



VETERANS OF FOREIGN WARS®

2025

Post Benefits

Advisor Guide

You Can Make a Difference

If you're reading this, you care about helping veterans get the benefits and services they've earned provided to them by a grateful nation. *Thank you!*

As you may have noticed, this guide looks a lot different than our previous versions. This is because we realized that today's modern world requires a modern guide that is streamlined and easy to use. Therefore, each section includes the most important information that applies to the topic as well as links to additional information if needed.

Please keep this guide handy and use it as your go-to resource when helping a veteran or their family. Along with this guide, your local VFW Service Office is the best resource to help you help our nation's veterans and their families attain a higher quality of life. Don't be afraid to ask them for help, they are professionally trained accredited advocates who will be glad to come to your aid.

Understanding Your Role

The VFW maintains a solid and effective cadre of Department and National service officers and claims consultants. These professionally trained accredited representatives have access to VA computer data systems and personnel and have the ability to speak to the VA on behalf of veterans.

However, these accredited service officers, numbering roughly 250, are only the tip of the veteran service iceberg. The VFW also accredits more than 2,000 county and state service officers. Often living and working in the same community as the veterans they serve, these accredited representatives augment VFW staff, providing the initial contact for many veterans before the Department Service Officers, working in VA offices, get a chance to perfect claims and review decisions.

As a Post Benefits Advisor (PBA), you perform a vital function: You provide information about veterans benefits to comrades and their families, urge them to file a claim with VA and connect them with an accredited representative as soon as possible. Additionally, as a PBA you are expected to be knowledgeable of the benefits and programs available to veterans in your local community. There are numerous programs and services available to veterans that are not provided by the Department of Veterans Affairs. It is your job to ensure that the veterans in your community are aware of these services.

About the Changing Landscape

Those of us who have helped veterans for decades are reminded every day that the world of veteran's benefits is always changing because Congress, VA, and the Courts never stop changing the programs or policies surrounding veteran's benefits.

As changes occur, the VFW will make sure that our accredited representatives are aware of these updates to the law so they can ensure that we live up to our motto "No One Does More for Veterans"

This Guide provides general information on some of the services that the VA and VFW provide to veterans, their families, and survivors. Due to the complex nature of the VA, it is easier than ever to do something wrong when assisting a veteran with a VA claim. While everyone makes mistakes, a mistake while helping a veteran could cost him or her hundreds or even thousands of dollars. So it is important to understand what to do and when to do it. This is why it is imperative that only accredited representatives prepare and submit VA claims; they have the training and resources to ensure each claim is prepared correctly.

Help us Fight the Battle

Comrade, the reward for helping a veteran, family member, or survivor is often a smile and a thank you. Those two gifts can easily make the time you spend with them well worth the effort. Even more rewarding is when they seek you out to thank you again after you helped them find a job, or provided resources to support their family, or even just listened for a bit. Everyone can help a veteran in need, you don't need to be an expert in VA benefits to change someone's life. However, experts in the form of accredited representatives are available when necessary, and your job is to make sure that the veterans in your community know who the experts are.

Unfortunately though, some bad actors have decided that veterans should have to pay to receive their benefits. These companies, known as "Claim Sharks," often charge hundreds or thousands of dollars for a service that the VFW provides for **FREE** and don't adhere to the ethical standards that accreditation ensures.

You can help us fight this battle by spreading the word about claim sharks and making sure that every veteran knows that nobody can promise guaranteed benefits or a faster decision from VA. If a veteran needs help with a VA claim, direct them to an accredited representative who will provide a better service for free. As the tip of our spear, you are essential in this fight to prevent our veterans from being taken advantage of.

Again, thank you for all you do.

A handwritten signature in black ink that reads "Michael Figlioli". The signature is stylized with a large, sweeping 'M' and a cursive 'Figlioli'.

Michael Figlioli
Director
National Veterans Service

**Veterans of Foreign Wars
Post Benefits Advisor Guide
Table of Contents**

	Page
Forward.....	1
Table of Contents.....	3
The PBA Reference Page.....	4
The Role of the Post Benefits Advisor	5
The Role of the VFW Representative.....	6
National Veterans Service.....	8
National Legislative Service.....	9
VFW Programs.....	11
VA Programs.....	13
Characters of Discharge and Representation.....	15
Intent To File.....	16
VA Compensation.....	17
VA Service-Connected Disabilities.....	19
Benefits Delivered at Discharge.....	21
Non Service Connected Pension.....	23
Veteran Dependents.....	25
Survivor Benefits.....	28
VA Healthcare.....	31
The VA Patient Advocate.....	33
Caregivers.....	34
Service Dogs.....	35
Foreign Medical Program and What to do if Traveling Overseas.....	37
Ancillary Benefits.....	39
Claim Sharks.....	41
Social Media Awareness.....	42

The Post Benefits Advisor Guide Reference Page

As a VFW Post Benefits Advisor it's important to be kept up to date on available resources to help our veterans and their families. Below are some fields for common resources that can assist you and our veterans:

My Post Number: _____

My Post Commander: _____

My Department Commander: _____

My Department Adjutant/Quartermaster: _____

My Department Service Officer: _____

My Department Service Office Contact: _____

My Department Chaplain: _____

Local VA Regional Office: _____

Local VA Medical Center: _____

Local VA Clinic: _____

Local Vet Center: _____

Local Veterans Home: _____

Local Elected Official Contact: _____

Local Social Security Administration Office: _____

Military Honors Coordination: _____

Local Community Center: _____

Local community shelter: _____

Local soup kitchen: _____

Local halfway house is located: _____

Veteran Job Resources: _____

Other local programs for veterans: _____



The Role of the Post Benefits Advisor

What is a Post Benefits Advisor (PBA)?

Post Benefits Advisors are local ambassadors of the VFW who help veterans and their families by providing information and connecting them with important resources.

What does a PBA do?

PBAs provide a much needed resource at the local Post by offering advice to veterans and their families on available benefits. PBAs need to be well versed on benefits available in the local community as well as generally knowledgeable about the VA claims process.

PBAs must know where to direct veterans for assistance with:

- VA benefits
- VFW benefits
- Emergency financial help
- Homeless shelters
- Local and State benefits such as property tax relief
- Employment Resources

Important items to know about PBAs:

- Each Post may have a PBA who is appointed by the Post Commander
- PBAs receive training from and are under the supervision of their Department Service Officer
- NVS publishes this Guide as a quick reference for PBAs
- PBAs must refer claims to the DSO immediately and cannot represent veterans because they are not accredited
- PBAs must not retain any records for the veterans they assist, as this is a violation of VFW policy and a violation of the veteran's privacy

Difference between a PBA and a DSO

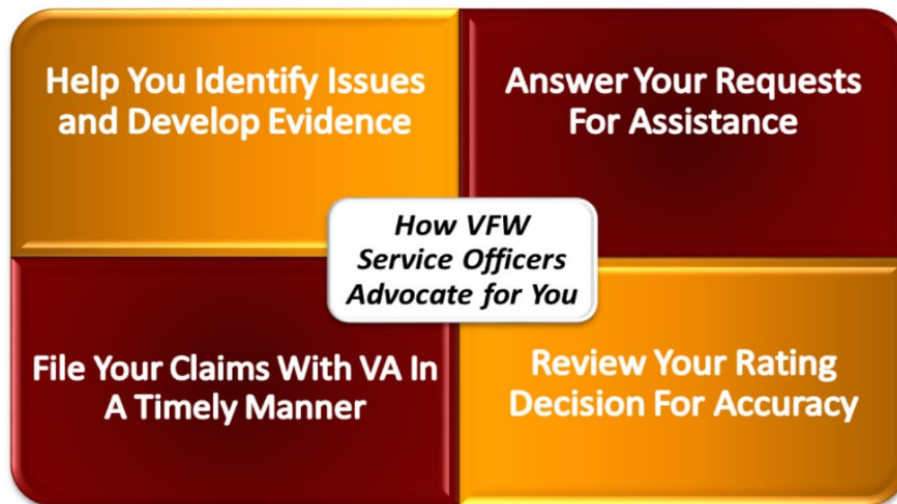
Action	PBA	DSO
Provide general advice/guidance concerning VA benefits	X	X
Provide advice and assist with obtaining state or local benefits	X	X
Help the veteran/claimant complete forms		X
Sign VA Form 21-22		X
Represent Claimants at VA hearings		X
Request status from VA and speak to VA on the veteran's behalf		X
Accept/Submit PII and VA Forms		X
Sign forms on behalf of claimant		X

The Role of the Accredited VFW Representative

Veteran Service Officers and Other Titles: A Veteran Service Officer (VSO) is a professionally trained advocate who is accredited by the VA and can assist veterans obtain their earned benefits. Though we often use the term Service Officer, there are many other titles out there such as Claims Consultant, Benefits Representative, or Veteran Representative.

