Federal Benefits

for Veterans, Dependents and Survivors

VA | U.S. Department of Veterans Affairs

vets.gov

2018 Edition

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B is a joint VA/Department of Defense (DoD) Web portal that provides resources and self-service capabilities to service members, Veterans, and their families to apply, research, access, and manage their VA and military bene□ts and personal information through a secure Internet connection.

B : apply for bene□ts, view their disability compensation claim status, access o□cial military personnel documents (e.g., DD Form 214, Certi□cate of Release or Discharge from Active Duty), transfer entitlement of Post-9/11 GI Bill to eligible dependents (service members only), obtain a VA-guaranteed home loan Certi□cate of Eligibility, and register for and update direct deposit information for certain bene□ts. New features are added regularly.

A **B** **:** The portal is located at www.ebene□ts.va.gov

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B E : A person who served in the active military, naval, or air service and who was discharged or released under conditions other than dishonorable may qualify for VA health care bene□ts including qualifying Reserve and National Guard members.

D : Veterans who enlisted after Sept. 7, 1980, or who entered active duty after Oct. 16, 1981, must have served 24-continuous months or the full period for which they were called to active duty in order to be eligible. This minimum duty requirement may not apply to Veterans discharged for hardship, early out or a disability

C **:** While many Veterans qualify for free health care based on a VA compensable service-connected condition or other special eligibilities, most Veterans are required to complete a □nancial assessment at the time of enrollment to determine if they qualify for free health care services. Veterans whose income exceeds the VA income limits as well as those who choose not to complete the □nancial assessment at the time of enrollment must agree to pay required copayments for care to become eligible for VA healthcare services. For more information on medical services and copays, visit https://www.va.gov/HEALTHBENEFITS/cost/copays.asp

B **:** Veterans with private health insurance may choose to use these sources of coverage as a supplement to their VA bene□ts. Veterans are not responsible for paying any remaining balance of VA's insurance claim not paid or covered by their health insurance. By law, VA is obligated to bill health insurance carriers for services provided to treat a Veteran's nonservice- connected conditions. Veterans are asked to disclose all relevant health insurance information to ensure current insurance information is on □le, including coverage through a spouse.

Any payment received by VA may be used to o□set "dollar for dollar" a Veteran's VA copay responsibility. Funds that VA receives from third party health insurance carriers go directly back to VA medical center's operational budget. That money can be used to hire more sta□ or buy medical equipment to improve Veterans healthcare. Enrolled Veterans can provide or update their insurance information by:

1. Using the online Health Bene□ts Renewal form (10-10-EZR) at www.vets.gov/healthcare/apply/
2. Calling 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. EST
3. Presenting their health insurance card to the clinic clerk or using the self-service Kiosks available at their local VA health care facility. VA health care is NOT considered a health insurance plan.

C **:** Eligible Veterans and non-Veterans may be provided mileage reimbursement or, when medically indicated, special mode transport (e.g., wheelchair van, ambulance), when travel is in relation to VA medical care. Mileage reimbursement is 41.5 cents per mile and is subject to a deductible of $3 for each one-way trip and $6 for a round trip; with a maximum deductible of $18 or the amount after six one-way trips (whichever occurs □rst) per calendar month. The deduct-

F **:** VA's Foreign Medical Program (FMP) provides health care payment/reimbursement for U.S. Veterans with VA-rated service-connected conditions who live or travel abroad. Veterans calling from within the Philippines may contact the VA Medical Services o□ce at 1-800-1888-8782. If calling from outside of the Philippines, the number is 011-632-318-8387. Veterans may also register by email at IRIS.va.gov. All other Veterans living or planning to travel outside the U.S. should register with the Foreign Medical Program, P.O. Box 469061, Denver, CO 80246-9061, USA; telephone 303-331-7590. For information, visit: https://www.va.gov/COMMUNITYCARE/programs/Veterans/fmp/index.asp

C **:** The Caregivers Bene□t Program provides certain medical, travel, training and □nancial bene□ts to caregivers of certain Veterans and who were seriously injured during their military service on or after Sept.11, 2001. Eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement and access to health insurance if they are not already under a health care plan. For more information, contact your local VA medical facility and speak with a caregiver support coordinator, visit www.caregiver.va.gov or call toll-free at 1-855-260-3274.

Enrolled Veterans, who receive their health care with VA, will receive the same, coordinated care, whether at their local VA treatment site or an alternate VA site of care. In order to help VA ensure Veterans receive consistent care while they are traveling, Veterans are asked to notify their VA Patient Aligned Care Team (PACT) and specialty care provider(s) four to six weeks before traveling, or as soon as possible. Early planning will allow time for PACT and the Traveling Veteran Coordinator to coordinate care at an alternate VA facility. VA providers at the alternate site will record the care in the Veteran's electronic medical record for follow-up treatment options with their PACT. To coordinate health care

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D C : Disability compensation is a tax-free monetary bene□t paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service. The bene□ts amount is graduated according to the degree of the Veteran's disability on a scale from 10 percent to 100 percent (in increments of 10 percent). Compensation may also be paid for disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service.

To be eligible for compensation, the Veteran must have been separated or discharged under conditions other than dishonorable. Monthly disability compensation varies with the degree of disability and the number of eligible dependents. Veterans with disability ratings of at least 30 percent are eligible for additional allowances for dependents, including spouses, minor children, children between the ages of 18 and 23 who are attending school, children who are permanently incapable of self-support because of a disability arising before age 18, and dependent parents. The additional amount depends on the disability rating and the number of dependents. For detailed 2017 compensation rate information visit: https://www.bene□ts.va.gov/COMPENSATION/resources_comp01.asp

The payment of military retirement pay, disability severance pay and separation incentive payments, known as Special Separation Bene□t (SSB) and Reservists' Involuntary Separation Pay (RISP), and Voluntary Separation (VSP), may a□ect the amount of VA compensation paid to disabled Veterans. For additional details on types of disability claims and how to apply, visit: https://www.bene□ts.va.gov/compensation/

C (C): SMC is an additional tax-free bene□t that can be paid to Veterans as well as their spouses, surviving spouses, and parents. For Veterans, SMC is a higher rate of compensation paid, due to special circumstances such as the need for aid and attendance by another person, or due to a speci□c disability such as the loss of use of one hand or leg. A Veteran who is determined by VA to be in need of the regular aid and attendance of another person, or a Veteran who is permanently housebound, may be entitled to additional payments. For detailed 2017 special monthly compensation rate information visit: http://www.bene□ts.va.gov/COMPENSATION/resources_comp02.asp .

A A A : Veterans determined by VA to be in need of the regular aid and attendance (A&A) of another person, or permanently housebound, may be entitled to additional disability compensation or pension payments. A Veteran evaluated at 30 percent or more disabled is entitled to receive an additional payment for a spouse who is in need of the aid and attendance of another person. For additional information may be found at http://www.bene□ts.va.gov/pension/aid_attendance_housebound.asp .

