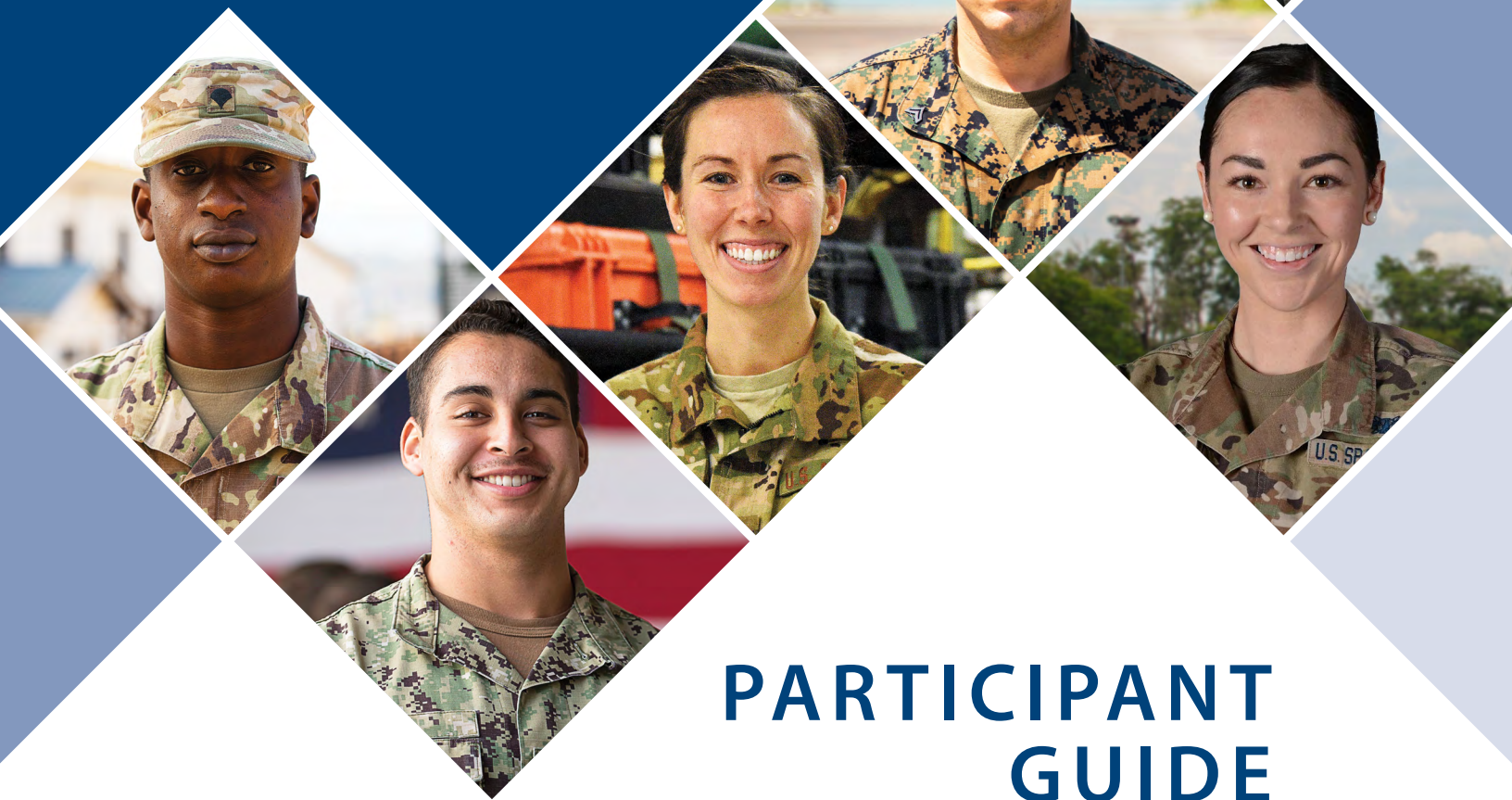


# VA

## Benefits and Services



## PARTICIPANT GUIDE

ACTIVE DUTY

**VA**



U.S. Department  
of Veterans Affairs

Select this arrow button to move to the previous page.



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# Welcome to the VA Benefits and Services Interactive Participant Guide.

On this page, we have highlighted interactive tools you can use to navigate this digital guide.

Select the tabs to navigate to different Modules.



← To get a paper copy, select this Print button.

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## MODULE 1:

# Introduction to VA Benefits and Services



## MODULE 1:

# Introduction to VA Benefits and Services



## Welcome

Welcome to the Department of Veterans Affairs (VA) Benefits and Services course, part of the Transition Assistance Program (TAP) Curriculum! This course supports your successful transition from military to civilian life by helping you understand how VA benefits and services might apply to you in key areas of your transition journey.

## Course Materials and Tools

**This Interactive Participant Guide and the notes you take serve as key resources for you after you leave this course.**

In this guide, you can find benefits information beyond what is covered in the course, including:

- Summaries of VA Benefits and Programs
- Eligibility Requirements
- How to Apply
- Appendix A: Additional Resources
- Appendix B: Course Links (by Module)
- Appendix C: Military Sexual Trauma (MST) and Caregiver Support Program (CSP)

## Course Flow

This course follows a schedule of a break at the end of each instruction module. Lunch occurs after Module 3, approximately halfway through the day.

## Course Goal

The Veterans Affairs Benefits and Services course informs and educates transitioning Service members about VA resources, such as health care, education, housing, disability compensation and insurance and community resources, empowering them in their transition from active duty to Veteran status.

## Access this Interactive Participant Guide online

For more information, visit [Interactive Participant Guide](#) or scan the QR code





## Introduction

No two transitions are the same. The circumstances surrounding your family, health, employment and housing are unique. The one thing that everyone taking this course has in common is that you are beginning your transition journey back to civilian life.

VA can help ease your transition by supporting you and your loved ones in several key areas of your transition journey. Throughout this course, you'll identify the key focus areas of your journey and prioritize what is important to you.

Upon completion of Module 1, you will be able to:

- **Identify** key factors of your transition journey.
- **Locate** [VA.gov](https://www.va.gov) tools and resources to support you during and after your transition.
- **Identify** how proof of military service may impact eligibility for VA benefits and services.
- **Establish** personal transition goals.





# Your Transition

## A Road Map to Your Transition Journey

Figure 1 represents key focus areas of your transition journey and topics we'll discuss in today's course. We will explore VA benefits, services and tools that can help you meet your goals. Take note of when we discuss key topics that may interest you, like disability compensation, the GI Bill and health care benefits.

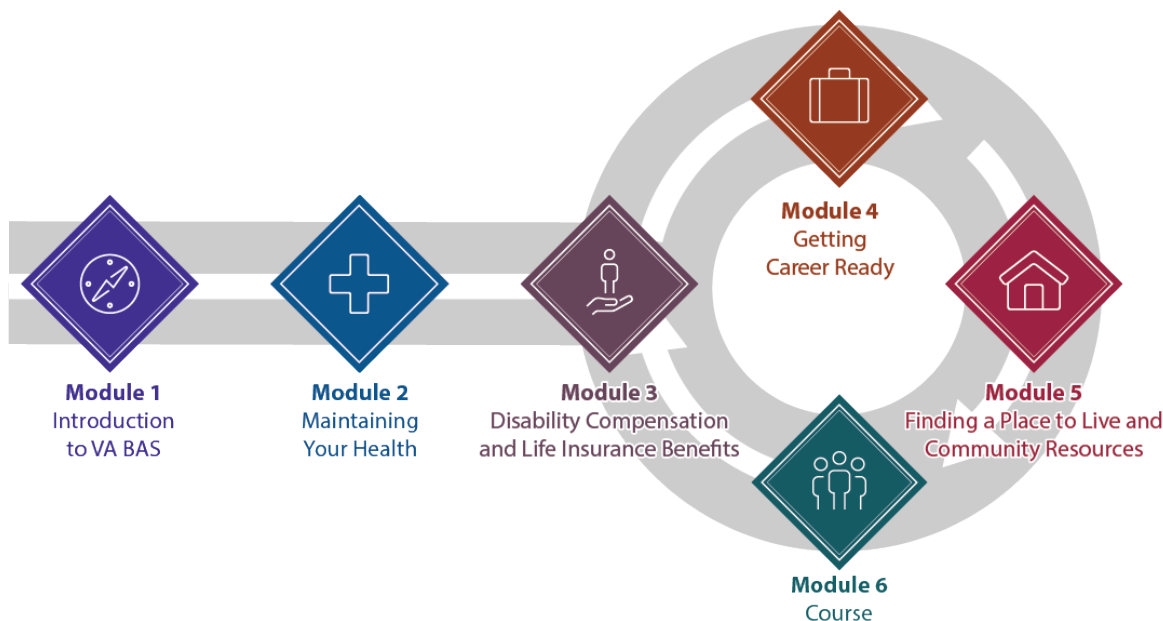


Figure 1: A Road Map to Your Transition Journey

## Microlearning Resources

As you watch the video, "Microlearning Resources," jot down any thoughts you have about:

1. What were your main takeaways from the video?
2. Where can you access information about benefits and resources you've earned?
3. What topics are included in the Military Life Cycle track on the VA TAP Course Catalog?