Why Accreditation is Important: Accreditation allows representatives to legally represent veterans and their families before the VA. Accredited individuals must prove they are of good character and are knowledgeable in VA benefits to maintain their accreditation. Every five years each representative's accreditation is reviewed by NVS to determine if it should be renewed.

What an accredited representative does: An accredited representative has the training and expertise to assist veterans and their families navigate the VA's complex benefit programs. Accredited representatives have access to VA systems which allows them to access VA records and give timely, accurate advice for FREE.



- Provides advice to veterans regarding all federal, state, and local veterans benefits
- Files original or reopened claims for compensation and/or pension with the Department of Veterans Affairs and completes the required VA forms on behalf of veterans and their families.
- Follows up on status of claims with the VA Regional office.
- Reviews VA rating decisions for accuracy and addresses any issues
- Assists veterans or surviving spouses in the preparation of appeals with the local VA regional office or the Board of Veterans Appeals in Washington, D.C.

Important items to consider:

If a representative is accredited, they are authorized to participate in any pursuit of VA benefits regardless of their title or VFW eligibility.

- The NVS Policy and Procedure guides the terms of service offered by the Department and Post Benefits Advisors (PBAs).
- PBAs are not accredited; therefore, they cannot represent veterans before VA.
- Because PBAs are not accredited by the VA, they must refer claims to the DSO or other accredited representative immediately.
- PBAs must not retain ANY records for the veterans they assist, as this is a violation of VFW policy and a violation of the veteran's privacy.

National Veterans Service

National Veterans Service (NVS)

NVS oversees a network of more than 2000 VFW accredited representatives who work with veterans and their families to assist them in obtaining their earned VA Benefits. NVS provides a lifetime of advocacy for our service members and veterans starting with the **Benefits Delivery at Discharge (BDD) program**. This program allows service members to file their claim for VA benefits while still serving on active duty. Other services provided by NVS include:

- **Representation and Advocacy at the Department of Veterans Affairs (VA):** NVS regularly meets with senior VA officials to ensure that the needs of our veterans are continuously met. NVS also provides testimony to Congress several times per year on issues that impact our veterans.
- **Tactical Assessment Center:** Provides real time assistance and advice to veterans by accredited representatives.
- **VA Voluntary Services (VAVS) Administrator:** Coordinates the VFW's army of VAVS volunteers who provide many needed services at VA medical facilities.
- **Representation at the Board of Veterans Appeals (BVA):** VFW Appeals Consultants represent veterans who have appealed their claim to the BVA. Their training and expertise have often led to veterans to a favorable decision at the BVA.
- **Representation at National Service Offices:** NVS has accredited representatives at VFW National Headquarters, and in Washington, D.C., & Puerto Rico.
- **VA Healthcare Support:** NVS has a team of VA Healthcare policy experts who assist veterans with VA healthcare issues such as access to care or billing issues.

NVS Advisory Committee: The NVS Advisory Committee consists of the four most recent VFW Commanders-in-Chief and the current National Line Officers. This committee approves any proposed amendments to the NVS Policy and Procedure as well as any program changes.

Accreditation: VFW service officers are accredited through the VFW by the Department of Veteran Affairs. The accreditation process ensures representatives are properly trained and of good character.

Training: VFW accredited representatives are professionally trained VA benefits experts. NVS provides many resources and hosts several training conferences each year for accredited representatives, who are then responsible for training VFW Post Benefits Advisors.

Quality Assurance Program: The NVS Quality Assurance Program ensures our accredited representatives are providing the level of service expected from a VFW Service Office. NVS currently employs Regional Quality Assurance Specialists (RQAS) who provide mentorship, technical expertise, and support for VFW accredited representatives in real time via phone, videoconferencing, and in-person visits.



National Legislative Service (NLS)

The Veterans of Foreign Wars (VFW) National Legislative Service (NLS) plays a vital role in advocating for veterans' interests and influencing legislation related to veterans and military issues. Here is a general overview and some key victories of the VFW's National Legislative Services:

Advocacy Arm of VFW: The VFW's National Legislative Services serves as the advocacy arm of the Veterans of Foreign Wars organization. Its primary focus is on legislative and policy issues that impact veterans, service members, and their families.

Representation in Washington, D.C.: NLS maintains a presence in Washington, D.C., where they work closely with lawmakers, congressional committees, and government agencies to advance the interests of veterans and ensure their voices are heard in the policymaking process.

Legislative Initiatives: NLS actively engages in developing and supporting legislative initiatives that address a wide range of issues affecting veterans, including healthcare, disability benefits, education, employment, and quality of life.

Collaboration with Lawmakers: The VFW collaborates with members of Congress, Senate committees, and relevant government agencies to provide input on proposed legislation and advocate for policies that enhance the well-being of veterans.

Testifying Before Congress: Representatives from the VFW NLS team testify regularly before congressional committees on matters related to veterans' affairs, providing firsthand insights into the challenges faced by veterans and offering recommendations for legislative solutions.

Public Awareness Campaigns: NLS conducts public awareness campaigns to highlight key issues facing veterans and garner support from the public and policymakers. These campaigns aim to raise awareness about the needs of veterans and rally support for legislative initiatives.

Important Victories:

- **The PACT Act:** The PACT Act expanded VA benefits and health care to veterans exposed to burn pits and other toxic substances. NLS frequented Capitol Hill to urge congress to pass the PACT Act and deployed multiple "Take Action" campaigns using the VFW Action Corps to urge Americans to contact their senators.
- **Legislation on VA Healthcare Funding:** NLS has been instrumental in advocating for increased funding for the Department of Veterans Affairs (VA) healthcare system, ensuring that veterans have access to quality medical care.

- **Expansion of GI Bill Benefits:** The VFW, through its legislative efforts, has played a key role in the expansion and improvement of GI Bill benefits, providing veterans with enhanced educational opportunities.
- **Advocacy for Veterans' Mental Health:** NLS has actively supported legislation aimed at addressing mental health challenges among veterans, advocating for increased resources, awareness, and accessibility of mental health services.
- **Veteran Employment Initiatives:** NLS supports legislative efforts to improve employment opportunities for veterans, including initiatives that incentivize employers to hire veterans and provide training and transition support.
- **Protection of Veterans' Benefits:** NLS has worked to protect and ensure funding is available for various benefits, including disability compensation, pensions, and other forms of assistance, ensuring that veterans receive the support they deserve.



VFW Programs

At the heart of the VFW's mission is a commitment to honoring the sacrifices of veterans and ensuring they receive the care, benefits, and recognition they deserve. Through a wide range of programs and services, the VFW strives to address the diverse needs of veterans and their families, spanning from assistance with navigating the VA claims process to promoting mental health awareness and providing support for military families.

Some programs offered by the VFW include:

Veterans Service Officers (VSOs): VFW accredited service officers provide free assistance to veterans and their families in navigating the complex VA claims process. They help veterans file claims for disability compensation, pension, healthcare, education benefits, and other entitlements. To find a local VSO visit www.vfw.org/assistance/va-claims-separation-benefits

VA Volunteer Services (VAVS): VAVS is a program that coordinates volunteer efforts to provide assistance and support to veterans receiving care at VA medical facilities across the United States. VAVS volunteers play a crucial role in enhancing the quality of life for veterans and helping to meet their needs during their time at VA facilities. For more information visit www.vfw.org/community/community-initiatives/volunteer-service

Unmet Needs Program: Provides financial assistance of up to \$2,500 to active-duty, (to include activated Guard/Reserve members) whose financial hardship is a direct result of a current deployment, military pay error at no fault of the service member, or currently pending a medical discharge due to service-connected injuries/illnesses received while on active duty. The financial hardship cannot be caused by misconduct, civilian, legal, or domestic issues, any issues that are a result of spousal separation or divorce, and/or financial mismanagement by self or others, or due to bankruptcy. Eligibility criteria and the application process may vary depending on the specific circumstances or availability of funds. For more information visit www.vfw.org/assistance/financial-grants.