A A : As of Oct. 1, 2017, Veterans and service members may be eligible for a one-time payment of not more than $20,577.18 toward the purchase of an automobile or other conveyance if they have service-connected loss or permanent loss of use of one or both hands or feet, or permanent impairment of vision of both eyes to a certain degree. To apply, contact a VA regional o□ce at 1-800-827-1000 or the nearest VA health care facility, which may be located at: https://www.va.gov/directory/guide/division.asp?dnum=1 .

C A : Any Veteran who has service-connected disabilities that require prosthetic or orthopedic appliances may receive clothing allowances. This allowance is also available to any Veteran whose service-connected skin condition requires prescribed medication that irreparably damages outer garments. To apply, contact the prosthetic representative at the nearest VA medical center located at: https://www.va.gov/directory/guide/division.asp?dnum=1&isFlash=0 .

For information on current rates visit: http://www.bene□ts.va.gov/compensation/special_Bene□t_Allowances_2017.asp

A B E : Concurrent Retirement and Disability Pay (CRDP) is a DoD program that allows some individuals to receive both military retired pay and VA disability compensation. Normally, such concurrent receipt is prohibited. Veterans do not need to apply for this bene□t, as payment is coordinated between VA and the military pay center. To qualify for CRDP, Veterans must have a VA service-connected disability rating of 50 percent or greater, be eligible to receive retired pay, and:

- Retire from military service based on longevity, including Temporary Early Retirement Authority (TERA) retirees;
- Retire due to disability with 20 or more years of service*;

to preclude locomotion without the use of braces, canes, crutches or a wheelchair.

5. Severe burn injuries, which are de□ned as full thickness or subdermal burns that have resulted in contractures with limitation of motion of two or more extremities or of at least one extremity and the trunk.

6. The loss, or loss of use of one or more lower extremities due to service on or after Sept. 11, 2001, which so a□ects the functions of balance or propulsion as to preclude ambulating without the aid of braces, crutches, canes, or a wheelchair. The authority for this speci□c entitlement category expires Sept. 30, 2018. Note, the entitlement authority also has a cap of 30 for the year.

: The property may be located outside the United States, in a country or political subdivision which allows individuals to have or acquire a bene□cial property interest, and in which the Secretary of Veteran A□airs, in his or her discretion, has determined that is reasonably practicable to provide assistance in acquiring specially adapted housing. For more information on SAH, visit: http://www.bene□ts.va.gov/homeloans/adaptedhousing.asp call the program's local o□ce of jurisdiction at 1-877-827-3702.

A (A) : VA may approve a bene□t amount up to a maximum of $16,217 for the cost of necessary adaptations to a service member's or Veteran's residence or to help him/her acquire a residence already adapted with special features for his/her disability, to purchase and adapt a home, or for adaptations to a family member's home in which he/she will reside. To be eligible for this grant, service members and Veterans must be entitled to compensation for permanent and total service-connected disability due to one of the following:

1. Blindness in both eyes with 20/200 acuity or less.
2. Anatomical loss or loss of use of both hands.
3. Severe burn injuries (see above).
4. Certain severe respiratory injuries.

A (A): Eligible Veterans and service members who are temporarily residing in a home owned by a family member may also receive a TRA grant to help the Veteran or service member adapt the family member's home to meet his or her special needs. Those eligible for an $81,080 grant would be permitted to use up to $35,593, and those eligible for a $16,217 grant would be permitted to use up to $6,355. Under the Honoring America's Veterans and Caring

for Camp LeJeune Families Act of 2012, TRA grant amounts do not count against SAH or SHA grant maximum amounts, starting Aug. 6, 2013. Grant amounts are adjusted annually Oct.1 based on a cost-of-construction index.

F : Veterans and service members with available VA Home Loan Guaranty entitlement may also obtain a guaranteed loan to supplement the grant to acquire a specially adapted home. For more information on SAH, visit: http://www.bene□ts.va.gov/homeloans/sah.asp

E (&E): VR&E, also referred to as the Chapter 31 program, provides services to eligible service members and Veterans with service-connected disabilities and an employment handicap to help them to prepare for, obtain, and maintain suitable employment. For Veterans and service members with service-connected disabilities so severe that they cannot immediately consider work, VR&E provides services to improve their ability to live as independently as possible. For additional information on VR&E bene□ts please visit: http://www.bene□ts.va.gov/vocrehab/index.asp

&E E : A Veteran must have a VA service connected disability rating of at least 20 percent and determined to have an employment handicap, or rated 10 percent and determined to have a serious employment handicap, and must be discharged or released from active military service under other than dishonorable conditions.

&E E : Service members are -USted disability rating ofdpi/MCID T10 11

ral by their chain of command.

&E : Veterans work with a VRC to select one of the ve tracks to employment based on their individualized needs. The Five Tracks to Employment provide greater emphasis on exploring employment options early in the rehabilitation planning process, better informed choices for the Veteran regarding occupational and employment options, faster access to employment for Veterans who have identi able and transferable skills for direct placement into suitable employment, and an option for Veterans who are not able to work, but need assistance to lead a more independent life. If a program of training is selected, VA pays the cost of the approved training and services (except those coordinated through other providers) that are outlined in the Veteran's rehabilitation plan, including subsistence allowance.

F k E : Reemployment with previous employer, Rapid access to employment, Self-employment, Employment through long-term services, and Independent living services.

: The basic period of eligibility in which VR&E bene ts may be used is 12 years from the latter of the following: 1) A Veteran's date of separation from active military service, or 2) The date VA rst noti ed a Veteran that he/she has been granted a compensable service-connected disability. Veterans may be provided up to 48 months of full-time services or the part-time equivalent based on the extent of services needed to complete the rehabilitation program. Rehabilitation plans that provide services to achieve the maximum level of independence cannot exceed 24 months which may be extended in certain circumstances.

E : In partnership with the Department of Labor, VA provides support to Veterans and transitioning service members at all stages of their job search, including career advice, resume building, and access to employers who want to hire Veterans and military spouses. Additional information and access to services are available at https://www.vets.gov/employment/

VR&E also establishes partnerships with Federal, state, and private agencies that help facilitate direct placement of Veterans or service members into civilian careers. VR&E can assist with placement using the following resources:

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and Survivors Pension bene□t programs. Payments are made to bring the Veteran's or Survivor's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

: Congress establishes the maximum annual Veterans Pension rates. Payments are reduced by the amount of countable income of the Veteran, spouse, and dependent children. When a Veteran without a spouse or a child is furnished nursing home or domiciliary care by VA, the pension is reduced to an amount not to exceed $90 per month after three calendar months of care. The reduction may be delayed if nursing-home care is continued to provide the Veteran with rehabilitation services. To apply for increased pension based on A&A or Housebound payments, write to the Pension Management Center that serves your state and provide medical evidence, such as a doctor's report, that validates the need for an increased bene□t. For additional information on pension bene□ts please visit: http://www.bene□ts.va.gov/pension/

E **:** Generally, a Veteran must have at least 90 days of active duty service, with at least one day during a VA-recognized wartime period to qualify for a VA pension. The 90-day active service requirement does not apply to Veterans discharged from the military due to a service-connected disability. Veterans who entered active duty after Sept. 7, 1980, generally must have served at least 24 months of the full period for which called or ordered to active duty (with some exceptions), with at least one day during a war time period. In addition to meeting minimum service requirement, low-income wartime Veterans may qualify for pension if they meet certain service, income and net worth limits set by law and are: Age 65 or older, OR permanently and totally disabled, OR a patient in a nursing home receiving skilled nursing care, OR receiving Social Security Disability Insurance, OR receiving Supplemental Security Income.

Yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension bene□t. Payments are made to bring the Veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for VA purposes.

: Veterans may have to meet longer minimum periods of active duty if they entered active duty on or after Sept. 8, 1980, or, if they were o□cers who entered active duty on or after Oct. 16, 1981. The Veteran's discharge must have been under conditions other than dishonorable,

connected disability after serving 30 continuous days after Sept. 10, 2001.

Additionally, under the Colmery Act of 2017, also known as the "Forever GI Bill," all Purple Heart award recipients are eligible for Post 9/11 GI Bill entitlement providing the award was made during service occurring on or after Sept. 11, 2001, and the recipient continues on duty or receives an honorable discharge.

C B : Generally, service members or eligible Veterans may receive up to 36 months of entitlement under the Post-9/11 GI Bill. Based on the length of active duty service, eligible participants are entitled to receive a percentage of the cost of in-state tuition and fees at public institutions or the tuition and fees capped at a national maximum rate for private or foreign schools. Current rates can be found at http://www.bene□ts.va.gov/GIBILL/resources/bene□ts_resources/rate_tables.asp . The percentages and corresponding service requirements are noted in the chart below.

Service requirements after 9/10/01, an individual must serve an aggregate of:	**Payment Tiers Percentage**
At least 36 months	100 percent
At least 30 continuous days on active duty and discharged due to a service connected disability	100 percent
At least 30 months, but less than 36 Months	90 percent
At least 24 months, but less than 30 Months	80 percent
**At least 18 months, but less than 24 Months	70 percent
**At least 12 months, but less than 18 Months	60 percent
At least 6 months, but less than 12 Months*	50 percent
At least 90 days, but less than 6 Months*	40 percent

**Excludes time in basic military training and/or skill training.

above, e□ective 08/01/2020, resulting in more generous percentage of eligibility for service less than 12 months.

If a service members or Veteran is eligible for the Montgomery GI Bill; the Montgomery GI Bill- Selected Reserve; or the Reserve Educational Assistance Program, and quali□es for the Post-9/11 GI Bill, an irrevocable election must be made to receive bene□ts under the Post-9/11 GI Bill. In most instances, once the election to receive bene□ts under the Post-9/11 GI Bill is made, the individual will no longer be eligible to receive bene□ts under the relinquished program.

Tuition and fees are paid to the institution on the student's behalf (2017/2018: $22,805.34 and 2018/-2019: $23,671.94) as well as a monthly Housing Allowance (MHA) currently equal to the basic allowance for housing payable to a military E-5 with dependents, in the same ZIP code of the main campus of the primary school (paid directly to the Veteran, or eligible dependents) but pro-rated based on bene□t level and rate of pursuit (e.g., full-time student, ¾-time student, etc.). Please note, however, that MHA is not payable to individuals enrolled in □ight or correspondence training, to individuals while pursuing training at half time or less (regardless of the type of training), or to individuals while on active duty or their spouses.

However, e□ective Aug. 1, 2018, under the Colmery Act, the MHA will be calculated based on the ZIP code of the campus location where the student physically attends a majority of classes rather than the location of the main campus of the school.

Additional bene□ts under the Post-9/11 GI Bill include a yearly books and supplies stipend of up to $1,000 per year (paid directly to the service member, Veteran, or eligible dependents), and a one-time payment of $500 paid to certain individuals relocating from highly rural areas.

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees, vocational/technical training, on-the job and apprenticeship training, □ight training, correspondence training, licensing and national testing programs, and tutorial assistance.

. B E E : The Yellow Ribbon Program allows institutions of higher learning (such as colleges, universities, and other degree-granting schools) in the United States to voluntarily enter into an agreement with VA to fund tuition and fees that exceed the amounts payable under the Post-9/11 GI Bill. The institu-

tion can contribute a speci□ed dollar amount of those expenses, and VA will match the contribution, not to exceed 50 percent of the di□erence. To be eligible, the student must be a Veteran or a transfer-of-entitlement-eligible dependent child receiving bene□t at the 100-percent bene□t rate. It is not available to active-duty-service members or their spouses using transferred entitlement, regardless of bene□t level, or Marine Gunnery

to use educational bene□ts.

A **:** Bene□ts may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities; independent study; cooperative training; study abroad; certi□cate or diploma from business, technical, or vocational schools; apprenticeships; on-the-job training programs; farm cooperative courses; and preparatory courses for tests required or used for admission to an institution of higher learning or graduate school.

Bene□ts for correspondence courses under certain conditions are available to spouses only. Bene□ciaries without high-school degrees can pursue secondary schooling, and those with a de□ciency in a subject may receive tutorial assistance if enrolled half-time or more.

B **:** Dependents over age 14 with physical or mental disabilities that impair their ability to pursue an education may receive specialized vocational or restorative training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Certain disabled or surviving spouses are also eligible. For additional information on Survivors & Dependents' Educational Assistance (DEA) visit: http://www.bene□ts.va.gov/GIBILL/DEA.asp.

B A D (B-AD): The MGIB-AD (Chapter 30) is an education bene□t that provides up to 36 months of education bene□ts to eligible Veterans and service members for college degree and certi□cate programs, technical or vocational courses, □ight training, apprenticeships or on-the-job training, high tech training, licensing and certi□cation test, entrepreneurship training, certain entrance examinations, and correspondence courses. Remedial, de□ciency, and refresher courses may be approved under certain circumstances. Bene□ts generally expire 10 years after discharge. Current payment rates are available at https://bene□ts.va.gov/GIBILL/resources/bene□ts_resources/rates/ch30/ch30rates100117.asp. A Veteran may be eligible for this bene□t if he or she entered active duty after June 30, 1985, has an honorable discharge, did not decline MGIB in writing, and served three continuous years of active duty (or have an obligation to serve four years in the Selected Reserve after active duty service). There are exceptions for disability, re-entering active duty, and upgraded discharges. All participants must have a high school diploma, equivalency certi□cate, or have completed 12 hours toward a college degree before applying for bene□ts.

B **-** : Section 3679, title 38, United States Code, requires VA to disapprove programs of education for payment of

of service or service-connected causes: The surviving spouse of a Veteran who dies on active duty or from service connected causes, who remarries on or after attaining age 57 and on or after December 16, 2003: The spouse of an active duty member who is listed as missing in action (MIA) or a prisoner of war (POW) for at least 90 days.

E A/ : Provisions are limited to one-time use only. Surviving spouses of Veterans who died from nonservice –connected causes may also be eligible if any of the following conditions are met: The Veteran was rated totally service-connected disabled for 10 years or more immediately preceding death, or was rated totally disabled for not less than ve years from date of discharge or release from active duty to date of death, or was a former prisoner of war who died after Sept. 30, 1999, and was rated totally service connected disabled for not less than one year immediately preceding death.