**NOTE:** In this video, you will hear about the Women's Health Transition Training program. Please note that we are currently updating this training. It will be available to you soon.



# How VA Supports You



## Online Resources

VA's primary website, [VA.gov](https://www.va.gov), is your one-stop shop for all things VA. It offers current information, resources, tools and contact information for all VA benefits and services. This website will be essential for you going forward. We will discuss and explore this website in class.

You can easily complete common tasks or explore the website to learn more about VA benefits, services and tools. The website also offers resources that can assist you and your family members, including:

- Easy-to-navigate menus of categorized benefits information
- Home page links to common tasks, like requesting military records, applying for health care or filing a claim for disability compensation
- Helpful tools like the VA Facility Locator and GI Bill Comparison Tool

Refer to Appendix A: Additional Resources to learn more about online resources that are available to you, including:

- My HealtheVet
- Military OneSource
- National Resource Directory (NRD)
- Reserves and National Guard
- Coast Guard Support System

Your VA provider can refer you to a VA social worker who can determine your eligibility for programs to help you get the internet service or technology needed for VA telehealth. Learn more at [Connecting Veterans to Telehealth Care](#).

Another resource available to you is the [TAP Interagency Website Guide](#).

## Support Networks

You have an entire system of support available to assist you, including:

- VA Benefits Advisors
- VA Regional Offices
- VA Medical Centers (VAMCs)
- Community Partners
- Veterans Service Organizations (VSOs), Military Support Organizations (MSOs) and Veteran Peer Groups



For quick access, visit [VA.gov](https://va.gov), [VA Benefits Fact Sheets](#) and [VA Benefits Regional Offices](#) or scan the QR codes.



*You can sign in at VA.gov using Login.gov, ID.me or DS Logon\*.*

*If you don't have any of these accounts, VA.gov will prompt you to create a Login.gov or ID.me account instantly.*

*Any time you visit VA.gov, sign in first to get where you want to go in fewer steps.*

---

\* STATEMENT: VA will discontinue the use of DS Logon in late 2025 for gaining access to VA.gov.



## VA.gov—VA Welcome Kit

Whether you're just getting out of the Service or have been a civilian for years, the VA Welcome Kit can help guide you to the benefits and services you've earned. In this guide, you will find:

- A broad list of services that VA offers
- A map of benefits and resources available to support specific moments of your journey (see Figure 2)
- Contact information for each of VA's programs
- A checklist for gathering the right materials
- Quick Start Guides to help you navigate the first steps of VA's most commonly used benefits and services relevant to you

The VA Welcome Kit can help you throughout your life—like when it's time to go to school, get a job, buy a home, get health care, retire or make plans for your care as you age.

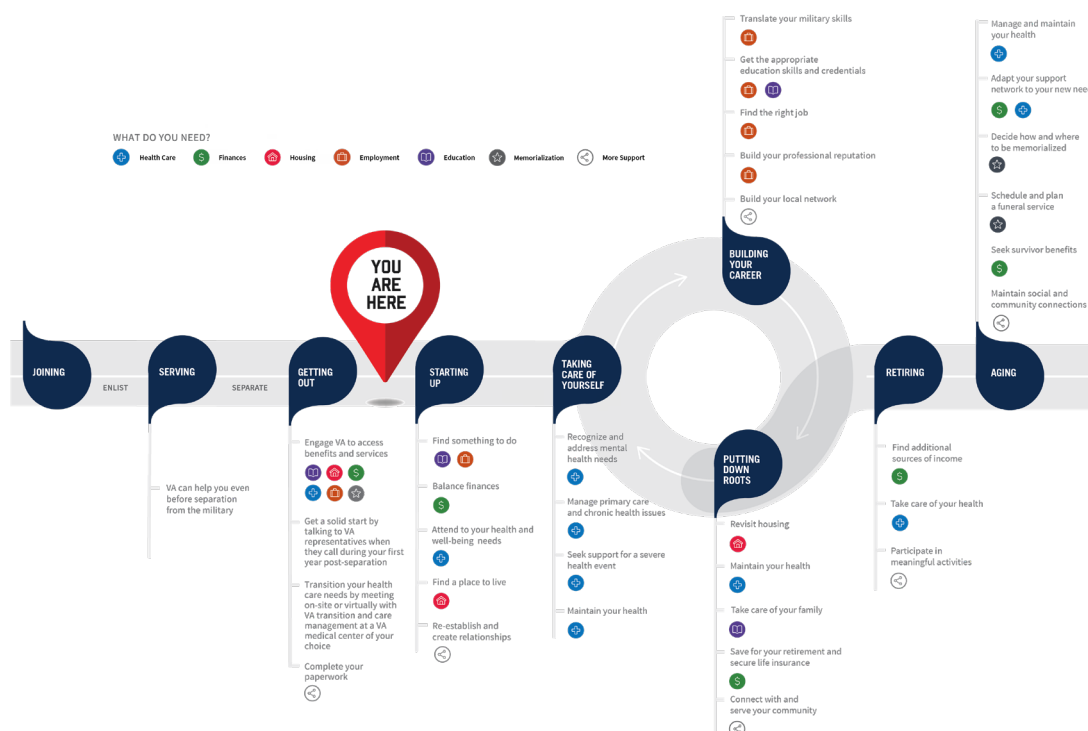
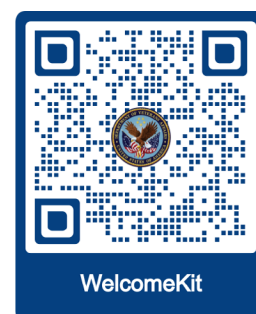


Figure 2: VA Welcome Kit Map

## Where can I access the VA Welcome Kit?

Access the full welcome kit, including the detailed benefits map above, visit [VA Welcome Kit](#) or scan the QR code.



## VA.gov—MyVA

The MyVA page can help you quickly learn which benefits you may be eligible for and how to apply. You will be prompted to sign in using your [Login.gov](#), [ID.me](#) or DS Logon credentials (See Figure 3).

- If you have a DS Logon account, you can use your existing account to sign in. Because you already verified your identity when you got your account, you won't need to verify your identity again before doing common tasks.
- If you don't have an existing [Login.gov](#), [ID.me](#) or DS Logon\* account, you can instantly create a [Login.gov](#) and [ID.me](#) account. However, with this option, you have to verify your identity.

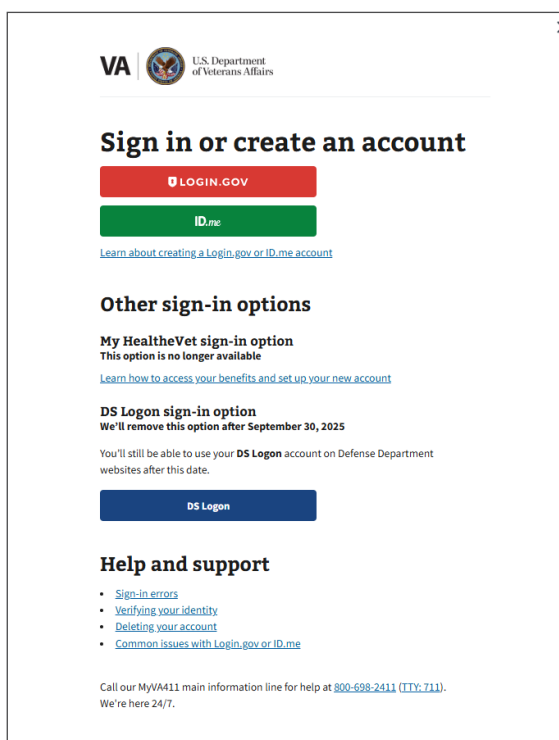


Figure 3: MyVA Sign-In

\* STATEMENT: VA will discontinue the use of DS Logon in late 2025 for gaining access to VA.gov.

## VA Benefits 101

The Military Life Cycle (MLC) module VA Benefits 101 presents an overview of VA's benefits and services. For more information or to enroll, visit [VA Benefits 101 MLC](#) or scan the QR code.