Sport Clips Help A Hero Scholarship: Established through a partnership between the VFW and Sport Clips Haircuts, this scholarship program aims to support enlisted veterans and service members in their educational pursuits by providing financial assistance to cover the costs of tuition, fees, books, and other expenses associated with higher education or vocational training. For more information visit www.vfw.org/assistance/student-veterans-support

Buddy Poppy: The VFW Buddy Poppy program is a fundraising and awareness campaign organized by the VFW to honor and support veterans in need. The Buddy Poppy is a symbol of remembrance for the sacrifices made by veterans in service to their country. The program aims to raise funds to provide assistance to veterans and their families, as well as to raise awareness about the ongoing needs of veterans. For more information visit www.vfw.org/community/community-initiatives/buddy-poppy



Voice of Democracy Scholarship Program: The Voice of Democracy scholarship program is an audio-essay competition open to high school students in grades 9-12. Participants are required to write and record an essay based on a patriotic theme chosen by the VFW. Scholarships are awarded at the local, district, state, and national levels, with the national winner receiving \$35,000. For more information visit www.vfw.org/community/youth-and-education/youth-scholarships

Patriot's Pen Essay Contest: The Patriot's Pen essay contest is open to students in grades 6-8. Participants are asked to write essays on a patriotic theme chosen by the VFW. Scholarships are awarded at the local, district, state, and national levels, with winners receiving cash prizes and scholarships to further their education. For more information visit www.vfw.org/community/youth-and-education/youth-scholarships

Scout of the Year Scholarship Program: The Scout of the Year scholarship program recognizes outstanding Boy Scouts, Girl Scouts, Venturers, and Sea Scouts who demonstrate exceptional leadership, community service, and patriotism. Applicants must be nominated by their Scout units and submit an application outlining their achievements and contributions. Scholarships are awarded at the national level to the top three finalists. For more information visit www.vfw.org/community/youth-and-education/scout-of-the-year

Teacher of the Year Award: The VFW's Teacher of the Year award honors K-12 teachers who promote civic responsibility, patriotism, and flag etiquette in their classrooms. Nominations are submitted by VFW posts and districts, and winners are selected based on their commitment to educating students about American history, government, and citizenship. For more information visit www.vfw.org/community/youth-and-education/teacher-of-the-year

Action Corps: The VFW Action Corps is a grassroots advocacy network organized by the VFW to empower its members and supporters to engage with elected officials and advocate for policies that benefit veterans, service members, and their families. The Action Corps serves as the VFW's legislative and advocacy arm, mobilizing members to take action on key issues affecting the veteran community. To join the VFW action Corps visit <https://votervoices.net/VFW/register>

Uniting To Combat Hunger: Uniting to Combat Hunger is an initiative led by the VFW to address food insecurity and hunger among veterans, service members, and their families. It provides financial assistance to veterans and their families who are experiencing food insecurity. This assistance may come in the form of grants, vouchers, or direct financial support to help individuals purchase groceries and other necessities. For More information visit: www.vfw.org/community/community-initiatives/uniting-to-combat-hunger

VFW Mental Wellness: A staggering 20 veterans die by suicide every day, and the VFW is committed to helping change the narrative and stigma surrounding mental health in America. In order to raise awareness, foster community engagement, improve research, and provide intervention for those affected by invisible injuries and emotional stress, the VFW has teamed up with the nationwide organizations Give an Hour and the Campaign to Change Direction, One Mind, Patients Like Me, and the Elizabeth Dole Foundation to combat this critical issue. For more information visit www.vfw.org/assistance/mental-wellness

VA Programs

The VA is a government agency that provides a wide range of services and benefits to veterans, their families, and caregivers.

Here's an overview of some key programs:

*Please note that these are only a few of the programs offered by VA. Veterans should always visit an accredited representative if they have any question about available benefits.

Healthcare Services: The VA operates a comprehensive healthcare system that provides medical services, including hospital and outpatient care, preventive services, and mental health care.

To view VA's website healthcare services visit: <https://www.va.gov/health-care/>

Compensation and Pension Benefits: The VA Benefits Administration (VBA) administers one of the most complex and largest benefit programs in the worlds. Veterans and their dependents can receive compensation benefits for disabilities that are related to the veteran's military service. Pension benefits are also available for wartime veterans and their dependents who demonstrate financial need.

To view VA's website on compensation visit: <https://www.benefits.va.gov/compensation/>

To view VA's website on pension visit: <https://www.va.gov/pension/>

Education and Training Benefits: The GI Bill offers educational assistance to veterans, helping them pursue higher education, vocational training, or on-the-job training. This benefit may cover tuition, housing, and other related expenses.

To view VA's website on Education and Training visit: <https://www.va.gov/education/>

Home Loan Guaranty Program: The VA provides home loan backing to eligible veterans, helping them secure favorable terms on home loans, including lower interest rates and reduced down payments. Please note – the VA is not a mortgage lender; the veteran will still need to contact a lender to be approved for a loan.

To view VA's website on the home loan guaranty visit: <https://www.benefits.va.gov/homeloans/>

Veteran Readiness and Employment (VR&E): VR&E services assist veterans with service-connected disabilities in preparing for, finding, and maintaining suitable employment. This program provides support such as vocational counseling, training, and job placement services.

To view VA's website on VR&E visit: <https://www.benefits.va.gov/vocrehab/>



Life Insurance Programs: The VA offers life insurance programs, including Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), and other options to provide financial protection for veterans and their families.

To view VA's life insurance website visit: <https://www.va.gov/life-insurance/>

Dependents and Survivors Benefits: Dependents and survivors of deceased veterans may be eligible for various benefits, including Dependency and Indemnity Compensation (DIC), educational assistance, and healthcare through the Civilian Health and Medical Program (CHAMPVA).

To view VA's dependents website visit: <https://www.va.gov/family-member-benefits/>

Burial and Memorial Benefits: The VA provides burial benefits, including a burial plot, headstone or marker, and a burial flag for eligible veterans. Surviving spouses and dependents may also qualify for certain burial benefits.

To view VA's burial and memorial benefits website visit: <https://www.va.gov/burials-memorials/>

Adapted Housing Grants: Disabled veterans may qualify for grants to adapt their homes to accommodate their disabilities. These grants can help with modifications such as ramps, widened doorways, and accessible bathrooms.

To view VA's website on adapted housing visit: <https://www.va.gov/housing-assistance/disability-housing-grants/>

Characters of Discharge & VA Representation

VA benefits and Military Discharges:

- VA benefits are based on the veteran's service and their type of discharge
- VFW representation is open to all veterans except those with a Dishonorable discharge
- VA administrative decisions are used to determine eligibility to benefits if the veteran does not have an honorable discharge
- Veterans with an undesirable discharge may seek a discharge upgrade through their branch of service, however, the VFW cannot assist with the discharge upgrade process

Types of Discharges:

- **Honorable Discharge** - All veteran and military benefits
- **General Discharge Under Honorable Conditions** - Most veteran and military benefits except for GI Bill
- **Other Than Honorable Conditions Discharge (OTH)** – VA will determine if eligible for any benefits
- **Bad Conduct Discharge (BCD)** - VA will determine if eligible for any benefits
- **Dishonorable Discharge** - No veteran or military benefits except mental health treatment
- **Officer Dismissal** - Commissioned officers may receive a dismissal notice which is the same as a dishonorable discharge.
- **Uncharacterized/Entry Level Separation (ELS)** - No benefits earned unless they were injured or incurred an illness as a result of service

Representation Purpose: To ensure beneficiaries have responsible, qualified representation in the preparation, presentation, and prosecution of claims for veterans' benefits by an accredited representative.

Forms associated with Representation:

- ***VA Form 21-22 Appointment of Veterans Service Organization as Claimant's Representative*** – Used to appoint a VSO as the veteran's representative and must be signed by the veteran and an accredited representative
- ***VA Form 21-0845 Authorization To Disclose Personal Information to a Third Party*** – This form authorizes VA to release information to someone other than the veteran or accredited representative.

Important items to consider for Representation:

- Only one organization can represent a veteran at a time, this includes attorneys
- If a veteran restricts their records the VFW cannot represent them
- The organization is appointed, not a specific representative
- No claimant information can be shared with non-accredited personnel (including family members and Post Benefits Advisors) without a *VA form 21-0845*

Intent to File

Intent to File Purpose

The VA Intent to File (ITF) allows veterans to notify VA that they will file a claim for benefits. This preserves the effective date of the claim for up to one year from the submission of the ITF and allows the veteran time to gather evidence for the claim.

Forms associated with ITF:

- ***VA Form 21-0966 Intent to File a Claim for Compensation, Pension, Survivors Pension or DIC*** – Only requires general information; the veteran does not need to know the specific conditions they want to file for

Important items to consider for ITF:

- Once an ITF is submitted, the veteran has 1 year to submit the claim and preserve the effective date of the claim
- Only one ITF can be active at a time and the deadline cannot be extended
- If an ITF is no longer active (used or expired) another ITF can be submitted, but if a 2nd ITF is submitted while the first is still active, the 2nd ITF will not be recognized by VA
- An ITF can be submitted to VA using eBenefits, by calling VA at (800) 827-1000, or by contacting an accredited representative
- If a veteran is unsure if they have an active ITF do not assume! Have the veteran contact their DSO or the VA to confirm if they have an active ITF
- If a veteran was previously denied a benefit, VA will still accept an ITF for that specific issue, but the veteran must submit a Supplemental Claim (VA form 20-0995) with new and relevant evidence

Why is protecting the date of claim important?