: VA does not make loans to Veterans and service members; VA guarantees loans made by private sector lenders. The guaranty is what VA could pay a lender should the loan go to foreclosure. VA does not set a cap on how much an individual can borrow to re nance a home. However, there are limits on the amount of liability VA can assume, which usually a ects the amount of money an institution will lend. For information on loan limits please visit: http://www.bene ts.va.gov/homeloans/purchaseco_loan_limits.asp .

: An eligible borrower can use a VA-guaranteed Interest Rate Reduction Re nancing Loan to re nance an existing VA loan and lower the interest rate and payment. Typically, no credit underwriting is required for this type of loan. The loan may include the entire outstanding balance of the prior loan, the costs of energy-e cient improvements, and closing costs, including up to two discounts points. An eligible borrower who wishes to obtain a VA-guaranteed loan to purchase a manufactured home or lot can borrow up to 95percent of the home's purchase price. The amount VA will guarantee on a manufactured home loan is 40 percent of the loan amount or the Veteran's available entitlement, up to a maximum amount of $20,000. These provisions apply only to a manufactured home that will not be placed on a permanent foundation.

A : In most cases, a home loan cannot be guaranteed by VA without rst being appraised by a VA-assigned fee appraiser. A home appraisal by a VA- assigned fee appraiser is required

request a VA appraisal through VA systems. The Veteran borrower typically pays for the appraisal upon completion, according to a fee schedule approved by VA. This VA appraisal estimates value of the property. An appraisal is not an inspection and does not guarantee the house is free of defects. VA guarantees the loan, not the condition of the property.

A thorough inspection of the property by a reputable inspection firm may help minimize any problems that could arise after loan closing. In an existing home, particular attention should be given to plumbing, heating, electrical, roofing, and structural components. In addition, VA strongly recommends testing for radon, a known carcinogen.

C C : For purchase home loans, payment in cash is required on all closing costs, including title search and recording fees, hazard insurance premiums, and prepaid taxes. For refinancing loans, all such costs may be included in the loan, as long as the total loan does not exceed the reasonable value of the property. Interest rate reduction loans may include closing costs, including a maximum of two discount points.

F F : The funding fee is a percentage of the loan amount collected in order to offset future anticipated costs associated with the loan**.** A funding fee must be paid to VA unless the Veteran is exempt from such a fee. Currently, exemptions from the funding fee are provided for Veterans and service members receiving VA disability compensation, those who are rated by VA as eligible to receive compensation as a result of pre-discharge disability examination and rating, and those who would be in receipt of compensation, but who were recalled to active duty or reenlisted and are receiving active-duty pay in lieu of compensation. Additionally, unmarried surviving spouses in receipt of dependeipt of compensay. closing . rerenforong as tID 1708 ЭDC BT10 0 0 10 36 178

certify that he or she intends to occupy the home. A dependent child of an active-duty service member also satis□es the occupancy requirement. When re□nancing a VA-guaranteed loan solely to reduce the interest rate, a Veteran only needs to certify prior occupancy.

F , : Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, credit unions, and mortgage brokers. VA-guaranteed loans can have either a □xed interest rate or an adjustable rate, where the interest rate may adjust up to 1 percent annually and up to 5 percent over the life of the loan. VA does not set the interest rate. Interest rates are negotiable between the lender and borrower on all loan types.

Veterans may also choose a di□erent type of adjustable rate mortgage called a hybrid ARM, where the initial interest rate remains □xed for 3-10 years. If the rate remains □xed for less than □ve years, the rate adjustment cannot be more than 1 percent annually and 5 percent over the life of the loan. For a hybrid ARM with an initial □xed period of □ve years or more, the initial adjustment may be up to 2 percent.

The Secretary has the authority to determine annual adjustments thereafter. Currently, annual adjustments may be up to 2 percentage point and 6 percent over the life of the loan. If the lender charges discounts points on the loan, the Veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the Veteran may not be included in the loan (with the exception that up to two points may be included in interest rate reduction re□nancing loans). The term of the loan may be for as long as 30 years and 32 days.

A : VA loans made on or after March 1, 1988, are not assumable without the prior approval of VA or its authorized agent (usually the lender collecting the monthly payments). To approve the assumption, the lender must ensure that the purchaser is a satisfactory credit risk and will assume all of the Veteran's liabilities on the loan. If approved, the purchaser will have to pay a funding fee that the lender sends to VA, and the Veteran will be released from liability to the federal government. (A VA-guaranteed loan may be assumed by Veterans, active duty personnel, and non-Veterans alike.)

Loans made prior to March 1, 1988, are generally freely assumable, but Veterans should still request the lender's approval in order to be released of liability. Veterans whose loans were closed after December 31, 1989, usually have no liability to the government following a foreclosure,

except in cases involving fraud, misrepresentation, or bad faith, such as allowing an unapproved assumption. However, for the entitlement to be restored, any loss su□ered by VA must be paid in full.

A release of liability does not mean that a Veteran's guaranty entitlement is restored. That occurs only if the borrower is an eligible Veteran who agrees to substitute his or her entitlement for that of the seller. If the Veteran allows assumptions of a loan without prior approval, then the lender may demand immediate and full payment of the loan, and the Veteran may be liable if the loan is foreclosed and VA has to pay a claim under the loan guaranty.

A A D : When a VA-guaranteed home loan becomes delinquent; VA may provide supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default, and VA urges all Veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers do not want to foreclose, because foreclosure costs money. Depending on a Veteran's speci□c situation, servicers may o□er any of the following options to avoid foreclosure:

- – the borrower makes a regular installment each month plus part of the missed installments.
- **F** – the servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments or agrees to place a hold or postpone foreclosures proceedings. An example of when this would be likely is when a borrower is waiting for a tax refund.
- – provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- – when the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to pay o□ the loan.
- **D - - F** – the borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process. In cases where the servicer is unable to help the Veteran borrower, VA has loan technicians at its eight RLCs and in Hawaii, who are available to take an active role in interceding with the mortgage servicer. Veterans with VA-guaranteed home loans can call 1-877-827- 3702 to discuss potential ways to help save the loan.

C A (C A) :
Veteran borrowers may be able to request relief pursuant to the SCRA. In order to qualify for certain protections available under the Act, their obligation must have originated prior to their current period of active military service. SCRA may provide a lower interest rate during military service and for up to one year after service ends, provide forbearance, or prevent foreclosure or eviction up to nine months from period of military service.

A A- : When a VA-guaranteed home loan becomes delinquent; VA may provide supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default. Veterans with VA-guaranteed home loans can call

A D B : If VA is not able to help a Veteran borrower retain his/her home (whether a VA-guaranteed loan or not), the Department of Housing and Urban Development (HUD) o□ers assistance to homeowners by sponsoring local housing counseling agencies. To □nd an approved agency in your area, please visit: http://www.hud.gov/o□ces/hsg/sfh/hcc/hcs.cfm , or call HUD's interactive voice system at 1-**800-569-4287**.

: Veterans who believe they may be facing homelessness as a result of losing their homes can call 1-877-4AID-VET (877-424-3838) or visit: https://www.va.gov/homeless/ to receive assistance in preventing homelessness.

