

US DEPARTMENT OF VETERANS AFFAIRS BENEFITS ADMINISTRATION

Summary of VA Benefits



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- You have sacrificed to keep our country and everything it represents – safe. The U.S. Department of Veterans Affairs honors and serves you by fulfilling President Lincoln's promise: *to care for him who shall have borne the battle, and for his widow, and his orphan.*"

Summary of VA Benefits

- You may be eligible for VA benefits if you are a:
 - *Uniformed Service Member*
 - *Veteran*
 - *Spouse, child, or parent of a deceased or disabled Service member or Veteran*

Please visit: www.va.gov

Summary of VA Benefits

- VA strives to understand the unique issues you face. We are here to help you and your eligible dependents obtain compensation, education, health care, home loan, insurance, pension, vocational rehabilitation and employment, burial and memorial benefits for which you are eligible. As you make important choices about your family, finances, and career, we encourage you to use the information found here and the VA resources available to you.
- Go to eBenefits at www.ebenefits.va.gov, your one-stop shop to apply for and learn about your benefits. You can also visit the nearest VA Regional Office, call 1-800-827-1000, or go to our website www.va.gov/benefits for more information

Summary of VA Benefits

- **DISABILITY COMPENSATION:**

Service connected disability compensation is a tax free benefit paid to Veterans for a disability or (disabilities) that either:

- *Arose during service*
- *Was worsened or aggravated by service*
- *is presumed by VA to be related to service*

To receive disability compensation, you must have been discharged under other than honorable conditions. If you're unsure about eligibility, please ask a VA representative or Veterans Service Organization (VSO) representative for assistance, stop by one of the 57 Regional Offices nationwide , or visit www.va.gov/benefits

Summary of VA Benefits

- **Pension:**

- Pension is a tax free benefit paid to honorably discharged wartime Veterans with limited or no income who either aged 65 or older who are permanently and totally disabled due to a non-service connected cause. Seriously disabled or housebound Veterans receiving pension may also qualify for an additional Aid & Attendance or Housebound benefit.

Note: Pension is a net worth income based program. Please visit www.va.gov/benefits for details.

Summary of VA Benefits

- **Education And Training:**

VA pays benefits to eligible Service members and Veterans pursuing an approved education or training program. There are four primary VA education benefit programs that cover Active Duty, National Guard, and Reserve Service members and Veterans:

- **Post 9/11 GI Bill (Chapter 33)**
- **Montgomery GI Bill-Active Duty (Chapter 30)**
- **Montgomery GI Bill-Selected Reserve (Chapter 1606)**
- **Reserve Educational Assistance Program (REAP)**

The Post 9/11 GI Bill program provides financial assistance towards tuition and fees, books, supplies, and it provides a monthly housing allowance. Eligible Service members may transfer unused Post 9/11 GI Bill benefits to an eligible spouse or child. VA pays a monthly allowance under the other benefit programs to help off-set educational cost. Information about the VA education programs can be found at www.gibill.va.gov.

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- **VET SUCCESS:**

VA assist Veterans with service –connected disabilities to prepare for, obtain, and maintain suitable employment through the Vocational Rehabilitation and Employment **VetSuccess** program. First, VA conducts a comprehensive evaluation to help you determine your future career path. Based on your evaluation, **VetSuccess** provides you with vocational counseling, job search assistance, and other education and training services. **VetSuccess** career counseling benefits are also available to you if you recently separated from the military or are using VA education benefits, even if you do not have a service –connected disability.

Please visit: www.vetsuccess.va.gov

Summary of VA Benefits

- **LIFE INSURANCE:**

VA provides valuable insurance benefits to Service members and Veterans to give you peace of mind knowing that your family is protected. VA insurance benefits were developed in consideration of extra risk involved in military service.

- **Service members' Group Life Insurance (SGLI)** is a low-cost group life insurance program for Service members. Coverage can be extended if the Service member is totally disabled. Time sensitive – converting SGLI to VGLI. Veterans must apply to convert SGLI to VGLI within one year and 120 days from discharge. Veterans who submit their application within 120 days of discharge do not need to submit evidence of good health, while those who apply after 120 days must do so.