# Practical Exercise: Create a Login.gov Account



To manage your VA benefits online, we encourage you to create a [Login.gov](#) account now.

[Login.gov](#) offers these benefits:

- Access to VA benefits, services and information in a single, secure account
- A secure sign-in option that protects your privacy and complies with the latest federal security standards
- A single account to manage your other government benefits and services (like Social Security benefits or federal job applications)
- An account created, maintained and secured by the U.S. government

At this time, you can also use your DS Logon or [ID.me](#) account to sign in to [VA.gov](#).

Please note: DS Logon will be discontinued in the near future and no longer offered as a sign-in option. Soon, all VA websites will follow a new sign-in process through [VA.gov](#) with [Login.gov](#) as the recommended account.

Follow the seven steps provided in Table 1 to create your [Login.gov](#) account.

**Table 1: Login.gov**

Step	Instruction
Go to <a href="#">VA.gov</a>	Select <b>Sign in</b> from the site header. A sign-in screen will appear.
Start creating your account	Select <b>Create an account with <a href="#">Login.gov</a></b> . The <a href="#">Login.gov</a> sign-in page will appear. Select <b>Create an account</b> . This step will ask for your email address.
Provide your Email address	Enter your email address and select your language preference. Then, read and accept the Rules of Use and select the <b>Submit</b> button. This step will take you to instructions to confirm your email address.
Confirm Your Email address	Open a new browser window to check your email inbox. Open the email from <a href="#">Login.gov</a> and select <b>Confirm email address</b> . This step will take you back to <a href="#">Login.gov</a> to create your password <b>NOTE:</b> If you enter an email already connected to a <a href="#">Login.gov</a> account, you'll get an email from <a href="#">Login.gov</a> that tells you how to reset your password instead.
Create your password	Enter a password that meets all the security requirements listed. Enter the password again to confirm. Select <b>Continue</b> . This step will take you back to the <a href="#">Login.gov</a> authentication method setup.



Step	Instruction
<b>Set up multifactor authentication</b>	<p>Select <b>multifactor authentication</b>. Choose at least one of the following options:</p> <ul style="list-style-type: none"> <li>♦ Entering a security code from your authentication application.</li> <li>♦ Using your security key.</li> <li>♦ Entering a security code you receive by text or by phone call.</li> <li>♦ Entering a backup code.</li> <li>♦ Using your federal government employee or military ID (PIV or CAC).</li> </ul> <p>Follow the instructions to set up your multifactor authentication method. Then select <b>Agree and continue</b>. Your account is now set up.</p>



## Change your address

**Step 1:** Visit [VA.gov](https://www.va.gov).

**Step 2:** Select the **VA Benefits and Health Care** from the menu, then select **Records** in the dropdown.

**Step 3:** Under the **Manage your records**, select the **Change your address** link.

**Step 4:** Follow the instructions on the page to change your address and other contact information in your [VA.gov](https://www.va.gov) profile.

## What to expect when you use your Login.gov account

- The first time accessing a product or service through a VA website or app that requires a higher level of assurance, [Login.gov](https://www.login.gov) will prompt you to verify your identity. Follow the instructions to provide your personal information and upload a photo of your government-issued ID. This process helps VA confirm your identity before they give you access to your personal information.
- Then, you'll use multifactor identification to verify your account each time you sign in.



## Need help with your account?

Contact the help desk at [Login.gov Help center](https://www.login.gov/help-center), or call 844-875-6446.



# Immigration and Naturalization Information



## Immigration and Naturalization

Service members or Veterans of the U.S. Armed Forces interested in becoming U.S. citizens may be able to apply for naturalization under the **Immigration and Nationality Act (INA)**. If you are currently on active duty, or within 6 months of separation, you may not have to live or be physically present in the U.S. before you apply for naturalization. In addition, you may not have to pay any fees.

Spouses and children of U.S. Service members may be able to get expedited or overseas naturalization. Family members who are not U.S. citizens may also be able to use other immigration services on a case-by-case basis, including parole-in-place or deferred action. Family members of deceased Service members may also be eligible for immigration services.

You may qualify if:

- You served honorably in the U.S. Armed Forces during an authorized period of conflict, **or**
- You served honorably, in active duty or in a Reserve Component, for 1 year or more during peacetime, **and**
- After enlistment, you were lawfully admitted as a permanent resident of the United States, **or**
- At the time of enlistment, reenlistment or induction, you were physically present in the United States or a qualifying area

Members of the National Guard may qualify if they have honorable service in either the U.S. Armed Forces or in the Selected Reserve of the Ready Reserve during an authorized period of hostility, or with a National Guard unit federally recognized as a Reserve Component of the U.S. Armed Forces.

In addition, you must also take the **Oath of Allegiance** and show:

- Good moral character
- Ability to read, write and speak basic English
- Knowledge of U.S. government and history (“civics”)
- Belief in the principles of the U.S. Constitution
- A favorable disposition toward the good order and happiness of the United States

### Where can I learn more?

You can learn more by visiting [Naturalization through military service](#).

### If you qualify...

Many military installations have a U.S. Citizenship and Immigration Services (USCIS) liaison. They can help with the application process and certify your [Form N-426, Request for Certification of Military or Naval Service](#). Ask your chain of command or legal services office. You or your liaison will mail your completed application and all required materials to:

USCIS  
P.O. Box 4446  
Chicago, IL 60680-4446

### Locations of Naturalization Services

For the list of locations where naturalization services are available for U.S. troops around the world, visit [Find a USCIS Office](#).

### Where can I learn more?

- » Visit the [Military Help Line](#)
- » Call 877-CIS-4MIL (877-247-4645)
- » (TTY): Dial 711
- » Email: [militaryinfo@uscis.dhs.gov](mailto:militaryinfo@uscis.dhs.gov)





# Proof of Military Service



## Separation Documents

|| Your key to most VA benefits and services is DD214, Certificate of Uniformed Service.

The DD214 is proof of your military service and shows:

- The character of your discharge
- Your record of service
- Your current classification code

**Table 2: DD214 Key Information**

Section	Description	Purpose
Block 11	Lists Servicemembers' Group Life Insurance (SGLI) in service (coverage continues free for only 120 days after separation).	VA uses it to determine your eligibility for life insurance after separation.
Block 14	Lists all awards received during service.	VA uses it to determine your eligibility for programs with specific service requirements.
Block 17	Indicates whether you received all appropriate dental services and treatment within 90 days before your separation.	VA uses it to determine your eligibility for dental care after your separation.

### To request a copy of your DD214:

You'll need to sign in to milConnect to get your military service records, including your DD214. To use this feature, you'll need a Premium DS Logon\* account. Go to milConnect to sign in, register or upgrade your DS Logon account to Premium.

Once you have signed in to milConnect, complete the following steps:

1. From your home page, select **Correspondence/Documentation**. Then, select **Defense Personnel Records Information (DPRIS)** from the drop-down menu.
2. Select the **Personnel File** tab.
3. Select **Request My Personnel File**.
4. Fill out the form in the **Document Index** section and check the boxes next to the document(s) you would like to request.
5. Select the **Create and Send Request** button.

\* STATEMENT: VA will discontinue the use of DS Logon in late 2025 for gaining access to VA.gov.





*Keep your DD214 in a safe and accessible location and ensure next of kin or designated representatives have access to it.*

## Eligibility Documents for Members of the National Guard

As proof of service, Members of the National Guard are issued one of the following forms upon separation:

- NGB Form 22, Report of Separation and Record of Service
- NGB Form 23, Retirement Points Accounting

## Other Information

The Air Force Reserve provides a letter on active-duty Service from the Air Reserve Personnel Center (ARPC) that VA Regional Offices accept instead of DD214.

If you were discharged from the Selected Reserve, you may submit a copy of your latest annual points statement and evidence of honorable service.

If you still serve in the Selected Reserve or the National Guard, you must include an original statement of service signed by your commander showing the length of time that you have been a member of the Selected Reserve.


## Why is it important to validate my information?

Before you leave active duty, validate all information on your form. If this information is wrong, it can affect your access to benefits. It may be difficult to make changes after separation.

## What do I do if my information is incorrect?

While in Service: See your Military Personnel Organization to change any incorrect information on the form.

After Service: Use the [Correcting Military Records section](#) at the National Archives website.