A A : VA acquires properties as a result of foreclosures of VA-guaranteed and VA-owned loans. A private contractor currently markets the acquired properties through listing agents using local Multiple Listing Services. A listing of "VA Properties for Sale" may be found at http://listings.vrmco.com/. Contact a real estate agent for information on purchasing a VA-acquired property.

A : Eligible Native American Veterans can obtain a loan from VA to purchase, construct, or improve a home on federal Trust Land, or to reduce the interest rate on such a VA loan. Native American Direct Loans (NADL) are only available if a memorandum of understanding exists between the tribal organization and VA. Veterans who are not Native American, but who are married to Native American non-Veterans, may be eligible for a direct loan under this program.

To be eligible for such a loan, the quali□ed non-Native American Veteran and the Native American spouse must reside on federal Trust Land, both the Veteran and spouse must have a meaningful interest in the dwelling or lot, and the tribal authority that has jurisdiction over the Trust Land must recognize the non-Native American Veteran as subject to its authority. For additional information about the NADL program please visit: http://www.bene□ts.va.gov/homeloans/nadl.asp .

A :

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periods of active duty and for Ready Reserve and National Guard members scheduled to perform at least 12 periods of inactive duty

Premiums for spousal coverage are based on the age of the spouse and the amount of FSGLI coverage. FSGLI is a service members' bene□t; the member pays the premium and is the only person allowed to be the bene□ciary of the coverage.

FSGLI spousal coverage ends due to any of the following events:

- The service member elects in writing to terminate his or her own SGLI coverage.
- The service member elects in writing to terminate FSGLI coverage on their spouse.
- The service member divorces his/her spouse.
- The insured service member dies.
- The service member separates from service.

*The insured spouse may convert his or her FSGLI coverage to a permanent policy o□ered by participating private insurers within 120 days of the date of any of the termination events noted above.

E (E): If a service member is in the Navy, Air Force or Army spousal coverage under Service Members' Group Life Insurance (SGLI) coverage can now be managed using the SGLI Online Enrollment System (SOES). SOES allows service members with full-time SGLI coverage to make changes to their life insurance coverage and bene□ciary information online at any time without completing a paper form or making a trip to their personnel o□ce. To access SOES, the service member must sign into the MilConnect portal at www.dmdc.osd.mil/milconnect and go to the *B Tab, L I a SOES- SGLI O E S* .

Service members in branches other than the *Na , A F A* must complete and submit the SGLI Form *SGLV 8286A, Fa C a, E , 'G L I a* to change their FSGLI spousal coverage elections. The service member should contact their Personnel O□ce for any changes to Basic SGLI, Family SGLI coverage, or to □nd out when their service is scheduled to begin using SOES.

D C C : FSGLI dependent coverage of $10,000 is also automatically provided for dependent children of service members

elects less VGLI coverage after separation.

E□ective April 11, 2011, VGLI insureds who are under age 60 and have less than $400,000 in coverage can purchase up to $25,000 of additional coverage on each □ve-year anniversary of their initial coverage, up to the maximum $400,000. The option to purchase additional VGLI starts from the one-year anniversary of initial VGLI coverage date. The option to increase VGLI coverage thereafter is available every □ve years as long as the former service member meets the eligibility criteria. No medical underwriting is required for the additional coverage.

For additional information about VGLI coverage, please visit: https://www.

visit: https://www.bene□ts.va.gov/insurance/abo.asp

-D ' (-D): Veterans who separated from service on or after April 25, 1951, under other than dishonorable conditions who have VA rated service-connected disabilities, even disabilities that are 0-percent disabling, but are otherwise in good health, may apply to VA for up to $10,000 in life insurance coverage under the S-DVI program. Applications must be submitted to the VA Insurance Center in Philadelphia two years from the date of being noti□ed of the approval of a new service-connected disability by VA. Veterans who are totally disabled (i.e. unable to work due to disability (ies) or have certain statutory conditions) may apply for a waiver of their S-DVI premiums. If approved for waiver of premiums, the Veteran can apply for additional supplemental S-DVI coverage of up to $30,000. However, premiums cannot be waived on the additional supplemental S-DVI.

To be eligible for this type of supplemental insurance, Veterans must

the length of the mortgage, the balance of the mortgage at the time of application and the amount of VMLI coverage requested; the service

B : These options use the dividend to pay the annual policy premium. If the dividend exceeds the premium, the policyholder has options to choose how the remainder is used. If the dividend is not enough to pay an annual premium, the policyholder is billed the balance.

D **:** Dividends can also be used to repay a policy loan or pay premiums in advance.

: *La* may be reinstated within □ve years from the date of lapse. A □ve-year term policy that is not lapsed at the end of the term is automatically renewed for an additional □ve years. *La a a* may be reinstated within certain time limits and with certain health requirements. Reinstated permanent plan policies require repayment of all back premiums, plus interest.

C **:** Term policies are renewed automatically every □ve years, with premiums increasing at each renewal. Premiums do not increase after age 70. Term policies may be converted to permanent plans, which have □xed premiums for life and earn cash and loan values.

D C **:** E□ective Sept. 11 2000, VA provides either a cash dividend or paid-up insurance on term policies whose premiums have been capped. Veterans with National Service Life Insurance (NSLI) term insurance that has renewed at age 71 or older and who stop paying premiums on their policies will be given a "termination dividend." This dividend can either be received as a cash payment or used to purchase a reduced amount of paid-up insurance, which insures the Veteran for life with no premium payments required. The amount of the reduced paid-up insurance remains level. This does not apply to S-DVI (RH) policies.

B **:** Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance after the insurance is in force for one year or more. Interest is compounded annually. The loan interest rate is variable and may be obtained by calling toll-free at **1-800-669-8477**.

-E **:** A person who left a civilian job to enter active duty in the armed forces is entitled to return to the job after discharge or release from active duty if they: gave advance notice of military service to the employer; did not exceed □ve years' cumulative absence from the civilian job (with some exceptions);

http://www.bene□ts.va.gov/PERSONA/veteran-homeless.asp or call VA's National Call Center for Homeless Veterans at 1-888 AIDVET (1-888-424-3838).

D **:** The Homeless Veterans Dental Program was established by the Veterans Administration in 1992. The program is funded through the O□ce of Dentistry and located at the James

within the Health Care for Homeless Veterans (HCHV) and Department of Housing and Urban Development-VA Supportive Housing (HUD-VASH) Programs, who are located at a limited number of VA medical centers. For more information about HVCES, please visit: https://www.va.gov/HOMELESS/HVCES.asp.

D : The GPD Program is o□ered annually (as funding permits) by the Department of Veterans A□airs Health Care for Homeless Veterans (HCHV) Programs to fund non-pro□t community agencies that provide services to homeless Veterans. The purpose of the program is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless Veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

Only programs with supportive housing (up to 24 months) or service centers (o□ering services such as case management, education, crisis intervention, counseling, services targeted towards specialized populations including homeless women Veterans, etc.) are eligible for these funds.

For more information, visit: http://www.va.gov/homeless/gpd.asp .

