

Veterans Benefits Administration

Connecting With Those We Serve



VA



U.S. Department
of Veterans Affairs

Department of Veterans Affairs

Veterans Benefits Administration (VBA)

- Disability Compensation
- Vocational Rehabilitation & Employment
- Home Loans
- Pension
- Education

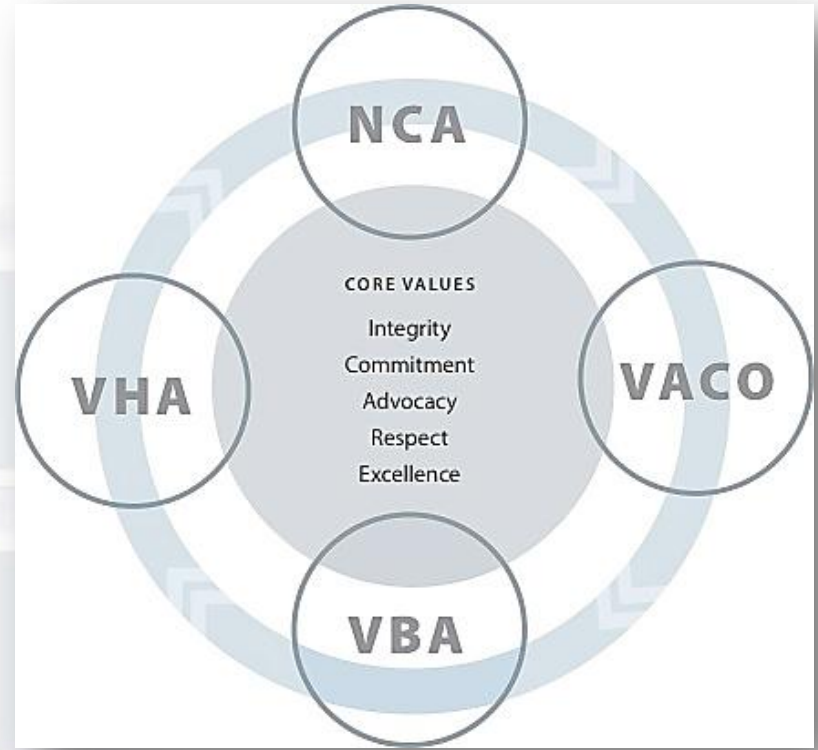
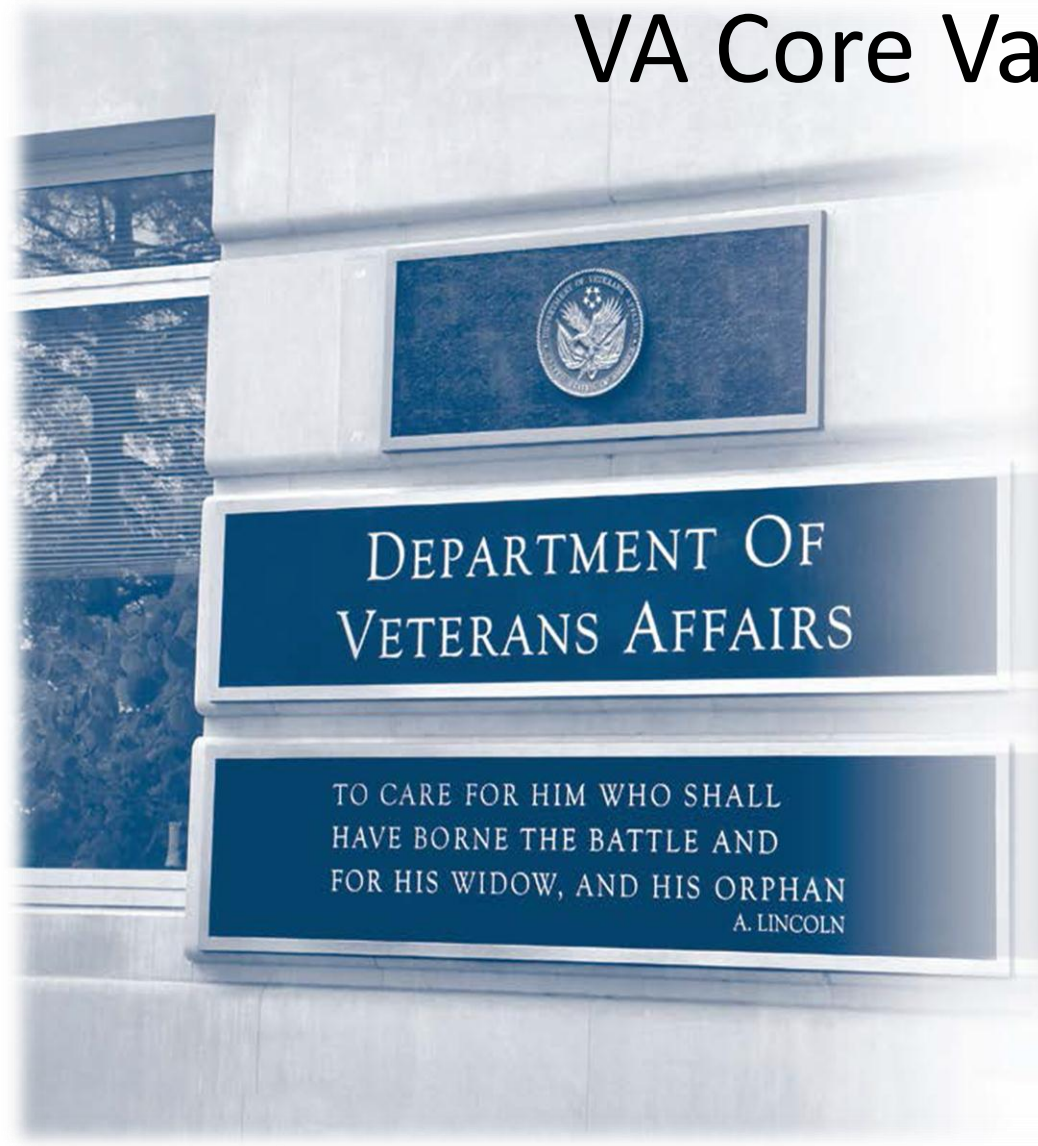
Veterans Health Administration (VHA)