*When you separate from service, keep your Leave and Earnings Statement (LES) information, Servicemembers' Group Life Insurance (SGLI) election certification and other financial documents.*

*You may not have access to them once you leave service.*



## Character of Discharge

**Character of Discharge is one of the most important items on your DD214.**

To receive VA benefits and services, your Character of Discharge needs to be one of the following:

- Honorable
- General discharge (under honorable conditions)

Service members who receive discharges such as bad conduct, dishonorable or uncharacterized may still qualify for VA benefits and services depending on VA's determination. You should apply no matter what and let VA determine your eligibility.

**You can apply for a discharge upgrade at [VA.gov](https://www.va.gov) by answering a series of questions. DOD determines discharge upgrades.**

Visit [How to Apply for a Discharge Upgrade](#) for customized, step-by-step instructions on applying for a discharge upgrade or correction, or scan the QR code below. If your discharge is upgraded, you'll be eligible for VA benefits you earned during your period of service.

**Character of Discharge requirements may vary by benefit.**

Talk with your Benefits Advisor or contact VA to learn more.

## VA Identification Cards

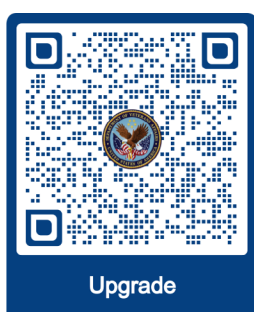
There are different types of identification cards that you can use as proof of your military service. For more information about VA Identification Cards, please refer to Appendix A: Additional Resources.

## Qualifying Service in the Reserve Components or National Guard

If you are a Reserve or National Guard member, it's important to review what counts as qualifying service for you. For more information about qualifying service in the Reserve Components or National Guard, please refer to Appendix A: Additional Resources.

## Other Than Honorable Discharge

Individuals who receive a discharge under other than honorable conditions may still be eligible for VA benefits and services. To learn more, consider enrolling in the MLC module Other Than Honorable by visiting [OTH MLC](#) or scanning the QR code.



## Self-Guided Activity:

# Draft Your SMART Goals



It's important to reflect on your goals and priorities. Knowing what you want will help you evaluate the benefits and services available to you. Take a minute to recall what you shared during our icebreaker. Use the space below to jot down some ideas about what you would like to accomplish or what kind of life you want to live during and after transitioning to civilian life.

You'll use these ideas to add to your Personal Goals Checklist, which you'll update frequently throughout the course. You may want to write them as **SMART** goals.

**Specific** | **Measurable** | **Achievable** | **Relevant** | **Time-bound**

For example: If one of your goals is to choose a place to live after you transition, your SMART goal may be something like, "Select one city of residence by 90 days before separation." This goal is more specific than, "Find a place to live," and gives you some parameters to help you be successful in meeting the goal.





- MODULE 1
- CHECKLIST
- MODULE 2
- MODULE 3
- MODULE 4
- MODULE 5
- MODULE 6
- APPENDIX A
- APPENDIX B
- APPENDIX C

MODULE 1

# Personal Goals Checklist



# Self-Guided Activity: Update Your Personal Goals Checklist



Goal 1: Prepare for my upcoming transition	Timeline or Deadline	Notes
Create a <a href="#">Login.gov</a> account to access <a href="#">VA.gov</a> resources.	Prior to leaving this course	
Set up a One-On-One Assistance session with a Benefits Advisor.	Prior to leaving or any time after this course	
Complete the Transition Assistance Participant Assessment (TAPA) for this course.	As soon as possible, after completing this course	
Check my separation documents for accuracy.	As soon as I receive them	
Store printed separation documents in a safe place and let others know where they are located.	After reviewing them for accuracy	
(Optional) Register separation documents with the county I plan to live in once I separate from service.	After reviewing them for accuracy	







## MODULE 2

# Maintaining Your Health



## MODULE 2

# Maintaining Your Health



## Introduction

Good health is central to handling stress and living a longer, more active and fulfilling life. When planning for your transition, one of the most important things to consider is your overall health and well-being. VA offers health care options to support you, even if you do not have a service-connected disability rating.

At this stage of your journey, the first thing to ask yourself is:

### How will I maintain my health and that of my family?

VA can support you by providing total health solutions to help you manage your health care needs, find options for yourself and your family and care for your mental health.

Upon completion of Module 2, you will be prepared to:

- **Identify** Whole Health care choices to support your physical and mental health.
- **Initiate** a VA Health Care application.
- **Select** health care options and facilities to fit your needs.
- **Identify** VA tools and programs to support your mental health.

### Personal Goals

Get started with Whole Health  
Apply for and access VA Health Care  
Restore, maintain or improve my mental health  
Get dental care

### In This Module

- » Whole Health
- » Health Care Facilities
- » Health Care Services
- » Mental Health Services
- » Health Care Tools
- » Health Care Access





# VA Whole Health



## Whole Health starts with ME.

Whole Health is VA's approach to health care that empowers and enables YOU to take charge of your health and well-being. This approach:

- Is comprehensive and centers around what matters to you, not what is the matter with you
- Empowers you to work with your health care team to develop a personalized health plan based on your values, needs and goals
- Includes all of the necessary inpatient hospital care and outpatient services to promote, preserve or restore your health



Figure 4: Components of Whole Health



## The Circle of Health

Your physical, emotional and mental health are connected. Whole Health helps you see the connections and offers tools to address various concerns.

The Circle of Health (Figure 5) illustrates the connections between your health and other aspects of your life. If you improve one area, you can help others, positively impacting your physical, emotional and mental health. Whole Health opens the door to discussing your health conditions and other aspects of life that affect your well-being.

To explore an interactive version of the Circle of Health and each of its components, visit [Circle of Health](#).

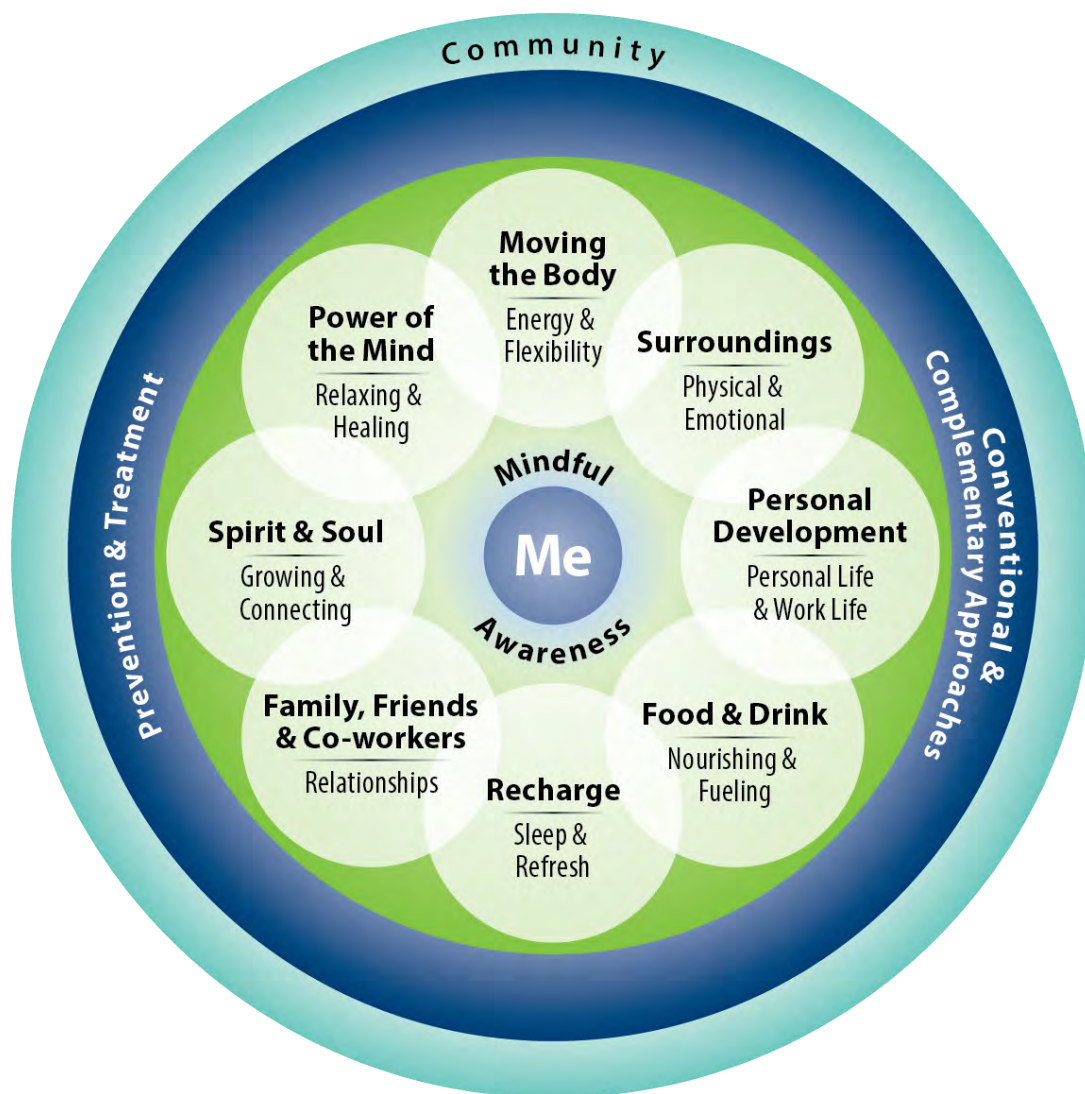


Figure 5: VA Circle of Health



## Get Started with Whole Health

**Your story is unique. Your health care should be, too.**

VA's Whole Health System (Figure 6) is the structure through which VA will assist, guide and provide care to you when you create your personal health plan (Figure 7) and practice Whole Health.