- The effective date of claim is the date the veteran starts accumulating retroactive benefits if the claim were to be granted. Earlier effective date = more retroactive benefits
- You can help protect the date of claim by ensuring that an ITF is filed and that a claim is filed within one year of the ITF

Example: A veteran filed an ITF in January 2023 and then filed a claim for benefits in July 2023. VA granted a 10% rating for the veteran's condition in September 2023.

- With the ITF the effective date is January 2023 = \$1369.84 in retroactive benefits
- Without the ITF the effective date is July 2023 = \$342.46 in retroactive benefits

VA Compensation

VA Compensation: A monthly tax-free payment made to veterans for service connected disabilities that are rated at 10% or more.

- VA compensation is based on the severity of the veteran's service connected conditions and is assigned in increments of 10%. (i.e. there is no 95%)
- VA compensation rates can be found by visiting:
<https://www.va.gov/disability/compensation-rates/veteran-rates/>

Veterans receiving compensation may be eligible for other VA or local benefits based on their rating percentage including but not limited to:

- Free VA healthcare is provided for ALL service connected disabilities
- **10% overall rating:** VA provides hearing and vision aids regardless of what the veteran is service connected for
- **10% overall rating:** VA waives the funding fee for VA Home Loan
- **30% overall rating:** Veterans can add their dependents to their compensation award increasing their overall amount of compensation
- **50% overall rating:** Veteran is placed in VHA Priority Group 1 allowing for treatment for any conditions regardless of service connection
- **50% overall rating:** If retired from the military, the veteran can receive both VA and Military Retirement pay simultaneously
- **70% overall rating:** If unable to work due to their service connected conditions, the veteran may be eligible for Individual Unemployability (IU)
- **100% Permanent and Total (P&T):** Veteran's dependents are eligible for Dependent Education Allowance and Healthcare
- Many local communities have benefits available to veterans receiving compensation such as property tax relief, emergency assistance, and reduced fees on services. Contact your local community leaders to learn what benefits are available in your area

Other Programs Veterans May be Receiving Payments From: VA and the Military have other programs with monetary benefits that veterans may be entitled to but should not be confused with VA compensation. Other programs include:

Non-Service Connected Pension: A VA benefit paid to **wartime veterans** (or their surviving spouse) with financial need. Visit the Non- Service Connected Pension section of this guide for more information.

Military Retired pay: Pay earned by service members who served for 20+ years or those who medically retired.



The Date of Initial Entry into Military Service (DIEMS) determines which of the three retirement systems a retiree falls under. The three retirement systems are:

- **Final pay Plan:** DIEMS prior to September 1980
- **High-36 Month Average Plan:** DIEMS between Sept 1980-Jan 2018
- **Military Retirement reform Act of 1986 (REDUX) plan:** DIEMS on or after August 1, 1986, but before January 1, 2003, and elected to receive the Career Status Bonus

***Concurrent Retired and Disability Pay (CRDP):** A monthly benefit paid to veterans who retired from the military and have a VA service-connected overall rating of 50% or higher.

- CRDP is Department of Defense program – eligible veterans are automatically enrolled and requires no application
- CRDP is taxable but is included with the veterans military retired pay
- CRDP retirement requirement is based on longevity retirement, however veterans retired under Temporary Early Retirement Authority (TERA) are considered retired based on longevity

***Combat-Related Special Compensation (CRSC):** A Tax Free monthly benefit paid to veterans who retired from the military and have VA service-connected disabilities deemed combat-related by their branch of service.

- CRSC is a DOD program separate from Military retired pay that veterans must apply for through their military service branch.
- CRSC restores, partially or completely, retired pay that is lost due to the VA waiver and is paid by the Defense Finance and Accounting Service (DFAS)

*Veterans may only choose to receive either CRDP or CRSC, they cannot receive both at the same time, but may switch between programs.

Education Payments: VA education programs offer allowances for those using VA education benefits such as the Forever GI Bill or Vocational Readiness & Employment (VR&E). These payments are separate from compensation and are determined by the regulations of the program.

VA Service Connected Disabilities

A **Service Connected** disability is an injury or disease that is a result of active military service or that has been made worse because of active military service.

- Service connected disabilities receive a rating from VA between 0 - 100%
- Once service connected, the veteran can receive VA healthcare even if rated at 0%.
- If a veteran is service connected for a disability at 10% or more, they will receive VA compensation which is a monthly tax-free payment.

There are several ways the VA will consider service connection including:

Direct: A disability or disease that began in or resulted from military service. In most circumstances the VA is looking for 3 things to directly link a disability to military service:

Current Chronic Disability (established by lay or medical evidence)

An Event in Service (injury, exposure to toxic substance, noise, trauma)

Nexus – Medical link between current disability and event in service

- **Direct Service Connected Disability Example:** Veteran injured their knee jumping out of a vehicle in service and now has a current knee condition. VA will service connect the knee condition because it occurred in service.

Aggravation: A disability that existed prior to service is worsened beyond its natural progression due to military service **OR** a non-service-connected disability is worsened after service due to service connected disabilities.

- **Pre-Existing Disability Aggravation Example:** Asthma diagnosed at an early age is made worse by military service, so VA can service connect the asthma and compensate the veteran for the condition getting worse. VA will determine how much the condition was affected by service and compensate for the difference between the current severity and the severity entering service.
- **Non-Service Connected Disability Aggravation Example:** Veteran develops a non-service connected skin condition after service, and service connected diabetes makes the skin condition worse. VA will determine how much the condition was affected by the service connected disability and compensate for the difference between the current severity and the severity prior to the service connected condition making it worse.

Secondary: A service connected disability causes or creates a new separate disability that can now be service connected.

- **Secondary Service Connection Example:** A service connected right knee condition causes the veteran to walk with an altered gait resulting in a left knee condition. The left knee condition can now be granted service connection.



Presumptive: The VA automatically presumes that certain disabilities were caused by exposure during military service. Service connection will be granted for disabilities associated with a particular time or place if the veteran served in that time and place and has an associated disability.

- **Presumptive Service Connection Example:** A veteran is diagnosed with type 2 diabetes mellitus and was boots on ground in Vietnam, so their diabetes is presumed to have been caused by the exposure to Agent Orange and service connection will be granted.

Lists of Presumptive Conditions and Locations:

- **Agent Orange:** <https://www.publichealth.va.gov/exposures/agentorange/conditions/>
- **Burn Pits/Airborne Hazards:**
<https://www.publichealth.va.gov/exposures/burnpits/index.asp>
- **Radiation:** <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/ionizing-radiation/>
- **Southwest Asia Service:** <https://www.publichealth.va.gov/exposures/publications/gulf-war/gulf-war-winter-2016/gulf-war-presumptives.asp>

IMPORTANT NOTE: The above are the most common ways for a disability to be service connected. If a veteran feels their condition is a result of military service or VA treatment, have them contact an accredited representative to discuss potential paths to service connection.

Benefits Delivered on Discharge (BDD)

The Benefits Delivered on Discharge (BDD) program allows active-duty service members (SM) to apply for VA disability compensation benefits between 90 to 180 days prior to their separation from active duty military service. If benefits are granted from a BDD claim, they will be retroactive to the day after the veteran separated from service.

Eligibility: SMs may use the BDD program if they meet **ALL** the following criteria:

- On full-time active duty (Including members of the Guard or Reserves)
- Have a confirmed separation date
- File a claim 90-180 days prior to the actual separate date
- Attend VA exams within 45 days of the date the claim was submitted
- Provide a copy of their complete service treatment record (STR) for the current period of service
- Complete Part A of the Separation Health Assessment (SHA)

BDD claims are decided in the same manner as every other VA compensation claim; the intent and benefit of this program is to give service members the ability to complete the development of their claim while still on active duty. This allows VA to provide a decision as close to their discharge date as possible.

Any accredited representative can assist a service member with their BDD claim; however, VFW National Veterans Service (NVS) has a team of Pre-Discharge Representatives located on or near major military installations across the country to assist with BDD claims.