D - A - (D- A) : The HUD-VASH Program provides permanent housing and case management for eligible homeless Veterans who need community-based support to secure and keep keep stable housing. This program allows eligible Veterans to live in Veteran selected housing units with a "Housing Choice" voucher. These vouchers are portable to support the Veteran's choice of housing in communities served by their VA medical facility where case management services can be provided. For more information, please visit: www.va.gov/homeless/hud-vash.asp

F (F) : The SSVF Program is designed to rapidly re-house homeless Veteran families and prevent homelessness for those at imminent risk due to a housing crisis. Funds are granted to private non-pro□t organizations and consumer cooperatives that will assist very low-income Veteran families by providing a range of supportive services designed to promote housing stability. To locate a SSVF provider in your community, please visit: http://www.va.gov/homeless/ssvf.asp and look for the list of current year SSVF providers or call VA's National Call Center for Homeless Veterans at **1-888-4A D-E (1-888-424-3838)**.

A B **:** VA monetary bene□ts, including disability compensation, pension, educational bene□ts, and burial allowances, are generally payable overseas. Some programs are re-

involved in law enforcement encounters, seen in the court system, and/or incarcerated in local jails who may be at risk for homelessness upon their release. To locate a Veterans Justice Outreach Specialist, please visit: http://www.va.gov/HOMELESS/VJO.asp .

E F , F , D (EF/ F/ D): VA has personnel stationed at major military hospitals to help seriously injured service members returning from Operations Enduring Freedom, Iraqi Freedom, and New Dawn (OEF/OIF/OND) as they transition from military to civilian life. OEF/ OIF/OND service members who have questions about VA bene□ts or need assistance □ling a VA claim or accessing services can contact the nearest VA o□ce or call **1-800-827-1000**.

A : The Act made Transition Assistance Program (TAP), including attendance at VA bene□t brie□ngs, mandatory for most service members transitioning to civilian status; upgraded career counseling options, focused TAP more heavily on job hunting skills, and tailored the program for the 21st century job market. The Act allows service members to begin the post-military employment process prior to separation or retirement from military service. This enhances opportunities to

attend Transition GPS up to 24 months prior to retirement, while separating service members can attend up to 12 months prior to separating. VA

and Reserve programs, medical bene□ts, and □nancial assistance.

E (E): The VMET Document, DD Form 2586, helps service members verify previous experience and training to potential employers, negotiate credits at schools, and obtain certi□cates or licenses. VMET documents are available only through each military branch's support o□ce and are intended for service members who have at least six months of active duty. Service members should obtain VMET documents from their Transition Support O□ce within 12 months of separation or 24 months of retirement.

' k : Recently separated Veterans and those with service-connected disabilities, signi□cant barriers to employment, or who served on active duty during a period in which a campaign or expedition badge was authorized, can contact the nearest state employment o□ce for employment help through the Veterans Workforce Investment Program. The program may be conducted through state or local public agencies, community organizations or privateMCID 1nlon pro□t organizations.

E : Veterans can □nd employment information, education and training opportunities, job counseling, job search workshops, and resume preparation assistance by visiting their individual State Department of Veteran A□airs. Manyntacs(t s298.5 T□y visiting their individu

prescription medication, skilled nursing care and durable medical equipment.

To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents provided by DoD) and must be one of the following: the spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-connected disability the surviving spouse or child of a Veteran, who died from a VA-rated service-connected disability, or who, at the time of death, was rated permanently and totally disabled the surviving spouse or child of a Veteran who died on active duty service and in the line of duty, not due to misconduct.

However, in most cases, these family members are eligible for TRICARE, not CHAMPVA. A surviving spouse under age 55 who remarries loses CHAMPVA eligibility at midnight of the date on remarriage. He/she may re-establish eligibility if the remarriage ends by death, divorce or annulment e□ective the □rst day of the month following the termination of the remarriage or December 1, 1999, whichever is later. A surviving spouse who remarries after age 55 does not lose eligibility upon remarriage.

For those who have Medicare entitlement or other health insurance, CHAMPVA is a secondary payer. Bene□ciaries with Medicare must be enrolled in Parts A&B to maintain CHAMPVA eligibility. For additional information please call **1-800-733-8387** or visit: https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/champva_eligibility.asp , or write:

Chief Business O□ce Purchased Care
VA Health Administration Center, CHAMPVA
P.O. Box 469028
Denver, CO 80246

F A C A :

The A□ordable Care Act, also known as the health care law, was created to expand access to a□ordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under the health care law, people will have health coverage that meets a minimum standard (called "minimum essential coverage") by Jan. 1, 2014 or qualify for an exemption, or pay a fee when □ling their taxes, if they have a□ordable options but remain uninsured.

VA wants all Veterans and their families to receive health care that improves their health and well-being. Dependents and/survivors enrolled

in the Civilian Health and Medical Program of the Department of Veterans A□airs (CHAMPVA) or the Spina Bi□da Health Care Program meet

died on active duty, active duty for training, or inactive duty training, or validly married the Veteran before Jan. 1, 1957, or married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, or was married to the Veteran for a least one year, or had a child with the Veteran, and cohabitated with the Veteran continuously until the Veteran's death, or if separated, was not at fault for the separation, and is not currently remarried.

: A surviving spouse who remarried on or after Dec.16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.

D C E (C): Not included on the surviving spouse's DIC, AND Unmarried, AND Under age 18, or between the ages of 18 and 23 and attending school at an approved institution.

: A child adopted out of the Veteran's family may be eligible for DIC if all other eligibility criteria are met.

D C E ( ): VA provides an income-based monthly bene□t to the surviving parent(s) of a service member or Veteran whose death was service-related. When countable income exceeds the limit set by law, no bene□ts are payable. The spouse's income must also be included if the parent is living with a spouse.

D C A A / B : If a Veteran died on or after Jan. 1, 1993, his/her surviving spouse may receive additional bene□ts beyond the basic DIC rate if they are residing in a skilled nursing facility, require the regular assistance of another person to perform the activities of daily living, or if they are permanently housebound. This additional bene□t is referred to as "Aid and Attendance" or "Housebound."

D C 8- A : D C 8- A : If a deceased Veteran was considered "permanent and totally disabled" (either by 100 percent rating or permanent and total individual unemployability) for eight (8) continuous years prior to death, his/her surviving spouse may be entitled to an additional amount of $272.46 monthly on the DIC award e□ective Dec. 1, 2017. If there are any surviving dependent children under age 18 in the care of the surviving spouse, an additional $270.00 e□ective Dec. 1, 2017 may be further added to the DIC award for the initial two (2) years of entitlement. This additional amount will be automatically terminated two years after the DIC award grant.

pension rate. These additional bene□ts cannot be paid without eligibility to pension. An eligible individual may qualify if he or she requires the regular aid of another person in order to perform personal functions required for everyday living, is bedridden, a patient in a nursing home due to mental or physical incapacity, blind, or permanently and substantially con□ned to his/her immediate premises because of a disability.

To apply for aid and attendance or housebound bene□ts, submit a VA Form 21-2680, Examination for Housebound Status or Permanent Need for Regular Aid and Attendance to the nearest Regional O□ce or PMC.

Please include copies of any evidence, preferably a report from an attending physician or a nursing home, validating the need for aid and attendance or housebound status. The report should contain su□cient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions a□ecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable, or whether con□ned to the immediate premises due to disability.