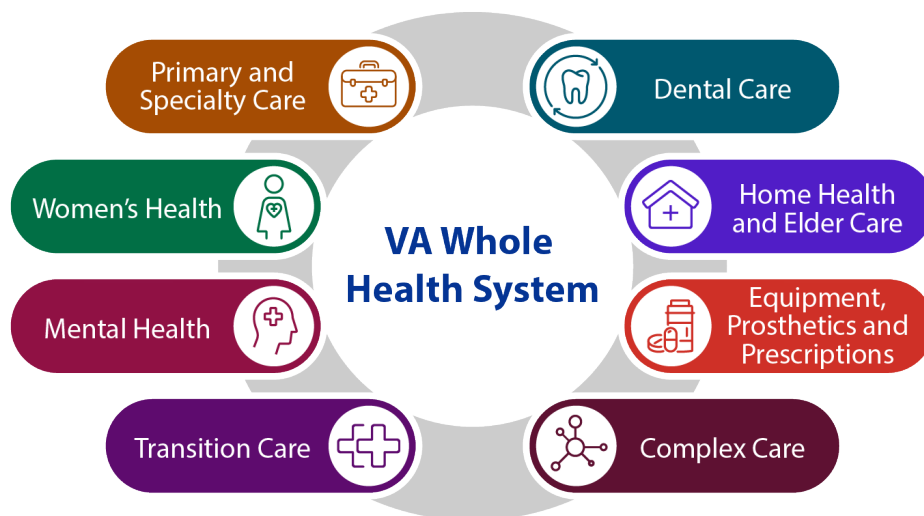


Figure 6: VA Whole Health System

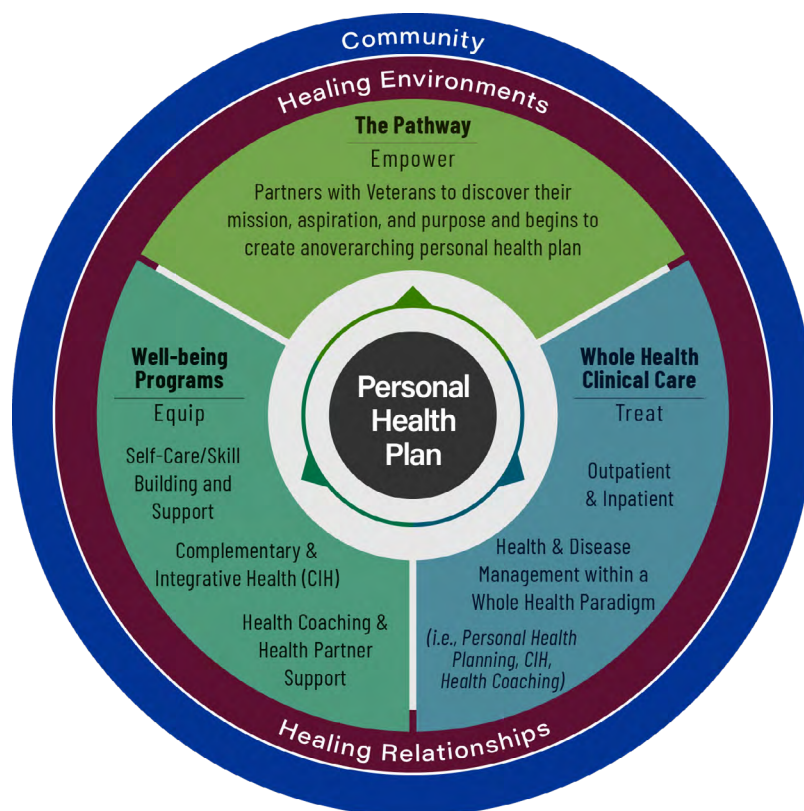


Figure 7: Personal Health Plan



You will discover what gives you a sense of meaning and purpose in your life, and partner with health teams to determine steps to build a personal health plan (Figure 8). Your personal health plan is a living document that is the foundation of your care based on what matters most to you. It informs decision-making and treatment planning as you move through various parts of VA's Whole Health System. To get started:



*Figure 8: Steps to Build a Personal Health Plan*

## Access your Personal Health Inventory

Visit [Whole Health Personal Health Inventory](#) or scan the Whole Health QR code.

## Access your Personal Health Plan

Visit [Wallet Card](#) to access your personal health plan wallet card.

Scan the WholeHealthApp QR code or visit [Whole Health App](#) to download the free Live Whole Health App.

To download the Personal Health Inventory, visit [Personal Health Inventory](#) or scan the PHI QR code.

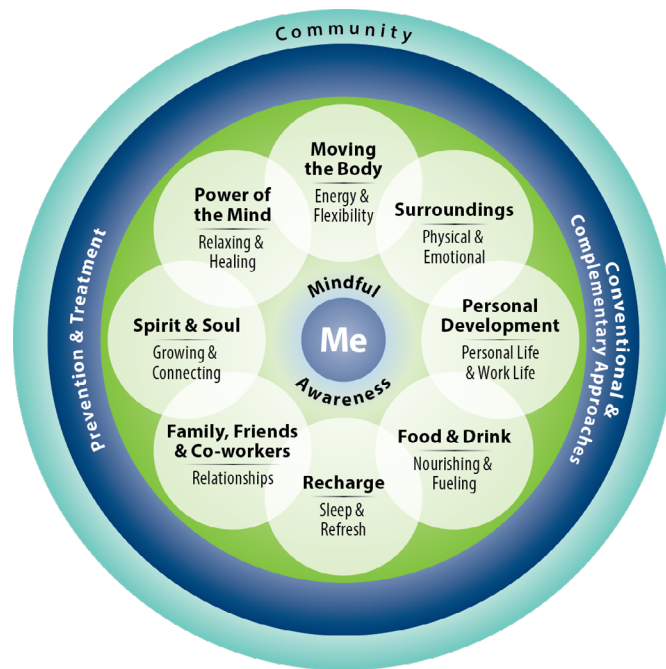


# Practical Exercise Worksheet: Complete Your Personal Health Inventory



Use this circle to help you think about your whole health.

- “Me” at the center of the circle: This represents what is important to you in your life, and may include your mission, aspirations, or purpose. Your care focuses on you as a unique person.
- Mindful awareness is about noticing what is happening when it happens.
- Your everyday actions make up the green circle. Your options and choices may be affected by many factors.
- The next ring is professional care (tests, medications, treatments, surgeries, and counseling). This section includes complementary approaches like acupuncture and yoga.
- The outer ring includes the people, places, and resources in your community. Your community has a powerful influence on your personal experience of health and well-being.



Rate where you feel you are on the scales below from 1-5, with 1 being not so good and 5 being great.

Physical Well-Being	1 Not so Good	2	3	4	5 Great
Mental/Emotional Well-Being	1 Not so Good	2	3	4	5 Great
Life: How is it to live your day-to-day life?	1 Not so Good	2	3	4	5 Great

What matters most to your life right now? Write a few words to capture your thoughts.





## Where You Are and Where You Would Like to Be

For each area below, consider “Where you are” and “Where you want to be.” Write in a number between 1 (low) and 5 (high) that best represents where you are and where you want to be. You do not need to be a “5” in any of the areas now, nor even wish to be a “5” in the future.