- **Service members' Group Life Insurance Traumatic Injury Protection (TSGLI)** is an automatic feature of SGLI that provides payments to Service members who suffer losses, such as amputation, blindness, and paraplegia, due to traumatic injuries.

- **Veterans Group Life Insurance (VGLI)** allows Service members to convert their SGLI to a lifetime renewable term coverage after separation from service.

- **Service-Disabled Veterans Insurance (S-DVI)** provides life insurance coverage for veterans with a service-connected disability. If totally disabled, Veterans are eligible for additional coverage.

- **Veterans Mortgage Life Insurance (VMLI)** provides mortgage insurance protection to disabled Veterans who have been approved for a VA Specially Adapted Housing Grant.

Please visit: www.insurance.va.gov

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- **Home Loans:**

Veterans and Active Duty, National Guard, and Reserve Service members may be eligible for VA's home loan program. VA loans have favorable terms, including no down payment or mortgage insurance premiums. VA offers a number of housing benefits and grants:

- **Guaranteed Loans**: VA can guarantee a portion of a loan made by a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, a condominium unit for your own personal occupancy.

- **Refinancing Loans**: Whether you have a VA or non-VA mortgage, VA can help you refinance your loan.

- **Specially Adapted Housing Grants**: Certain severely disabled Veterans and military personnel can receive grants to adapt or acquire suitable housing.

Please visit: www.homeloans.va.gov

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- Health Care:

VA provides a number of health care services, including:

- Hospital outpatient medical, dental, pharmacy, and prosthetic services
- Domiciliary, nursing home, and community based residential care
- Treatment related to Military Sexual Trauma (MST)
- Readjustment Counseling
- Homeless Veteran programs
- Alcohol and drug dependency treatment
- Specialized health care for Women Veterans

Medical evaluation for disorders related to Gulf War service or environmental hazards.

Please visit: www.va.gov/healthbenefits

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Health Care - continued

Caregivers: VA supports caregivers who provide care services to Veterans who are seriously injured, chronically ill, disabled, or are getting older and are no longer able to adequately care for themselves.

Vet Centers: VA assist combat Veterans through a nationwide network of community-based Vet Centers. Counselors provide individual, group, and family readjustment counseling to help you with the transition to civilian life. Vet Centers treat post-traumatic stress disorder and help you with any other military related problems. Other services include: outreach, education, medical referral, homeless Veteran services, employment, and VA benefit referral.

- Veteran Crisis Hotline: If you or a Veteran you know is experiencing an emotional crisis, please call 1-800-273-8255 and push 1 for immediate assistance.
- Please visit: www.vetcenter.va.gov

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- **Dependents & Survivors:**

VA honors the sacrifices of Service members and Veterans dependents and survivors through many benefit programs:

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to a surviving spouse, including additional payments for dependent children. It is available to an eligible spouse of a Service member who died during active military service, from a service-connected disability or a Veteran who was rated totally disabled at the time of death. Parents DIC is paid to surviving parents based on financial need.

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) provides reimbursement for most medical expenses.

The Survivors and Dependents Educational Assistance Program (Chapter 35) provides assistance to obtain a degree and pursue other eligible education and training.

A Survivors Pension is a monthly benefit payable to a low-income surviving spouse and children of a deceased Veteran with wartime service.

Please visit: www.va.gov for details regarding these programs.

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- **Burial Benefits:**

VA offers burial and memorial services to honor our Nation's deceased Veterans:

- VA can honor the Veteran by furnishing an inscribed headstone or marker at any cemetery or a medallion in lieu of headstone or marker to affix to one that is previously purchased.

- VA can provide a burial allowance to partially reimburse the burial and funeral cost.

- VA can provide a Presidential Memorial Certificate (PMC) for the next of kin and loved ones of the deceased.

- VA can provide an American flag to drape the casket of a Veteran.

- A Veteran and his dependents can be buried in a VA national cemetery.

- Please visit: www.cem.va.gov

QUESTIONS