C B C B D -

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

The covered birth defects do not include conditions due to family disorders, birth-related injuries, or fetal or neonatal in□rmities with well-established causes. A monetary allowance is paid at one of four disability levels based on the child's degree of permanent disability.

A A C D : Veterans and other claimants for VA bene□ts have the right to appeal decisions made by VA. The most common issues appealed are disability compensation, pension, education bene□ts, recovery of overpayments, reimbursement for unauthorized medical services, and denial of burial and memorial bene□ts. A claimant has one year from the date of the noti□cation of a VA decision to □le an appeal. The □rst step in the appeal process is for a claimant to □le a written notice of disagreement with the VA department that made the decision. Following receipt of the written notice, VA will furnish the claimant a "Statement of the Case" describing what facts, laws, and regulations were used in deciding the case. To complete the request for appeal, the

claimant must file a "Substantive Appeal" within 60 days of the mailing of the Statement of the Case, or within one year from the date VA mailed its decision, whichever period ends later.

B ' A : The Board of Veterans' Appeals ("the Board") makes decisions on appeals on behalf of the Secretary of Veterans Affairs.

request must also contain the signature of the Veteran or the signature of the next of kin, if the Veteran is deceased. Include the Veteran's branch of service, service number or Social Security number, and exact or approximate dates and years of service. Use Standard Form 180, "Request Pertaining to Military Records." It is not necessary to request a duplicate copy of a Veteran's discharge or separation papers solely for the purpose of filing a claim for VA benefits. If complete information about the Veteran's service is furnished on the application, VA will obtain verification of service.

C **:** The Secretary of a military department, acting through a Board for Correction of Military Records, has authority to change any military record when necessary to correct an error or remove an injustice. A correction board may consider applications for correction of a military record, including a review of a discharge issued by court-martial. Application is made with DD Form 149, available at VA offices, Veterans organizations or visit http://www.dtic.mil/whs/directives/forms/dd/ddforms0001-0499.htm .

D **:** Each of the military services maintains a discharge review board with authority to change correct or modify discharges or dismissals not issued by a sentence of a general court-martial. The board has no authority to address medical discharges. If the Veteran is deceased or incompetent, the surviving spouse, next of kin or legal representative, may apply for a review of discharge by writing to the military department concerned, using DD Form 293, "Application for the Review of Discharge from the Armed Forces of the United States." This form may be obtained at a VA regional office, from Veterans organizations or online at http://www.dtic.mil/whs/directives/forms/dd/ddforms0001-0499.htm .

However, if the discharge was more than 15 years ago, a Veteran must petition the appropriate Service's Board for Correction of Military Records using DD Form 149, "Application for Correction of Military Records Under the Provisions of Title 10, U.S. Code, Section 1552." A discharge review is conducted by a review of an applicant's record and, if requested, by a hearing before the board.

Discharges awarded as a result of a continuous period of unauthorized absence in excess of 180 days make persons ineligible for VA benefits regardless of action taken by discharge review boards, unless VA determines there were compelling circumstances for the absence. Boards for the Correction of Military Records also may consider such cases.

Veterans with disabilities incurred or aggravated during active duty may qualify for medical or related bene□ts regardless of separation and characterization of service. Veterans separated administratively under other than honorable conditions may request that their discharge be reviewed for possible re-characterization, provided they □le their appeal within 15 years of the date of separation. Questions regarding the review of a discharge should be addressed to the appropriate discharge review board at the address listed on DD Form 293.

D B : Veterans separated due to disability from Sept. 11, 2001, through Dec. 31, 2009, with a combined rating of 20 percent or less, as determined by the respective branch of service Physical Evaluation Board (PEB), and not found eligible for retirement, may be eligible for a review by the Physical Disability Board of Review (PDBR).

The PDBR was established to reassess the accuracy and fairness of certain PEB decisions, and where appropriate, recommend the correction of discrepancies and errors. A PDBR review will not lower the disability rating previously assigned by the PEB, and any correction may be made retroactively to the day of the original disability separation. As a result of the request for review by the PDBR, no further relief from the Board of Corrections of Military Records may be sought, and the recommendation by the PDBR, once accepted by the respective branch of service, is □nal. A comparison of these two boards, along with other PDBR information, can be viewed at http://www.health.mil/pdbr.

E A (EA): The U.S. Department of Health and Human Services provides funding to states to help low-income households with their heating and home energy costs under the Low Income Home Energy Assistance Program (LIHEAP). LIHEAP can also assist with insulating homes to make them more energy e□cient and reduce energy costs. The LIHEAP program in your community determines if your household's income quali□es for the program. To □nd out where to apply, call **1-866-674-6327** or e-mail energy@ncat.org 7 a.m. - 5 p.m. (Mountain Time). More information can be found at https://www.acf.hhs.gov/ocs/programs/liheap .

B B

VA operates 135 national cemeteries, of which 77 are currently open for both new casket and cremation interments and 17 may accept new interment s of cremated remains only. Burial options are limited to those available at a speci□c cemetery and may include in-ground casket, or inter-

16, 1981, as an o□cer, must ave been for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration). Active duty for training, by itself, while serving in the reserves or National Guard, is not su□cient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death, or would have been upon reaching the requisite age.

VA may bar eligible individuals from receiving burial and memorial bene□ts if they are found to have committed serious federal or state crimes or serious sex o□enses. Such bene□ts include burial in a VA national cemetery, and receipt of a government-furnished headstone, marker, medallion, burial □ag and Presidential Memorial Certi□cate. Veterans and other claimants for VA burial bene□ts have the right to appeal decisions made by VA regarding eligibility for burial and memorial bene□ts. Readers with questions on the appeals process may contact the nearest VA national cemetery listed at http://www.cem.va.gov/cem/cems/listcem.asp or by calling 800-827-1000.

Surviving spouses of Veterans who died on or after Jan. 1, 2000, do not lose eligibility for burial in a national cemetery if they remarry.

Unmarried dependent children of Veterans who are under 21 years of age, or under 23 years of age if a full-time student at an approved educational institution, are eligible for burial. Unmarried adult children who become physically or mentally disabled and incapable of self-support before age 21, or age 23 if a full-time student, may also be eligible.

Certain parents of Veterans who die as a result of hostile activity or from combat training-related injuries may be eligible for burial in a national cemetery with their child. The biological or adopted parents of a service member who died in combat or while performing training in preparation for a combat mission, who leaves no surviving spouse or dependent child, may be buried with the deceased service member if there is available space. Eligibility is limited to those who died on or after Oct. 7, 2001, and biological or adoptive parents who died on or after Oct. 13, 2010.