Building Blocks of Health and Well-being	Where I am Now (1–5)	Where I want to be (1–5)
<b>Moving the Body:</b> Our physical, mental, and emotional health are impacted by the amount and kind of movement we do.		
<b>Recharge:</b> Our bodies and minds need rest in order to optimize our health. Recharging also involves activities that replenish your mental and physical energy.		
<b>Food and Drink:</b> What we eat, and drink can have a huge effect on how we experience life, both physically and mentally.		
<b>Personal Development:</b> Our health is impacted by how we spend our time. We feel best when we can do things that really matter to us or bring us joy.		
<b>Family, Friends, and Co-Workers:</b> Our relationships, including those with pets, have as significant an effect on our physical and emotional health as any other factor associated with well-being.		
<b>Spirit and Soul:</b> Connecting with something greater than ourselves may provide a sense of meaning and purpose, peace, or comfort. Spiritual connection can take many forms.		
<b>Surroundings:</b> Surroundings include where we live, work, learn, play, and worship—both indoors and out. Safe, stable, and comfortable surroundings have a positive effect on our health.		
<b>Power of the Mind:</b> Our thoughts are powerful and can affect our physical, mental, and emotional health. Changing our mindset can aid in healing and coping.		
<b>Professional Care:</b> Partnering with your health care team to address your health concerns, understand care options, and define actions you may take to promote your health and goals.		





## Reflections

Now that you have thought about what matters to you in all of these areas, what would your life look like if you had the health you want? What kind of activities would you be doing? Or how might you feel different? What area might you focus on?

What might get in the way? How might you start?

After completing the Personal Health Inventory, talk to a friend, a family member, your health coach, a peer, or someone on your health care team about areas you would like to explore further. Or visit [Whole Health](#).



# VA Health Care Facilities

VA operates the nation's largest integrated health care system, with more than 1,200 facilities across the U.S.

These facilities offer a full range of health care services, options and resources, including:

- Regular check-ups and specialty care appointments
- Veteran health care services, like home health care and geriatric care
- Medical equipment, prosthetics and prescription services
- Specialty programs tailored for women's health care, complex care coordination, dental care, military transition care and more

Review Table 3: VA Health Care Facilities to learn about the types of VA health care facilities and the services each provides.

**Table 3: VA Health Care Facilities**

Section	Description
VA Medical Centers (VAMCs)	<ul style="list-style-type: none"><li>◆ Located throughout the nation</li><li>◆ Offer a wide range of services, such as primary or preventive care and traditional, hospital-based services—like surgery, critical care, and mental, social and emotional well-being programs</li><li>◆ Provide the opportunity to get all your care in one place</li></ul>
Community-Based Outpatient Clinics (CBOCs)	<ul style="list-style-type: none"><li>◆ Bring access to care closer to home</li><li>◆ Offer the most common outpatient services, including health and wellness visits</li></ul>
Residential Treatment or Domiciliary Care Facilities	<ul style="list-style-type: none"><li>◆ Provide residential treatment and rehabilitative services for eligible Veterans with a wide range of concerns, illnesses or rehabilitative care needs</li><li>◆ Offer services for those with mental health conditions (such as PTSD and anxiety), substance use disorders, homelessness, and vocational, educational or social concerns.</li></ul>

## Use the VA Locator Tool

Visit [Find Locations](#) to locate outpatient clinics, hospitals and Vet Centers near you.

## What matters to you?

Learn more about The Pathway component of VA's Whole Health System in the video "The Pathway to Whole Health."

To watch the video, visit [Health Pathway Video](#) or scan the QR code.



**NOTE:** VA regularly updates our website to provide you with the most current information on your VA benefits and services. Check the website often, as information may have changed since this video was released.





Section	Description
Community Living Centers for Short- and Long-Term Nursing Home Care	<ul style="list-style-type: none"> <li>◆ Provide care for Veterans whose needs no longer require acute hospitalization</li> <li>◆ Focus on restoring or maintaining the highest degree of functional independence possible</li> <li>◆ Are available for some Veterans indefinitely; other Veterans may qualify only for a limited period</li> </ul>
Vet Centers	<ul style="list-style-type: none"> <li>◆ Provide a broad range of free, confidential counseling, outreach and referral services for Veterans and active-duty Service members, including members of the Reserve Components or National Guard and their families</li> <li>◆ Offer counseling for a successful transition from military to civilian life or after a traumatic experience in the military</li> </ul>



## What if I need care outside of the U.S.?

If you live or travel abroad, the **VA Foreign Medical Program (FMP)** may pay for health care services, medications and specific equipment associated with your service-connected conditions.

Eligibility requirements vary. To learn more and enroll, visit [CC FMP](#) or scan the QR code.



If you have any questions, call:

Foreign Medical Program:  
1-877-345-8179



## Veteran Community Care

### What if I cannot get care at a VA facility?

We may refer you to a non-VA provider in your community. Your eligibility for community care is based on your health care needs and circumstances. Your VA provider will assist you with determining your eligibility for this service.

### How do I access community care?

If you are eligible, you can access health care within VA's network through a community provider. You must receive VA approval before obtaining care from a community provider. Situations where community care may be authorized include:

- You need a service you cannot get at a VA medical facility.
- You live in a state without a full-service VA medical facility.
- You qualify under the "grandfather" provision of the Veterans Choice Program associated with the 40-mile distance criteria.
- VA cannot schedule appointments within specific drive or wait time standards.
- It is in your best interest medically.
- A VA service line does not meet specific quality standards.

### Where can I learn more?

To inquire about authorized hospital care and medical services in community health care facilities, contact your nearest VA health care facility. Call 1-877-222-8387, visit [Community Care](#) or scan the QR code.



# VA Health Care Services



## Primary Care

At VA, we take a team approach to primary care—with you at the center. (Figure 9)

When you sign up for VA health care, we will assign you to a health care team called a Patient Aligned Care Team. Your team will include you, those who support you (like your family members and caregivers) and your health care providers.

**Your team's goal is to plan for all the care you need to help you stay healthy.**  
**Your team will:**

- Provide or arrange for preventive care
- Help you get care in the ways that work best for you
- Coordinate your care
- Connect you with VA and community resources
- Get started with your food and nutrition plans
- Support you in thinking about your goals and preferences

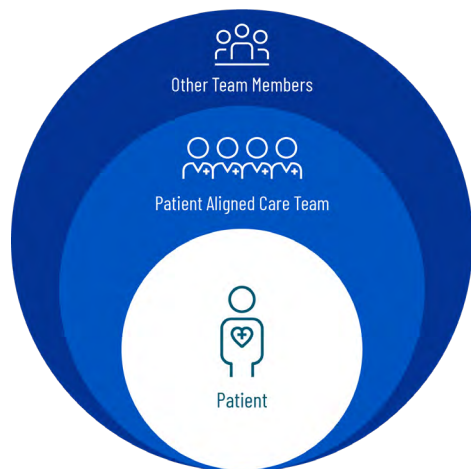


Figure 9: Primary Care

## For Primary Care

### Patient Aligned Care Team

Visit [PA Care Team](#) or scan the QR code to learn more about how your VA primary care provider and your Patient Aligned Care Team approach your care.



## Women Veterans Health Care

Women who qualify for VA health care can access high-quality women's health care.

- Primary and comprehensive women's services, including:
  - General health care and wellness screenings
  - Reproductive health services
  - Cancer screenings
  - Management of long-term conditions
  - Mental health services tailored to women
  - Treatment for conditions related to military sexual trauma (MST)
- Specialty services, including:
  - Gynecological and infertility services
  - Maternity and newborn care\*
  - Reproductive health and reproductive mental health
  - Sensory aids and prosthetics
  - Other specialty services

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\* Maternity care and seven days of newborn care are covered benefits for eligible women Veterans.

## Women Veterans Maternity Care

Call 1-855-VA-WOMEN (1-855-829-6636), visit [Maternity Care](#) or scan the QR code for information on maternity care.