- VA Medical Centers
- Community Based Outpatient Clinics
- Vets Center
- Ambulatory Care
- Women's Clinic
- OEF/OIF/OND Clinic
- Homeless Veterans Program

National Cemetery Administration (NCA)

- National and State Cemeteries
- Headstones and Markers
- Presidential Memorial Certificates

VA Core Values



Veterans Benefits Administration (VBA)

Helping disabled Veterans

- Disability Compensation
- Vocational Rehabilitation & Employment

Helping improve lives

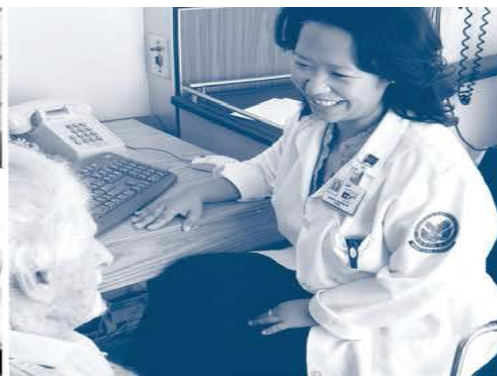
- Home Loans
- Education
- Health Care

Helping through tough times

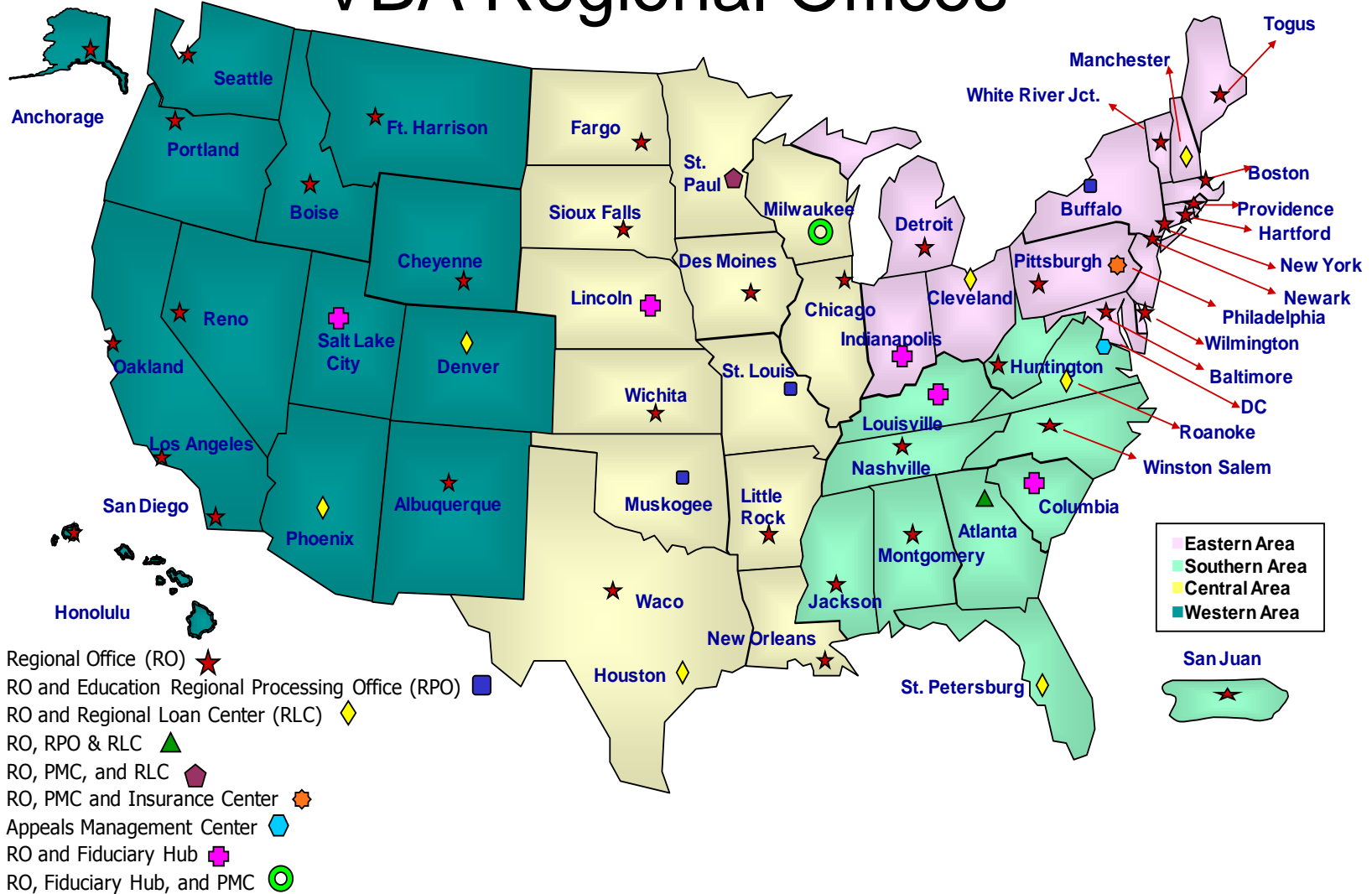
- Pension

Helping families

- Dependents & Survivors
- Insurance
- Burial



VBA Regional Offices



VA Benefits





Eligibility for VA Benefits

The three main groups that are eligible for VA benefits are:

- Veterans,
- Servicemembers, including National Guard and Reserve members, and
- Dependents and Survivors of Servicemembers or Veterans.



Servicemember



National Guard Member



Veteran



Reserve Member



Dependents and Survivors



Discharge Criteria

- To be eligible for VA benefits the Veteran must have one of the following discharges:
 - **Honorable**
 - **General (Under Honorable Conditions)**
- The following types of discharges may not be eligible for VA benefits:
 - Other Than Honorable
 - Bad Conduct Discharge (BCD)
 - Dishonorable Discharge



Disability Compensation

What is it?

Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability that arose during service, was worsened or aggravated by service, or is presumed by VA to relate to military service.

Who Qualifies?

A typical beneficiary for disability compensation is a Veteran who became injured physically during service or has psychological issues related to service.





Eligibility for Disability Compensation

General Eligibility Requirements

- The disability is related to an injury or event experienced while on active duty.
- Worsened or aggravated by service, or is presumed by VA to relate to military service.

Examples of Injuries Incurred in or Aggravated While on Active Duty:

- Torn Knee Ligament
- Migraine Headaches
- Back Condition
- Tinnitus
- Post Traumatic Stress Disorder
- Traumatic Brain Injury

PRESUMPTIVE DISABILITY BENEFITS

VA presumes that some disabilities are a result of military service. A Servicemember or Veteran may be eligible to receive disability benefits if he or she has a qualifying disability related to certain conditions of service such as exposure to Agent Orange or radiation, or being a former prisoner of war.





Disability Compensation

- Disabilities are rated from 0% to 100%.
 - Combined overall rating.
- Compensation payment is tax free.
 - Compensation payments range from 10% to 100%.
 - Additional allowance for dependents with 30% or higher rating.
 - By Regulation, the Department of Treasury now requires that federal beneficiaries receive their recurring/monthly benefits electronically.





Additional Disability Compensation Information

- **Special Monthly Compensation (SMC)**
 - An additional amount paid to Veterans with certain severe service-connected disabilities. VA can pay additional compensation to a Veteran who, as a result of military service, incurred the loss or loss of use of specific organs or extremities.
- **Clothing Allowance**
 - Annual payments for Veterans whose service-connected condition requires treatment (e.g., orthopedic appliance, skin cream) that irreparably damages outer garments.
 - Additional clothing allowance per prosthetic or orthopedic appliance, or medication that affects more than one type of clothing garment.



Additional Disability Compensation Information

- **Automobile Allowance**
 - A **one-time allowance** to purchase an automobile or conveyance. (New or used automobile or other conveyance)
 - Automatically qualifies for adaptive equipment.
- **Adaptive Equipment Allowance**
 - May be paid **more than once** for adaptive equipment to accommodate certain severe service-connected disabilities.
- **Specially Adapted Housing (SAH)/Special Housing Adaptation (SHA)**
 - Helps Servicemembers and Veterans with certain severe service-connected disabilities purchase, construct, or modify a home to accommodate the disability.



Vocational Rehabilitation and Employment (VR&E)



What is it?

The VR&E program assists Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment. Career counseling benefits are also available to recently separated Servicemembers and to those using VA education benefits.

Who is it for?

VR&E services are for Veterans with service-connected illnesses and injuries who:

- May not be able to work right now and need rehabilitation and counseling services
- Need specialized training and/or education
- Need flexible work arrangements
- Need help finding employment soon after separation
- Need rehabilitation to live more independently



5 Tracks of VR&E

- **Reemployment**
 - Consultation with the employer, job accommodations, job modification, and case management; coordination and referral for services, such as work adjustment services.
- **Rapid Access to Employment**
 - Preparation to find employment including résumé development and job search assistance.
- **Self-Employment**
 - Services to help develop and implement a business plan including analysis of business concept, training in operating small businesses, and marketing and financial assistance.
- **Employment Through Long-Term Services**
 - Training and education, including On-the-Job Training (OJT), internships, and higher education
- **Independent Living Services**
 - Assistive technology, independent living skills training, and connection to community-based support services



Education

What is it?

VA's education programs may provide assistance for tuition, books, fees, housing for degree and non-college degree training, on-the-job training, licensing and certification, and work study programs. VA has four primary education benefit programs that offer different amounts of financial assistance and have different eligibility requirements:

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

Who is it for?

VA pays education benefits to eligible Servicemembers, Veterans, and dependents pursuing an approved education or training program.