If a service member is located near one of the following military installations and is eligible to file a BDD claim, have them visit the Pre-Discharge Locations and Contacts page on the VFW website to find an NVS Pre-Discharge Representative: <https://www.vfw.org/assistance/va-claims-separation-benefits/pre-discharge-locations-and-contacts>

To contact the VFW BDD team directly, email bdd@vfw.org

NVS BDD Locations

- | | |
|---|---|
| <ul style="list-style-type: none"> • Camp Lejeune, NC • Ft. Liberty, NC • Ft. Cavazos, TX • Nellis AFB, NV • San Diego Naval Base • Camp Pendleton, CA • Ft. Campbell, KY • Ft. Stewart, GA • Joint Base Pearl Harbor-Hickam, HI | <ul style="list-style-type: none"> • Ft. Drum, NY • Winston-Salem, NC • Salt Lake City, UT • Ft. Carson, CO • Ft. Riley, KS • Naval Base Norfolk • Ft. Bliss, TX • Joint Base Lewis McChord, WA |
|---|---|

Military District of Washington

- Walter Reed at Bethesda
- Joint Base Anacostia-Bolling
- Joint Base Andrews
- Navy Yard
- Marine Corps Base Quantico, VA
- U.S. Naval Academy
- Joint Base Myer-Henderson Hall
- Fort Belvoir
- Fort Meade

IMPORTANT NOTES:

- If a service member is not located near one of the military installations listed above, have them contact their local accredited representative to discuss filing their claim using the BDD program.
- If a service member does not qualify for the BDD program, they can still file a claim for VA benefits using the normal claim process. If the claim is filed within one year of separation from active-duty military service, awarded benefits may be retroactive to the day after separation from service.
- When assisting a service member who is about to separate from active-duty military service, advise them to visit their medical provider prior to discharge to ensure all of their medical issues are documented in their STR. This will help prove those conditions should be considered for service connection.

Non-Service Connected Pension

Non-Service Connected Pension: Provides financial assistance to wartime veterans and their surviving spouses who have limited income and assets. NSC pension is designed to support individuals who are in financial need and who may not be eligible for other VA programs due to a lack of service-related disabilities.

Key Features of the Non-Service Connected Pension Program include:

Eligibility Criteria: To qualify for Non-Service Connected Pension, veterans must have served during a period of war, which includes World War I, World War II, the Korean War, the Vietnam War, and the Gulf War, which is still ongoing. Please be aware that the veteran did not need to be deployed to be eligible for NSC Pension, they only need to have served on active duty during a wartime period for a period of 90 days if they served prior to 1980, or for 24 months if they served after 1980.

Income and Net Worth Limits: NSC Pension considers the veteran's and their household's income and net worth to determine eligibility. Both countable income and net worth must be within the established limits set by the VA. These limits change each year and can be found on the VA website.

Countable Income: Countable income includes income from all sources, such as VA compensation or military retired pay, Social Security, retirement pensions, wages, and other sources. The VA subtracts certain unreimbursed medical expenses from the countable income to determine the veteran's or surviving spouse's adjusted income.

Net Worth: The VA considers the net worth of the veteran or surviving spouse, including assets such as bank accounts, stocks, bonds, and real estate. Certain assets, such as a primary residence, are generally not included in the net worth calculation.

Benefit Amount: The amount of the NSC Pension benefit is determined by subtracting the adjusted income from the applicable Maximum Annual Pension Rate (MAPR) set by the VA. The MAPR changes each year and can be found by visiting <https://www.va.gov/pension/veterans-pension-rates/>.

Aid and Attendance and Housebound Benefits: Veterans and surviving spouses who require the assistance of another person or who are medically confined to their homes may be eligible for additional benefits to enhance their pension. To determine eligibility, a medical doctor must provide medical evidence proving the need for assistance.



Medical Expense Deductions: A deduction for medical expenses is permitted if the expenses were paid by the beneficiary, are unreimbursed, are for the beneficiary or their household, and are paid on or after the date of the pension entitlement.

Common Medical Deductions: Common Medical Deductions include Medicare premiums, private insurance, prescriptions, co-pays, non-prescription drugs, medical supplies or care treatment or facilities including in-home care. Travel expenses to and from medical appointments are also deductible in many cases.

Application Process: Veterans and surviving spouses need to submit a formal application to the VA to be considered for Non-Service Connected Pension. The application process involves providing detailed information about income, net worth, and medical expenses.

Continuous Monitoring: The VA may require periodic financial assessments to ensure that veterans and surviving spouses continue to meet the eligibility criteria for the Non-Service Connected Pension. If there is a change to the veteran's income or medical expenses, it must be reported to VA. If changes are not reported, they could result in an overpayment as VA does income matching with the IRS to ensure that the proper benefit is paid.

Important Note: Beware of Claim Sharks and Pension Poachers! These practices typically involve targeting pensioners with deceptive or misleading tactics aimed at exploiting their pension benefits for personal gain. Always ensure that veterans are working with an accredited representative when filing a claim with VA.

Veteran Dependents

VA provides benefits for dependents of eligible veterans such as financial assistance, health care coverage, and education benefits. Additionally, veterans with a 30% service connected disability rating or more may receive additional compensation if they add dependents to their claim.

How to add or remove dependents to a veteran's award:

- Veterans can add or remove their dependents by going to VA.gov and updating their dependents in their account settings.
- Veterans can also submit a 21-686C Declaration of Status of Dependents to VA to add or remove dependents.
- Veterans can also visit an accredited representative to address their dependent issues.

The 1-year effective date rule for adding dependents: If a veteran needs to add a dependent to their award, they have 1 year from the dependent event (marriage, childbirth, etc.) to update that status with VA in order for the effective date to be the day after the event happened. If a veteran adds a dependent after one year past the dependent event, the effective date will be the date VA receives the dependency claim.

Routine checks for dependency: The VA will periodically check dependency status by sending a verification form to the veteran. Failure to respond will result in VA removing the dependents from the award and will likely create an overpayment.

Removing a dependent: If a veteran needs to remove a dependent from their award because of a status change (divorce, death of dependent, child no longer in school, etc.) they will need to notify VA immediately of the change. VA will remove the dependent effective the last day of the month in which the status change occurred. If benefits are paid to the veteran for the removed dependent after the status change, they will likely need to be paid back to the VA.

Eligible dependents include:

Spouse: A legally married partner of a veteran. Certain states recognize Common Law Marriages, if the state the veteran is residing in does, so does the VA.

A veteran's spouse is often eligible for certain benefits, including Dependency and Indemnity Compensation (DIC) in the case of a service connected death, survivor's pension in the case of a non-service connected death, and certain health care benefits.

Children: Includes biological, adopted, and stepchildren. In most circumstances, dependent grandchildren will not qualify, unless adopted.

Unmarried Adult Children with Disabilities: Unmarried adult children who are permanently medically disabled before the age of 18 may be authorized to stay on the veterans award past their 18th birthday.

School Age Children: Veteran dependents may stay on the veteran's awards up to the age of 23 if they are attending school full time and are financially dependent on the veteran.



Parents: Parents who are financially dependent on the veteran for support. The VA will only recognize one set of parents and in some cases, parents of a deceased veteran may be eligible for survivor benefits if the veteran's death is service connected.

IMPORTANT NOTE: Eligibility criteria can vary, and some benefits may have specific requirements. Additionally, the definition of a "dependent" can differ based on the benefit program. Veterans and their dependents are encouraged to check with the VA or consult with a Veterans Service Officer (VSO) to determine specific eligibility for the benefits they seek.

VA benefits that dependents may be entitled to:

Dependency and Indemnity Compensation (DIC):

- **Description:** DIC is a tax-free monetary benefit paid to eligible survivors of military service members who died in the line of duty or veterans whose death resulted from a service-related injury or disease.
- **Eligibility:** Spouses, children, and dependent parents of the deceased veteran may be eligible.

Survivors' Pension:

- **Description:** This pension provides financial support to low-income surviving spouses and unmarried dependent children of deceased wartime veterans.
- **Eligibility:** Dependent spouses and children may qualify based on income and other criteria.

Civilian Health and Medical Program (CHAMPVA):

- **Description:** CHAMPVA is a health care benefits program for eligible dependents of certain disabled or deceased veterans.
- **Eligibility:** Spouses, children, and in some cases, dependent parents may be eligible for CHAMPVA benefits.

Educational Assistance (GI Bill):

- **Description:** Dependents may be eligible to use the Post-9/11 GI Bill (Chapter 33) if the benefit was transferred to them while the veteran was still serving.
- **Eligibility:** Post-9/11 GI Bill benefits may be transferred to a dependent family member if the service member is on active duty or in the Selected Reserve and meets all of these requirements:
 - The service member completed at least 6 years of service on the date the request is approved
 - The service member agrees to add 4 more years of service



- The person getting benefits is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)

Dependents' Educational Assistance (DEA) - Chapter 35:

- **Description:** DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to service connected conditions, or who died in service or as a result of a service-connected disability.
- **Eligibility:** Dependent spouses and children may be eligible.