The next of kin or authorized representative (e.g., funeral director) ay make interment arrangements at the time of need by contacting the National Cemetery Scheduling O□ce at NCA.Scheduling@va.gov or, in some cases, the national cemetery in which burial is desired. VA does not normally conduct burials on weekends. Gravesites cannot be reserved;

state or local government responsible for serving Veteran; individuals with legal responsibility for the disposition of the unclaimed remains of the decedent or other matters related to interment or memorialization, or anyone if the decedent's dates of service ended prior to April 6, 1917 (applies to others whose eligibility is derived). All installation fees at private cemeteries are the responsibility of the applicant.

k : VA provides memorial headstones and markers for placement in a national cemetery, a Veterans cemetery owned by a state, or in the case of a Veteran, in a State, local or private cemetery with "IN MEMORY OF" as the first line of inscription for those whose remains are unavailable for burial. Remains that are unavailable for burial are those that have not been recovered or identified, were buried at sea, donated to science or cremated and scattered completely. Only eligible Veterans are authorized to receive memorial headstones or markers for use in private cemeteries; memorial headstones and markers are not authorized for placement in tribal cemeteries (including Veterans). For memorial headstone or marker requests, applicants must be a member of the decedent's family (spouse, individual in a legal union with the decedent, child, parent, or sibling, whether biological, adopted, or step relation, and any lineal or collateral descendant of the decedent).

To submit a claim for a headstone or marker, or for a memorial marker for placement in a private cemetery, use VA Form 40-1330, Claim for Standard Government Headstone or Marker (available at http://www.va.gov/vaforms/) and provide a copy of the Veteran's military discharge documents or proof of military service. Claims sent without supporting documents will be delayed until eligibility can be determined. Mail the completed form and supporting documents to Memorial Products Service, Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to 1-800-455-7143.

: Headstones and markers must be inscribed with the name of the deceased, branch of service, and year of birth and death. They also may be inscribed with other optional information, including an emblem of belief and, space permitting, additional text including military rank; war service such as "WORLD WAR II"; complete date of birth and death; military awards; military organizations; civilian or Veteran affiliations; and personalized words of endearment.

k

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after April 6, 1917, and are eligible for VA memorialization bene□ts (or would be but for date of death), VA is authorized to provide a medallion instead of a headstone or marker if the grave is in a private cemetery and already marked with a privately-purchased headstone or marker. The VA medallion denotes the decedents' status as a Veteran.

To submit a claim for a medallion to be a□xed to a private headstone or marker in a private cemetery, use VA Form 40-1330M, Claim for Government Medallion for Placement in A Private Cemetery (available at http://www.va.gov/vaforms) and provide a copy of the Veteran's military discharge documents or proof of military service. Claims sent without supporting documents will be delayed until eligibility can be determined. Mail the completed form and supporting documents to Memorial Products Service, Department of Veterans A□airs, 5109 Russell Road, Quantico, VA 22134-3903. The form and supporting documents may also be faxed toll free to 1-800-455-7143. To check the status of a claim for a headstone or marker for placement in a national, state, or tribal Veterans cemetery, please call 202-565-4964. To check the status of one being placed in a private cemetery, please contact the Applicant Assistance Unit at 1-800-697-6947

C (C): PMCs are issued to honor the memory of deceased persons whom VA □nds eligible for burial in a national cemetery. This includes persons who died on active military, naval, or air service, members of Reserve components of the Armed Forces, including Army or Air National Guard, members of the Army, Navy, or Air Force Reserve O□cers' Training Corps, or persons who at death were entitled to retired pay or would have been but for age. Eligible recipients, including the next of kin, a relative, friend, or authorized service representative may request a PMC by mailing, or faxing a completed and signed VA Form 40-0247, Presidential Memorial Certi□cate Request Form, along with a copy of the Veteran's military discharge documents or proof of military service. Requests sent without supporting documents will be delayed until eligibility can be determined. More information can be found at http://www.cem.va.gov/cem/pmc.asp .

B F : VA will furnish a U.S. burial □ag to recognize deceased Veterans who received an other than dishonorable discharge. This includes certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S armed forces

and who died on or after April 25, 1951. Also eligible for a burial flag are Veterans who were entitled to retired pay for service in the Reserves or National Guard; or would have been entitled if over age 60; and members or former members of the Selected Reserve who served their initial obligation; or were discharged for a disability incurred or aggravated in the line of duty; or died while a member of the Selected Reserve. The next of kin may apply for the burial flag at any VA Regional Office or U.S. Post Office by completing VA Form 21-2008; Application for United States Flag for Burial Purposes. In most cases, a funeral director will help the family obtain the flag. For more information, visit, http://www.cem.va.gov/cem/burial_benefits/ burial_flags.asp .

B E : VA will pay a burial allowance up to $2,000 if the Veteran's death is service-connected. In such cases, the person who bore the Veteran's burial expenses may claim reimbursement from VA. In some cases, VA will pay the cost of transporting the remains of a Veteran whose death was service-connected to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

B A : VA will pay a burial and funeral allowance of up to $2,000 for Veterans who die from service-connected injuries. VA will pay a burial and funeral allowance of up to $300 for Veterans who, at the time of death from nonservice-connected injuries were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. VA will pay a burial and funeral allowance of up to $762 when the Veteran's death occurs in a VA facility, a VA-contracted nursing home or a state Veterans nursing home. In cases in which the Veteran's death was not service-connected, claims must be filed within two years after burial or cremation.

A : VA will pay a plot allowance of up to $762 when a Vet-

C A A : The Department of the Army administers Arlington National Cemetery and other Army installation cemeteries. Eligibility is generally more restrictive than at VA national cemeteries. For information, call 703-607-8000; write Superintendent, Arlington National Cemetery, Arlington, VA 22211; or visit http://www.arlingtoncemetery.mil/about . The Department of the Interior's National Park Service maintains 14 national cemeteries located within larger park units. To view a list that includes overviews of these cemeteries, visit http://www.cem.va.gov/cems/doi.asp . Andersonville National Cemetery in Andersonville, Georgia, is the only one of these 14 cemeteries that is open to new interments within the national park boundaries. For more information, call 202-208-4747, or write Department of the Interior National Park Service, 1849 C Street, NW, Washington, DC 20240.

C : There are currently 109 VA grant-funded Veterans cemeteries operating in 48 states, tribal nations and U.S. Territories that o□er burial options for Veterans and their families. VA grant-funded cemeteries have similar eligibility requirements and certain states and tribal organizations may require state residency or tribal membership. Some services, particularly for family members, may require a fee. Contact the state or tribal Veterans cemetery or the state Veterans A□airs o□ce for information.

To locate a state or tribal Veterans cemetery, visit http://www.cem.va.gov/cem/grants/index.asp .

U : "Unclaimed Veterans" are de□ned as those who die with no next of kin to claim their remains and insu□cient funds to cover burial expenses. In addition to burial in a VA national, VA-funded state or tribal Veterans cemetery and a government headstone or marker, there are monetary bene□ts associated with burial of unclaimed Veterans remains. These monetary bene□ts include reimbursement for the cost of the casket or urn used for burial, reimbursement for transportation to a national, state or tribal cemetery, and a burial allowance and plot allowance.

More information on memorial and monetary burial bene□ts for unclaimed Veterans remains can be found at http://www.cem.va.gov/cem/docs/factsheets/CasketUrn_Reimbursement.pdf . Applicants must submit

a non-VA facility under authorized VA admission, and are unclaimed, the closest VA healthcare facility is responsible for arranging proper burial for the unclaimed Veteran.

Federal Bene□ts for Veterans,
Dependents and Survivors
VA Pamphlet 80-18-01
P94663

U.S. Department of Veterans A□airs
Washington, DC 20420

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