Additional Information, Post-9/11 GI Bill

- **Yellow Ribbon Program**

- Provides additional financial support to individuals who attend a school where tuition and fees exceed the maximum Post-9/11 GI Bill benefit available by law.

- **Transfer of Education Benefits (TEB)**

- Allows Servicemembers to transfer unused benefits to their spouses or dependent children while in the service. Eligibility to transfer benefits is as follows:
 - The Servicemember must have at least six years of service, and commit to an additional four years of service in order to transfer benefits to a spouse or child; or
 - Has at least 10 years of service in the Armed Forces (Active Duty or Selected Reserve) on the date of election, is precluded by either standard policy (service or DoD) or statute from committing to four additional years, and agrees to serve for the maximum amount of time allowed by such policy or statute, or
 - Is or becomes retirement eligible during the period from August 1, 2009 through August 1, 2013; a Service member is considered to be retirement eligible if he or she has completed 20 years of Active Duty or 20 years of reserve service.



Home Loan Guaranty



What is it?

The VA-guaranteed home loan program helps Veterans, Servicemembers, and eligible Reservists obtain, retain, adapt, or refinance a home. VA loans allow more favorable financing terms, including no down payment or mortgage insurance premiums.

Also includes:

- Native American Direct Loan Program (NADL)
- Veterans' Mortgage Life Insurance (VMLI)



Home Loan Programs

- **Native American Direct Loan (NADL) Program**
 - Helps eligible Native American Veterans finance the purchase, construction, or improvement of homes on Federal Trust Land, or reduce the interest rate on an existing NADL.
- **Specially Adapted Housing (SAH) Grant Program-
Special Housing Adaptation (SHA) Grant Program**
 - Helps eligible Servicemembers and Veterans with certain permanent and total service-connected disabilities purchase, construct an adaptive home, or modify an existing home to accommodate their needs.
- **Veterans' Mortgage Life Insurance (VMLI)**
 - Helps the family of a disabled Veteran who received an SAH grant by paying off the home mortgage in the event of the Veteran's death.



Pension

What is it?

Pension is a needs-based benefit paid to wartime Veterans who meet certain age or non-service-connected disability requirements.



Who is it for?

- 90 days active duty with one day during a wartime period if the Veteran entered the military on or before September 7, 1980.
- 24 months of active service or the full period for which they were called to active duty if the Veteran entered the military after September 7, 1980.
- Age 65 or older, **OR** has a total and permanent disability.
- Income is below the yearly limit set by Congress.



Insurance

What is it?

VA insurance benefits consider the extra risks involved in military service and provide Servicemembers, Veterans, and their families peace of mind knowing they are financially protected.

Programs Include:

- Service-Disabled Veterans' Insurance (S-DVI)
- Servicemembers' Group Life Insurance (SGLI)
- Veterans' Group Life Insurance (VGLI)
- Family Servicemembers' Group Life Insurance (FSGLI)
- Traumatic Injury Protection (TSGLI)





Insurance Programs

- **Servicemembers' Group Life Insurance (SGLI)**
 - Active duty Servicemembers and full-time Reservists are automatically issued maximum SGLI coverage upon entry on duty. Members receive 120 days of free coverage from their date of separation; members who are totally disabled or have certain medical conditions may extend free coverage for up to two years from their date of separation.
- **Veterans' Group Life Insurance (VGLI)**
 - Veterans can convert their SGLI to a civilian program of lifetime renewable term coverage. They must apply within 1 year and 120 days from separation; if they apply within the first 120 days after separation, no medical underwriting is required.



Insurance Programs

- **Family Servicemembers' Group Life Insurance (FSGLI)**
 - Automatic coverage for spouses and children of Servicemembers with SGLI coverage. Dependent children are automatically covered at no charge.
- **Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI)**
 - Automatic coverage for Servicemembers with SGLI coverage. Provides payments to Servicemembers who suffer traumatic injuries with severe losses, such as amputations, blindness, and paraplegia.