Home Loan Guaranty for Surviving Spouses:

- **Description:** Surviving spouses of certain veterans may be eligible for VA home loan guaranty benefits.
- **Eligibility:** Spouses of veterans who died on active duty or as a result of a service-connected disability may qualify.

IMPORTANT NOTE: These are just a few examples of the VA benefits available to dependents of eligible veterans. The eligibility criteria and benefits offered can vary based on the specific program, so it's important for dependents to consult with a Veterans VSO to determine their specific eligibility and apply for benefits.

Survivor Benefits

Surviving spouses and family members of deceased veterans may be eligible for various benefits including medical care, financial assistance, and burial assistance for their veteran. Please note that the eligibility criteria and amounts vary based on factors such as the veteran's service, circumstances of death, and service connection.

Who Is Eligible For Survivor Benefits:

Surviving Spouse or Partner: To qualify as a surviving spouse or domestic partner for VA survivor benefits, the individual typically must have been legally married to the deceased veteran at the time of their death. If the marriage occurred after the veteran's service and meets certain criteria, the surviving spouse may still be eligible for benefits. In some cases, the surviving spouse's eligibility may be affected by remarriage or other factors.

Dependent Children: Dependent children of deceased veterans may be eligible for VA survivor benefits if they meet specific criteria, such as being under 18 or between 18 or 23 if enrolled in school, being unmarried, and being financially dependent on the veteran at the time of their death. Children who are deemed medically helpless before the age of 18 also qualify.

Dependent Parents: Dependent parents of deceased veterans may be eligible for VA survivor benefits if they are financially dependent on the veteran at the time of their death and have an income below a specified threshold. Dependency status and eligibility may be affected by factors such as remarriage, income, and other sources of support.

Survivor Benefit Programs:

Accrued Benefits: Benefits that are owed to the veteran by VA but not paid prior to the veteran's death. A claim must be filed within 1 year after veteran's death by the surviving spouse, dependent children, or dependent parents.

Dependency and Indemnity Compensation (DIC): DIC is a tax-free monetary benefit for surviving spouses, dependent children, and dependent parents of service members who died on active duty or veterans whose death resulted from a service-related injury or disease. Dependents of veterans who were totally disabled due to service-connected conditions for 10 years prior to their passing are also eligible for DIC. **Note on remarrying:** If a surviving spouse of a veteran remarries before age 55, all DIC benefits will be terminated. If remarried after 55, DIC remains active.

Enhanced DIC: A higher payment called enhanced DIC is payable if the veteran was rated 100% P&T for 8 continuous years prior to death and the surviving spouse was married to the veteran for those same 8 years.

Survivors Pension: This is a needs-based benefit available to un-remarried surviving spouses and unmarried dependent children of deceased wartime veterans. Similar to Non-Service Connected Pension for veterans, the surviving dependent will qualify based on income limits, net worth limits, and the service requirements of the veteran.



The surviving dependent's income can be offset by unreimbursed medical expenses and other expenses such as the veteran's final debts and school tuition. However, medical expenses are not deducted on a dollar for dollar basis. Instead VA subtracts 5% of the Maximum Annual Pension Rate (MAPR) from the expenses then uses the remainder as the offset. (You should always use the pension rate chart to figure out the 5% exclusion rate). VA will then subtract the expenses from the income to determine the adjusted income which is then subtracted from the MAPR to determine the payment amount.

If a dependent is already receiving DIC, they may not receive Survivor's Pension at the same time, they will receive the higher of the two benefits.

Burial in a National Cemetery: Eligible veterans and their spouses may be buried in a national cemetery. This includes a gravesite, opening and closing of the grave, and a headstone or marker.

VA's Pre-Need Burial Program: Program allows eligible veterans and their eligible family members to plan and prepare for their burial arrangements in advance. This program provides an opportunity to make important decisions regarding final resting place, funeral services, and burial benefits, prior to the veteran's passing. While the VA does accept where veterans prefer to be buried, families ultimately do not get to choose where the veteran will be buried.

Burial Allowance: The VA may provide a burial allowance to help cover burial and funeral expenses for eligible veterans. The amount varies based on factors such as whether the death was service-connected or not. If the death was not service connected, the family can still claim a burial allowance but will receive a little less than half the amount as if the veteran was service connected.

Plot Allowance: The plot allowance is provided to help cover the cost of purchasing a burial plot or interment space for the deceased veteran. It is available to the survivors of deceased veterans who are eligible for burial in a VA national cemetery or veterans buried in other cemeteries that require the purchase of a burial plot.

Transportation Reimbursement: The VA provides transportation reimbursement benefits to assist eligible survivors or representatives of deceased veterans with the costs associated with transporting the veteran's remains to a VA national cemetery or a VA-contracted funeral home for burial. To be eligible for transportation reimbursement, the deceased veteran must be eligible for burial in a VA national cemetery or a state veterans cemetery, or the burial must be arranged through a VA-contracted funeral home.

Presidential Memorial Certificate: A Presidential Memorial Certificate is an engraved paper certificate signed by the current President to honor the memory of honorably discharged deceased veterans.

Burial Flag: A U.S. flag may be provided to drape the casket or accompany the urn of a deceased veteran. The flag is usually presented to the next of kin. The funeral director normally assists with obtaining the burial flag, but the family can also obtain one at most local post offices or their VA Regional Office.



Military Funeral Honors: Eligible veterans are entitled to military funeral honors, which include the folding and presentation of the U.S. flag and the playing of Taps. The Department of Defense has authorized the VFW to conduct military funeral honors in the event that Active Military, Reserve, or National Guard personnel are not available. Families of eligible veterans may request Military Funeral Honors through their funeral director or by contacting Military OneSource at (800) 342-9647

Headstones and Markers: The VA provides headstones or markers for the graves of eligible veterans and spouses. A request for a headstone or marker must be submitted on the correct form (VA form 40-1330) to the National Cemetery Administration.

Other benefits available to survivors based on eligibility include:

Home Loan Guaranty: Surviving spouses may be eligible for VA home loan benefits, including VA-guaranteed home loans or refinancing options.

Education and Training: Some education benefits may be available to surviving spouses through programs like the Survivors' and Dependents' Educational Assistance (DEA) program.

VA Civilian Health and Medical Program (CHAMPVA): CHAMPVA provides health care benefits for eligible surviving spouses and dependents of veterans who are rated permanently and totally disabled due to a service-connected condition.

Military Survivor Benefit Plan (SBP): While not a VA program, SBP is a Department of Defense program that provides monthly payments to survivors of military retirees.

Home Loan Guaranty: Surviving spouses may be eligible for VA home loan benefits, including VA-guaranteed home loans or refinancing options.

Veterans' Mortgage Life Insurance (VMLI): VMLI provides mortgage protection insurance to the surviving spouses of veterans who have severe service-connected disabilities.

IMPORTANT NOTE: Eligibility criteria and benefits vary based on a number of factors; therefore it's recommended to direct the family to an VA accredited Representative to navigate the application process for survivor benefits.

VA Healthcare System

The VA operates one of the largest integrated healthcare systems in the world, providing comprehensive medical services to eligible veterans through VA Medical Centers (VAMCs) and other outpatient clinics. The VA's healthcare system is designed to meet the unique needs of veterans, offering a wide range of the following medical services:

Comprehensive Medical Services: VA Healthcare provides a wide range of medical services, including primary care, specialty care, mental health services, and preventive care. Veterans can receive comprehensive healthcare from a primary care provider within the VA system.

Prescription Medication Coverage: VA Healthcare includes prescription medication coverage. Veterans can obtain necessary medications from VA or local pharmacies, often at no cost or at a lower cost than in the private sector.

Mental Health Services: VA Healthcare places a strong emphasis on mental health care. Veterans can access counseling, therapy, and other mental health resources to address conditions such as depression, anxiety, and PTSD regardless of their discharge type or VA healthcare eligibility status.

Preventive Care and Health Screenings: Veterans receive access to preventive care services and health screenings, helping to identify and address potential health issues before they become more serious.

Continuity of Care: VA Healthcare offers continuity of care, with veterans having access to a consistent healthcare team. This allows for better coordination of care and a more personalized approach to health management.

Women's Care: VA Medical Centers and Community-Based Outpatient Clinics (CBOC) offer women's health primary care services including routine medical care, preventive screenings, and gynecological services. The VA provides maternity care coordination services to support pregnant veterans by offering access to prenatal care, counseling on available benefits, and coordination of maternity care services.

