provide payment, called a death gratuity, in the amount of \$100,000 to the next of kin of Servicemembers who die while on active duty (including those who die within 120 days of separation) as a result of service-connected injury or illness.

If there is no surviving spouse or child, then parents or siblings designated as next of kin by the Servicemember may be provided the payment. The payment is made by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

Dependency and Indemnity Compensation:

www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp.

ELIGIBILITY:

Survivor eligibility for Dependency and Indemnity Compensation (DIC)

One of the following must have directly caused or contributed to the Veteran's death:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty while on inactive duty for training.
- A service-connected disability or a condition directly related to a service-connected disability.

DIC also may be paid to certain **survivors of Veterans** who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths. The survivor qualifies if the Veteran was:

- Continuously rated totally disabled for a period of 10 years immediately preceding death; or
- Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death; or
- A former POW who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Parents' DIC:

VA provides an income-based monthly benefit to the surviving parent(s) of a Servicemember or Veteran whose death was service-related. When countable income exceeds the limit set by law, no benefits are payable. The spouse's income must also be included if living with a spouse.

Restored Entitlement Program for Survivors:

Survivors of Veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, may be eligible for a special benefit payable in addition to any other benefits to which the family may be entitled. The amount of the benefit is based on information provided by the Social Security Administration.

Home Loan Guaranty:

VA home loan guaranties are issued to help eligible Servicemembers, Veterans, Reservists, National Guard members, and certain surviving spouses obtain homes, condominiums, and manufactured homes, and to refinance loans. For additional information or to obtain VA loan guaranty forms, visit www.benefits.va.gov/homeloans/.

Eligibility

In addition to the periods of eligibility and conditions of service requirements, applicants must have a good credit rating, sufficient income, a valid Certificate of Eligibility (COE), and agree to live in the property in order to be approved by a lender for a VA home loan. Lenders can apply for a COE online through the Veterans Information Portal (www.vba.va.gov/portal/VBAH/Home). Active duty Servicemembers and Veterans can also apply online at www.ebenefits.va.gov.

Children of Women Vietnam Veterans Born with Certain Birth Defects: www.benefits.va.gov/compensation/claims-special-birth_defects.asp

Biological children of women Veterans who served in Vietnam at any time during the period beginning on Feb. 28, 1961, and ending on May 7, 1975, may be eligible for certain benefits because of birth defects associated with the mother's service in Vietnam that resulted in a permanent physical or mental disability.