Benefits for Dependents and Survivors



Who is it for?

These benefits are for the qualifying surviving spouse, dependent child(ren), and parent(s) of deceased Servicemembers and Veterans.

What is it?

VA honors the sacrifices of the families of Servicemembers and Veterans through benefit programs which may include payments based on financial need or service-related death; loans to help purchase, construct or improve a home; and assistance in obtaining a degree.

Benefits could include:

- Dependency and Indemnity Compensation
- Dependents' Educational Assistance
- Burial
- Home Loan Guaranty
- Survivors' Pension



Claims Process





What is the Fully Developed Claim (FDC) Program?

- An optional program that enables Veterans and their families to:
 - Submit evidence, applicable Disability Benefits Questionnaires (DBQs), private treatment records, as well as records available at a Federal facility when submitting the claim
 - Certify the Veteran has no further evidence to submit

How FDC is beneficial to the claims process:

- Uses shortened application forms
- Allows VA to expedite the claim which:
 - Benefits the Veteran
 - Decreases the amount of time VA spends developing a claim
 - Contributes to reducing the VA claims backlog

It's the fastest way for the Veteran to get VA disability compensation claims processed.



8 Steps in the Claims Process

- Claim Received
- Under Review
- Gather Evidence
- Review Evidence
- Preparation for Decision
- Pending Decision Approval
- Preparation for Notification
- Complete





How Long Will This Process Take?

- The length of time it takes to complete a claim depends on several factors, such as:
 - The type of claim filed, complexity of your disability(ies), the number of disabilities you claim, and the availability of evidence needed to decide your claim.
- You can track the status of your claim by registering for eBenefits at www.ebenefits.va.gov
 - You can also visit VA's [ASPIRE](http://www.aspire.va.gov) web site. Here you can find the average processing days for the regional office that is working on your claim.



How to Apply for Benefits

There are numerous ways to apply for VA disability benefits depending on the type of benefit you are seeking:

- 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](#).

We also encourage you to become familiar with [evidence requirements](#) so you have a complete understanding of not only VA's responsibility, but yours as well.



Login Register

apply for BENEFITS | view my STATUS | access my DOCUMENTS | browse benefits LINKS | career CENTER | search

Register now to use all of the available features of eBenefits!

Veterans: Give Today to Help Tomorrow

The Million Veteran Program (MVP) is enrolling Veteran volunteers who are users of the VA health care system. Be a part of the future of medicine.

[Learn More >](#)

Most Popular Features

[Login](#) or [register for a Premium Account](#) to access these features.

- > [Download VA Letters](#)
- > [Transfer Post-9/11 Education Benefits](#)
- > [Update Direct Deposit and Contact Information](#)
- > [VA Home Loan Certificate of Eligibility](#)

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How To Register & Use eBenefits

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How Can eBenefits Assist Me?

Veterans Affairs DeptVetAffairs

VA's Fully Developed Claims Program is the fastest way of getting your compensation or pension claim processed <http://t.co/JsZyGkkZGI> 5 hours ago · [reply](#) · [retweet](#) · [favorite](#)

Fact: VA also made the decision to grant claims related to Gulf War Syndrome, adding to the backlog. <http://t.co/hTU0CKeRs>

Why eBenefits?

- Veterans filing for disability benefits can initiate their claim online and preserve their date of claim. Veterans have up to 365 days to fully complete their claim, upload any supporting documentation and submit directly to VA.
- Request and receive Official Military Personnel File including DD Form-214.
- Search for state and county benefit programs for Veterans.
- The Career Employment Center enables Veterans to apply for federal and civilian jobs, build a resume and translate military skills to civilian jobs.
- Request representation and assistance from a accredited Veterans Service Organization.

For More Information

- Veterans Benefits Administration: 1-800-827-1000
 - www.va.gov
 - www.ebenefits.va.gov
- Veterans Health Administration: 1-877-222-8387 (VETS)
- National Cemetery Administration: 1-800-535-1137
- Veterans Crisis Line: 1-800-273-8255

Thank You for Your Service