## Transition Care and Reintegration Support

### What is the Post-9/11 Military2VA (M2VA) Case Management Program?

The Post-9/11 M2VA team at your home VAMC can connect you with the appropriate VA health care and resources (Figure 10) to help ease your transition from active duty to Veteran status. Every VAMC has a Post-9/11 M2VA team ready to welcome Post-9/11 Veterans into VA's health care system. They will discuss your health and wellness needs. Case management is available to help you access care, services and resources. Case management will also support your reintegration into the community. M2VA services include:

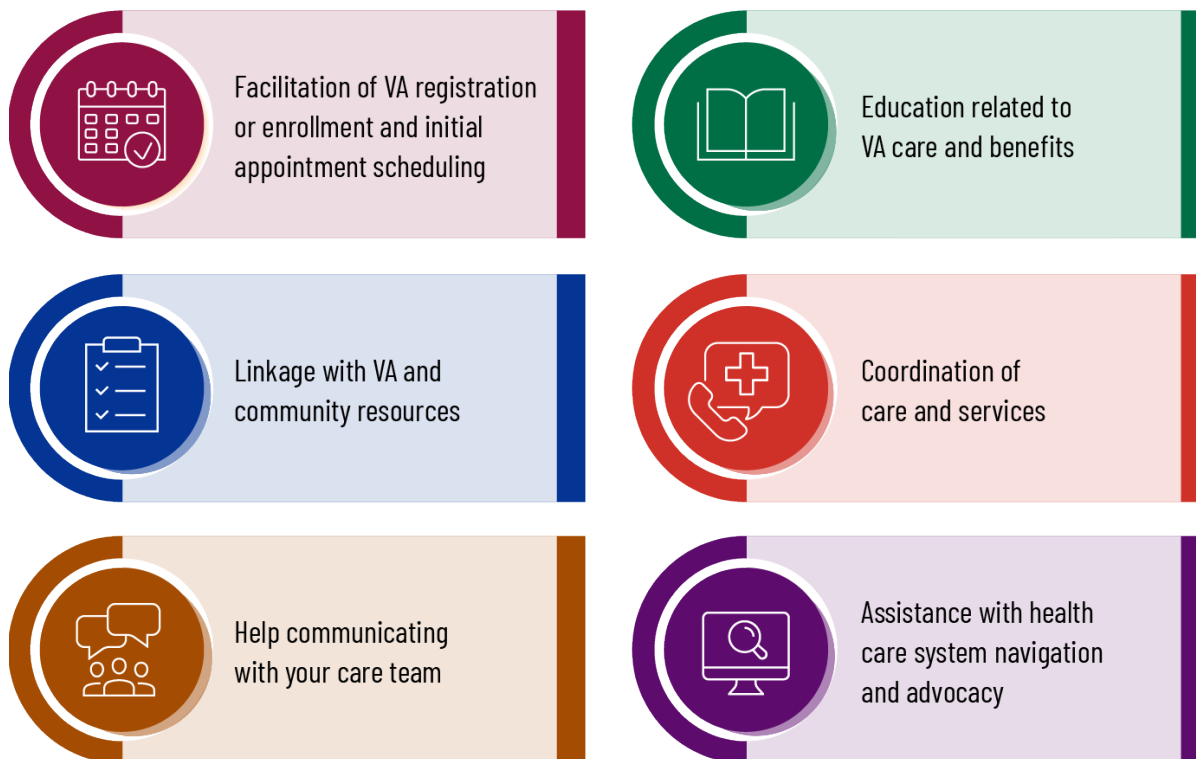


Figure 10: M2VA Services



## What is the VA Liaisons Program?

Nurses and social workers coordinate health care transfer for Service members from DOD to VA as they exit the military. The goal is for you to leave your military installation registered for VA health care and have a scheduled VA appointment.

VA Liaisons for Healthcare can:

- Educate you about VA health care and services.
- Help you identify the VA health care facility closest to your home or most appropriate for your needs.
- Communicate your needs to that VA facility.
- Connect you with the VA facility's Post-9/11 M2VA case management team.
- Assist you with transitioning your health care to VA and coordinating your initial care customized for your needs.

## What if I was exposed to hazardous materials during my service?

During your military service, you may have been exposed to chemical, physical or environmental hazards. This could include:

- Radiation
- Asbestos exposure
- Burn pits exposure

VA provides the latest information on military exposures and your health, including resources for medical follow-up and benefits.

### **You may have access to cost-free care.**

Many Veterans have access to VA health care services at no cost. If you have a qualifying service in a theater of combat, you may be eligible for 10 years of cost-free medical care for any condition related to your service in theater.

To find the VA Liaison for Healthcare that serves your installation, visit Liaison Locator or scan the [Liaison Locator](#) QR code.



## The PACT Act

The **PACT Act (1)** expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era, and **(2)** expands eligibility for benefits for Veterans exposed to toxic substances.

VA announced that all Veterans exposed to toxins and other hazards while serving in the military are eligible to enroll directly in VA health care beginning March 5, 2024. Veterans who have never been deployed but were exposed to toxins or hazards while training or on active duty are eligible to enroll. The expansion of VA health care eliminates the phased-in approach called for by the **PACT Act**, meaning that millions of Veterans are becoming eligible for VA health care up to eight years earlier than written into law.

For more information, visit the **PACT Act** website at [PACT Act](#).

For information about Post-9/11 Transition and Case Management, visit [Post-9/11 Care](#) or scan the QR code.



# Practical Exercise Worksheet:

## Analyze VA Health Care Services



You will be assigned a group and a scenario. Select the correct answers for each question.

### Scenario 1

Shannon is less than three months away from separation and found out she is two months pregnant. She is worried about maternity care after separation. She is moving back to her hometown, and the closest VA health care facility is over an hour and a half away.

1. What VA health care services are available to Shannon that will positively impact her situation?
  - a. Primary Care—Mental Health
  - b. Women Veterans Health Care
  - c. Transition Care and Reintegration Support
  - d. Patient Aligned Care Team
  - e. All of these
2. Which VA facility will assist Shannon with maternity care?
  - a. VA Medical Centers
  - b. Community-Based Outpatient Clinics (CBOCs)
  - c. Residential Treatment Facilities
  - d. Community Living Centers
  - e. All of these

### Scenario 2

Bobby separated from the Marines one month ago and is not having any difficulties managing his health or transition. He has already visited his primary care doctor and is looking for ways to maintain his mental, emotional and social well-being.

1. What VA health care services are available to Bobby that will positively impact his situation?
  - a. Primary Care—Mental Health
  - b. Veteran Community Care
  - c. Transition Care and Reintegration Support
  - d. Patient Aligned Care Team
  - e. All of these
2. Which VA facility will assist Bobby with maintaining his whole health?
  - a. VA Medical Centers
  - b. Community-Based Outpatient Clinics (CBOCs)
  - c. Residential Treatment Facilities
  - d. Community Living Centers
  - e. All of these







## Scenario 3

Mei has 180 days left in active-duty service. She wants to ensure a smooth transition to civilian life, including securing post-separation health care.

1. What VA health care services are available to Mei that will positively impact her situation?
  - a. Complete her Personal Health Inventory (PHI)
  - b. Locate local VA facilities where she plans to live
  - c. Find a virtual or on-site VA Liaison for Health Care
  - d. Apply for VA health care
  - e. All of these
2. The Post-9/11 M2VA team can assist Mei with which of the following?
  - a. Initial appointment scheduling
  - b. Connecting with VA and community resources
  - c. Communicating with her care team
  - d. Understanding VA benefits and services
  - e. All of these



## Eligibility for VA Health Care

To be eligible for enrollment in VA health care, you must meet all the following requirements:

- Served on active duty, **and**
- Separated under conditions other than dishonorable, **and**
- You meet at least one of the service requirements for enrollment

You must meet at least one of these service requirements:

- You served at least 24 months in a row without a break (called continuous), or for your full active-duty period, **or**
- You were discharged for a disability that was caused—or made worse—by your active-duty service, **or**
- You were discharged for a hardship or “early out,” **or**
- You served prior to September 7, 1980, **or**
- You were exposed to toxins or other hazards while serving in the military

VA health care eligibility is based on priority groups determined by several factors, including:

- Military service history
- Disability rating
- Service awards
- Income level
- Whether or not you qualify for Medicaid
- Other benefits you may be receiving, like pension benefits

### VA Health Care has many benefits:

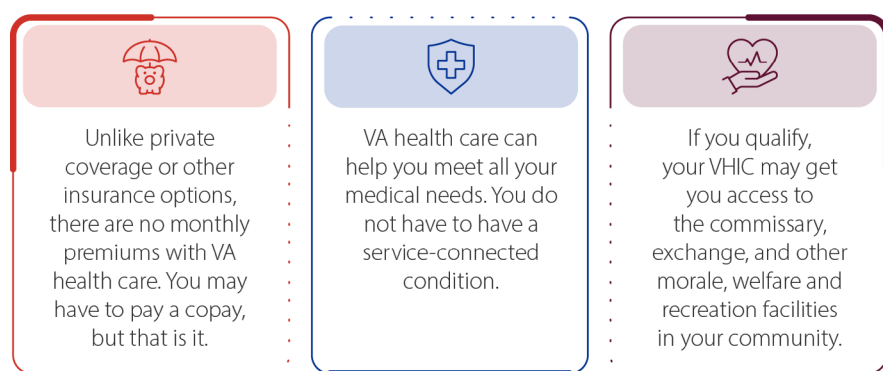


Figure 11: VA Health Care Benefits

*Time spent on active-duty status for training purposes only does not count toward the service requirements.*

### Even if you are not eligible to enroll:

If VA grants you service connection for any injury or illness, you can receive free VA treatment, including medication and supplies, for those conditions. Also, VA has several “special treatment authorities”, such as treatment for military sexual trauma (MST), and you may be able to receive this care even if you are not eligible to enroll or are not service-connected.