Telehealth Services: The VA has expanded its telehealth services, allowing veterans to access healthcare remotely. This is especially beneficial for those in rural areas or those with mobility challenges.

Rehabilitation and Physical Therapy: Veterans who require rehabilitation or physical therapy services can receive these treatments through the VA. This includes support for recovering from injuries, surgeries, or managing chronic conditions.



Reproductive care: The VA offers contraceptive counseling and a variety of contraceptive methods for eligible women veterans. This includes education on family planning options, access to birth control methods, and related healthcare services. The VA provides fertility evaluation and treatment options for eligible veterans and their partners which includes assessments to identify potential fertility issues. Female veterans can access breast and cervical cancer screenings as part of routine reproductive healthcare care. Male veterans can receive prostate cancer screenings, as part of comprehensive healthcare, to address reproductive health concerns.

VA Priority Groups: VHA's assigns priority groups to veterans based on various factors, including service-connected disabilities, income, and other considerations. These priority groups determine eligibility for different levels of VA benefits and healthcare services:

- **Priority Group 1:** Service Connected at 50% or greater, determined to be unemployable due to service connection, Medal of Honor recipients
- **Priority Group 2:** Service Connected at 30% - 40% overall
- **Priority Group 3:** Service Connected 10% - 20%, POWs, Purple Heart Medal recipients, veterans with a 1151 claim granted and VR&E program participants
- **Priority Group 4:** Those receiving Aid and Attendance or Housebound, Catastrophically Disabled
- **Priority Group 5:** Service Connected 0% (income based), receiving VA Pension, Medicaid eligible
- **Priority Group 6:** Service Connected 0% Military exposures (i.e., herbicide, Camp Lejeune), Combat Operations (5 year enhanced benefits)
- **Priority Group 7:** Not Service Connected (household income below geo-adjusted VA threshold income limits)
- **Priority Group 8:** Not Service Connected /Non-compensable 0% with household income exceeds geo-adjusted VA income limits

Veterans seeking to apply for VA healthcare can do so one of the following ways:

Online: Veterans can apply online through the VA's website found [here](#)

In Person: Veterans can visit their local VA health care facility and apply in person. They can use the VA Facility Locator on the official website to find the nearest facility.

By Mail: Veterans can download the VA Form 10-10EZ (Application for Health Benefits) from the VA website, complete the form, and mail it to the local VA health care facility.

To find a VA facility please visit www.va.gov/find-locations/



The VA Patient Advocate

VA Patient Advocates are stationed in VA medical centers and serve as a liaison between veterans and the VA healthcare system, aiming to ensure that all veterans receive high-quality care and have a positive experience when interacting with a VA healthcare facility. The Patient Advocate plays a crucial role in addressing veterans' concerns, resolving issues, and advocating for their rights.

Key aspects of the VA Patient Advocate role:

Advocacy for Veterans: Patient Advocates work to represent the interests and concerns of veterans within the VA healthcare system. They strive to ensure that veterans receive timely and appropriate care and have their needs addressed.

Resolution of Concerns: Patient Advocates assist veterans in resolving any issues or concerns they may have regarding their healthcare experience. This could include concerns about the quality of care, communication with a care team, access to services, or any other matters related to their healthcare within the VA system.

Communication and Education: Patient Advocates communicate with veterans to understand their needs and concerns. They also provide information and education to veterans about their rights, benefits, and the services available to them within the VA healthcare system.

Collaboration with VA Staff: Patient Advocates collaborate with VA healthcare staff to address and resolve issues raised by veterans. This may involve working with medical professionals, administrative staff, and other relevant parties to find solutions.

Assistance with Appeals: In cases where veterans may need to appeal decisions related to their healthcare, Patient Advocates can provide guidance and assistance in navigating the appeals process.

Access to Resources: Patient Advocates can connect veterans with relevant resources and services, both within the VA and in the community. This includes information on support groups, counseling services, and additional programs that may benefit veterans.

Confidentiality and Privacy: Patient Advocates handle veterans' concerns with a focus on confidentiality and privacy. They work to address issues while respecting the privacy of the individuals involved.

Feedback Collection: Patient Advocates may collect feedback from veterans about their experiences with the VA healthcare system. This feedback can be valuable in identifying areas for improvement and enhancing the overall quality of care.

IMPORTANT NOTE: Veterans who encounter challenges or have concerns about their healthcare within the VA system are encouraged to reach out to the Patient Advocate at their local VA medical center.



Caregivers

The VA Caregiver Support Program provides support to eligible veterans who need the assistance of a caregiver for daily living activities. The program is designed to recognize and support the vital role that family caregivers play in the care and rehabilitation of veterans.

Eligibility requirements for the veteran: In order for a veteran to be eligible for a caregiver ALL the following must be true:

- The veteran has a VA disability rating (individual or combined) of 70% or higher
- The veteran was discharged from the U.S. military or has a date of medical discharge
- The veteran needs at least 6 months of continuous, in-person personal care services

Eligibility requirements for the caregiver: In order to be eligible to be a caregiver the applicant must be 18 years old and at least 1 of these is true:

- A spouse, child, parent, stepfamily member, or extended family member of the veteran
- Applicant lives full time with the veteran, or they're willing to live full time with the veteran if designated as a caregiver

Benefits of the Caregiver Support Program may include:

Monthly Stipend: Eligible caregivers can receive a monthly stipend based on the veteran's needs and the caregiver's time commitment. This stipend is intended to help caregivers with the costs associated with providing care.

Access to Health Care: Caregivers may have access to healthcare through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) if they are not already covered by a health care plan.

Training and Education: Caregivers can access training and education programs to enhance their caregiving skills and better support the veteran.

Mental Health Support: Both caregivers and veterans may be eligible for mental health services, including counseling and other resources.

Respite Care: Caregivers may receive respite care, which provides temporary relief from their caregiving duties, allowing them to rest and recharge.

IMPORTANT NOTE: Eligibility criteria and program details can change, so it is recommended to visit the official VA Caregiver Support website or contact the VA Caregiver Support Line for the most current information.

More information can be found by visiting: https://www.caregiver.va.gov/Care_Caregivers.asp or <https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers/>

Veterans can also receive information by contacting the Caregiver Support Line at 855-260-3274.



Service Dogs

The VA recognizes the potential benefits of service dogs for veterans with disabilities, including those with physical disabilities or mental health conditions. Service dogs can provide assistance, support, and companionship to veterans, enhancing their overall well-being. The process of obtaining and utilizing a service dog through the VA involves several steps:

Eligibility: Veterans with service connected disabilities may be eligible for a service dog provided by the VA. The disability can be physical, mental, or a combination of both.

Types of Service Dogs: The VA supports the use of various types of service dogs, including guide dogs, mobility dogs, and psychiatric service dogs. Psychiatric service dogs can assist veterans with conditions such as post-traumatic stress disorder (PTSD).

Training and Certification: Service dogs must be trained to perform specific tasks related to the veteran's disability. The dog and veteran must have successfully completed a training program offered by an organization accredited by Assistance Dogs International or the International Guide Dog Federation, or both (for dogs that perform both service and guide dog assistance).

Application Process:

- **Clinical Evaluation:** Veterans can start the process of obtaining a service dog by discussing the option with their VA healthcare provider. A clinical evaluation is conducted to determine if a service dog would be beneficial for the veteran's specific needs.
- **Referral to VA Prosthetics and Sensory Aids Service (PSAS):** If the healthcare provider determines that a service dog would be beneficial, they will make a referral to the VA Prosthetics and Sensory Aids Service (PSAS). PSAS coordinates the provision of service dogs and related services.
- **Application to Prosthetics and Sensory Aids Service:** Veterans will need to submit an application to the PSAS, which includes information about their disability, living situation, and the tasks they need assistance with. The application process can vary by VA medical center.
- **Assessment and Matching:** Once the application is received, PSAS works to assess the veteran's needs and match them with a suitable service dog. The matching process considers the veteran's disability, lifestyle, and the tasks the service dog is trained to perform.
- **Training and Placement:** If a suitable match is found, the service dog and veteran undergo training together. The training may take place at a specialized facility or through a program recognized by the VA. Once trained, the service dog is placed with the veteran.



Follow-Up and Support: The VA provides ongoing support and follow-up to ensure the success of the service dog placement. This may include periodic check-ins, additional training if needed, and assistance with any issues that arise.

Responsibilities of the Veteran: Veterans receiving a service dog should be prepared to take on the responsibilities of caring for and working with the dog. This includes daily care, ongoing training reinforcement, and ensuring the dog's well-being.

Important Note: It is important for veterans to work closely with their VA healthcare providers and the Prosthetics and Sensory Aids Service to navigate the application process and ensure that the service dog meets their specific needs.

For More Information: <https://www.prosthetics.va.gov/ServiceAndGuideDogs.asp>

Foreign Medical Program & What To Do If Traveling Overseas

The Foreign Medical Program (FMP) is a VA program that provides veterans with access to medical services and treatment for service-connected conditions while they are residing or traveling abroad. The FMP is designed to ensure that eligible veterans receive necessary medical care when VA facilities are not accessible.

Eligibility: Veterans may be eligible for FMP if they are traveling or residing abroad and have a VA service-connected disability.

To Register for FMP: Veterans can register online at VA.gov or by submitting a VA form 10-7959f-1.

** Veterans **Do Not** need to be enrolled in VA health care to register for FMP**

Covered Services: FMP covers medical services and treatment for service-connected disabilities. This can include hospital and outpatient care, medications, and other medically necessary services.

Claim Submission for Emergency Care: Following emergency care, veterans enrolled in FMP are responsible for submitting claims for reimbursement. The claims process involves providing documentation of the emergency services received and associated costs.

Claim Submission: Veterans enrolled in FMP are responsible for submitting claims for reimbursement of covered expenses. The claims process includes providing documentation of services and associated costs.

Contacting FMP: Veterans can contact the FMP office for assistance with emergency care coverage, claims submission, and any related questions. The FMP team is available to provide guidance and support.

- Online: <https://www.va.gov/health-care/foreign-medical-program/>
- Email: HAC.FMP@va.gov
- Phone: 303-331-7590
- Toll Free U.S and Canada 877-345-8179

IMPORTANT NOTE: Veterans should review the specific guidelines and procedures of the Foreign Medical Program to ensure proper utilization of benefits. Eligibility and coverage details can be subject to change, so veterans are encouraged to check with the VA or contact the FMP office for the most up-to-date information.



Ancillary Benefits

Ancillary Benefits: Additional benefits that are beyond standard medical care and disability compensation. These benefits are dependent on a veteran's eligibility for compensation or a survivor's eligibility to dependency indemnity compensation.

Automobile Allowance: The VA provides an Automobile Allowance for veterans with certain service-connected disabilities that affect their mobility. This benefit assists eligible veterans in purchasing an automobile or adaptive equipment to accommodate their disability. Veterans may receive a grant every ten years for the purchase of a specially adapted vehicle or for modifying an existing vehicle.

Special Home Adaptations: Veterans with service-connected disabilities that limit their mobility within their homes may qualify for Special Home Adaptations. This benefit helps eligible veterans make necessary modifications to their residences, such as installing ramps, widening doorways, or making other changes to improve accessibility and accommodate their disabilities.

Specially Adapted Housing (SAH) Grant: The Specially Adapted Housing (SAH) Grant is available to veterans with severe service-connected disabilities to assist in building, buying, or adapting homes to suit their needs. The grant amount is intended to cover the cost of necessary modifications or construction, providing veterans with a specially adapted home.

Home Improvements and Structural Alterations (HISA): The Home Improvements and Structural Alterations (HISA) program provides grants to veterans with service-connected disabilities for home improvements that are necessary for their continued treatment or for disability access to the home. This includes modifications such as bathroom renovations, wheelchair ramps, and other adaptations to improve the safety and accessibility of the home.

Clothing Allowance: Veterans with service-connected disabilities that require the use of prosthetic or orthopedic devices, or certain skin conditions due to prescribed medications, may be eligible for a VA Clothing Allowance. This annual benefit provides financial assistance to help offset the costs of clothing and maintenance of specialized clothing.

Home Loan Guaranty: VA offers a home loan guarantee program to assist eligible veterans, service members, and certain surviving spouses in obtaining home financing. The VA home loan program aims to make homeownership more accessible by providing favorable terms and conditions for qualified individuals, most notably a guarantee for lenders by VA.

Important items to consider:

- The SAH maximum grant can be no more than 50 percent of the cost of a specially adapted house. The current maximum rate can be found at <https://www.va.gov/housing-assistance/disability-housing-grants/>
- More information on the automobile allowance and adaptive equipment can be found at: <https://www.va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment/>
- Honorably discharged veterans may shop the online exchange: <https://www.shopmyexchange.com/account/register>
- VA Home Loan Guarantee funding fees may be waived if the veteran has a compensable rating.
- VA Home Loans webpage can be found at <https://www.benefits.va.gov/homeloans/>

IMPORTANT NOTE: If a veteran feels they would benefit from these programs but are unsure if they qualify, have them contact an accredited representative to discuss further.

Claim Sharks

A Claim Shark is someone that takes advantage of veterans and their families by charging fees to “Consult” or “Assist” with their VA Claim. These Claim Sharks attempt to charge fees that are sometimes in the tens of thousands of dollars for their exploitative and unethical practices.

Claim Sharks are not VA accredited, meaning they aren’t required to stick to the ethical standards that accreditation brings so their advice can often be misleading or even fraudulent.

It's essential for veterans to be cautious when seeking assistance with VA claims and to choose reputable and accredited representatives, such as Veterans Service Organizations (VSOs) who are authorized to assist with VA claims without charging excessive fees.

Below are some tips to help determine if you are dealing with a Claim Shark:

Check Accreditation: Verify the accreditation of anyone offering assistance. Accredited representatives that are recognized by the VA must be properly trained and follow the law. Use VA’s tool to search for an accredited representative at <https://www.va.gov/get-help-from-accredited-representative/find-rep/>

Unsolicited Offers: Be wary of unsolicited offers for assistance with VA claims.

Charging Fees: Avoid individuals or organizations that charge fees for their services. The VFW and other accredited service organizations will never charge a fee for services.

Guaranteed Results: Avoid anyone guaranteeing a specific outcome or timeframe for your VA claim. The outcome and speed of a claim depends on many factors – no one can guarantee success or timelines.

Pressure Tactics: Avoid individuals who use high-pressure tactics to convince you to use their services. Legitimate reps provide service without pressuring you into making decisions.

Possible Illegal practices: Claim Sharks will often ask veterans for their private login credentials to websites like Ebenefits or VA.gov. This is to get around accreditation laws so they can charge illegal fees.

Ways Veterans Can Protect Themselves:

- Always work with a VA accredited representative
- Don’t sign contracts other than a VA Power of Attorney Form (VA Form 21-22)
- Do not agree to fees or payments from current or future benefits
- Do not provide access to protected Information or Personal Identifiable Information
- Visit www.vsafe.gov for resources and to report any suspected fraud

IMPORTANT NOTE: to learn more about Claim Sharks visit: DontFeedTheSharks.org or scan this Q/R Code.



DontFeedTheSharks.org



Social Media Awareness

Social media requires careful consideration and adherence to best practices to ensure that your online presence remains professional and aligns with the views of the VFW.

Here are some best practices for using social media in a professional context:

Craft a Professional Profile: Create a professional and complete profile that includes your real name, a clear profile picture, and a concise, well-written bio. Use a professional email address for business-related accounts.

Separate Personal and Professional Accounts: Consider maintaining separate social media accounts for personal and professional use. This can help you manage your online presence more effectively.

Maintain Consistency: Use a consistent username, profile picture, and bio across different platforms. This helps people recognize you easily and creates a cohesive online brand.

Be Mindful of Content: Think before you post. Avoid sharing controversial or inappropriate content that could reflect negatively on you or the VFW. NEVER disclose any personal information of anyone without their permission.

Network Professionally: Actively engage with other veteran advocates. Follow and connect with leaders, join relevant groups, and participate in discussions to expand your knowledge about veteran's benefits.

Monitor Your Online Presence: Regularly review your social media profiles to ensure that the content aligns with your professional image. Search for your name on search engines to see what information is publicly available.

Engage Authentically: Engage on your page authentically. Respond to comments and messages promptly and encourage meaningful interactions. Avoid generic responses and personalize your posts whenever possible.

Be Respectful and Positive: Maintain a positive and respectful tone in your interactions. Avoid engaging in online conflicts or negative discussions. Remember that professionalism extends to how you communicate online.

Consider Your Audience: Tailor your content to your target audience. Understand who your audience is and what they are interested in to create relevant and engaging content.

Be Crisis-Ready: Have a crisis communication plan in place. Anticipate potential issues that may arise on social media and be prepared to respond calmly and effectively. Address negative feedback promptly and professionally.

By following these best practices, you can leverage social media to enhance your professional presence, build meaningful connections, and showcase the organization in a positive and effective manner.