### Veteran Health Identification Card (VHIC)

A VHIC is a photo ID card you’ll use to check in at your VA health care appointments.

### Eligibility as it relates to members of the Reserve Components

Visit [Health Care Eligibility](#).

#### Keep In Mind

Some Veterans are eligible for both TRICARE and VA benefits; called dual eligibility.

#### Remember

To establish eligibility based on Title 32 service, a disability must be shown to have been incurred or aggravated during that service.



## When you apply for VA health care, you will be assigned to one of eight priority groups.

Table 4 describes VA's health care priority groups.

**Table 4: VA Health Care Eligibility Priority Groups**

Priority Group	Who is Included?
Priority Group 1	<ul style="list-style-type: none"> <li>◆ Veterans with VA-rated service-connected disabilities of 50% or higher</li> <li>◆ Veterans who VA determines to be unemployable due to service-connected conditions</li> <li>◆ Veterans awarded the Medal of Honor</li> </ul>
Priority Group 2	<ul style="list-style-type: none"> <li>◆ Veterans with VA-rated service-connected disabilities of 30% or 40%</li> </ul>
Priority Group 3	<ul style="list-style-type: none"> <li>◆ Veterans who are former prisoners of war</li> <li>◆ Veterans awarded a Purple Heart medal</li> <li>◆ Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty</li> <li>◆ Veterans with VA-rated service-connected disabilities of 10% or 20%</li> <li>◆ Veterans awarded special eligibility classification pursuant to 38 U.S.C. § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"</li> </ul>
Priority Group 4	<ul style="list-style-type: none"> <li>◆ Veterans who receive Aid and Attendance or Housebound Allowance from VA</li> <li>◆ Veterans who VA determines to be catastrophically disabled</li> </ul>
Priority Group 5	<ul style="list-style-type: none"> <li>◆ Non-service-connected Veterans and non-compensable service-connected Veterans rated 0% disabled with annual income below VA income limits and geographically adjusted income limits (based on their residential ZIP code)</li> <li>◆ Veterans receiving VA pension benefits</li> <li>◆ Veterans eligible for Medicaid programs</li> </ul>



Priority Group	Who is Included?
Priority Group 6	<ul style="list-style-type: none"> <li>◆ Compensable 0% service-connected Veterans</li> <li>◆ Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki</li> <li>◆ Project 112 or SHAD (Shipboard Hazard and Defense) participants</li> <li>◆ Vietnam-era herbicide-exposed Veterans who served in the following locations:               <ul style="list-style-type: none"> <li>◆ Any U.S. or Royal Thai military base in Thailand from January 9, 1962, through June 30, 1976</li> <li>◆ Laos from December 1, 1965, through September 30, 1969</li> <li>◆ Cambodia at Mimot or Krek, Kampong Cham Province from April 16, 1969, through April 30, 1969</li> <li>◆ Guam or American Samoa or in the territorial waters off Guam or American Samoa from January 9, 1962, through July 31, 1980</li> <li>◆ Johnston Atoll or on a ship that called at Johnston Atoll from January 1, 1972, through September 30, 1977</li> <li>◆ Republic of Vietnam from January 9, 1962 through May 7, 1975</li> </ul> </li> <li>◆ Veterans of the Persian Gulf War who served between August 2, 1990, and November 11, 1998</li> <li>◆ Veterans who served on active duty at Camp Lejeune, North Carolina, for at least 30 days between August 1, 1953, and December 31, 1987</li> <li>◆ Veterans may also be assigned to this group if they meet all these requirements:               <ul style="list-style-type: none"> <li>◆ Currently or newly enrolled in VA health care</li> <li>◆ Served in a theater of combat operations after November 11, 1998</li> <li>◆ Discharged less than 10 years ago</li> </ul> </li> </ul> <p><b>NOTE:</b> Eligibility will be phased-in and is based on service in specific locations and periods or deployment in support of specific military operations. Veterans who are awarded a VA service-connected disability rating, may be eligible for VA health care prior to the phased-in date.</p>
Priority Group 7	Veterans with gross household income below the geographically adjusted income limits for their residential location and who agree to pay copays
Priority Group 8	Veterans with gross household income above VA and geographically adjusted income limits for their residential location and who agree to pay copays



## Applying for VA Health Care

When you apply for VA health care online, keep a few things in mind:

- You may apply no earlier than one year before separation, but any time after separation. There is no deadline to apply for VA health care.
- Before starting your Health Care application, you should sign in to [VA.gov](https://va.gov) using your [Login.gov](https://login.gov), [ID.me](https://id.me) or DS Logon\* account sign-in information to save time and your progress.
- You can sign in later by selecting **Sign In** at the top of any page.
- If you need to finish the application later, sign in to [VA.gov](https://va.gov) and complete steps 1–4 on the next page to go to your application, which is already in progress.
- You have 60 days from the date you start or update your application to submit it. After 60 days, your information will not be saved, and you will need to start over.

### Apply for VA health care

Enrollment Application for Health Benefits (VA Form 10-10EZ)

VA health care covers care for your physical and mental health. This includes a range of services from checkups to surgeries to home health care. It also includes prescriptions and medical equipment. Apply online now.

**Have you applied for VA health care before?**

[Sign in to check your application status](#)

Figure 12: Apply for VA health care Web Page

\* STATEMENT: V A will discontinue the use of DS Logon in late 2025 for gaining access to VA.gov.

### Where can I learn more?

Visit [VA Health Care](https://va.gov) or scan the QR code.



Review Table 5 for how to apply for VA Health Care.

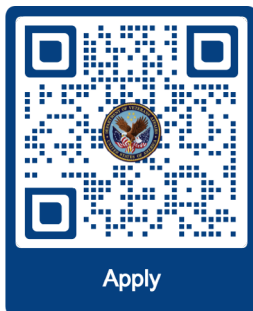
**Table 5: How to Apply for VA Health Care**

Method	Information
By Mail	Mail the completed VA Form 10-10EZ Application for Health Benefits to: Health Eligibility Center 2957 Clairmont Road Suite 200 Atlanta, GA 30329-1647
By Phone	Call 1-877-222-8387

## How do I apply?

### Online

Visit the [VA Health Care Application](#) or scan the QR code:



### In Person

Complete [VA Form 10-10EZ](#) Application for Health Benefits and drop it off at your local VAMC.



# Apply for VA Health Care



**NOTE:** Complete the steps below on your own device. If you don't have a device available, follow along with the Facilitator.

To apply, there are six parts you'll have to complete. Each part may have several screens. Some information is required, and some is not. The more information you can give VA, the better they will be able to accommodate your needs. To begin the application process, complete these steps:

**Step 1:** Visit [VA.gov](https://va.gov).

**Step 2:** Select the **VA Benefits and Health Care** drop-down menu.

**Step 3:** Select the **Health care** drop-down menu.

**Step 4:** Select **Apply now for health care**.

**Step 5:** Select **Sign in to check your application status**.

**Step 6:** Select the correct Sign-in account and enter your credentials to sign in or create an account.

- [Login.gov](https://login.gov)
- [ID.me](https://id.me)
- DS Logon

**Step 7:** After you sign in, Step 1 of 6 is to enter your personal information. Verify your name and date of birth, then select **Continue** to save your data and move to the next screen.

- You will select **Continue** after each step to save your data and move to the next screen.
- At any point, you can select **Finish this application later** to save your information to complete at a later time.

**Step 8:** Enter your **City of birth** and select the **State/Province/Region** from the drop-down menu.

**Step 9:** Enter your **Mother's maiden name**.

**Step 10:** Select the appropriate **Female** or **Male** radio button for the question, "What sex were you assigned at birth?"

**Step 11:** Select your **race, ethnicity or origin** checkbox. You may also select **Prefer not to answer**.

**Step 12:** Enter your **Mailing address, email address and telephone numbers**.



- Do not use your current address unless you are going to live in the same place after separation. Instead, use your address where you will receive mail after separation.
- Do not use your .mil email address because that will become inactive after you separate.

**Step 13:** Step 2 of 6 is to enter your current compensation and pension from VA.

- "Do you receive VA disability compensation?" question field, select the appropriate **Yes** or **No** radio button.
- "Do you receive VA pension?" question field, select the appropriate **Yes** or **No** radio button.







**Step 14:** Step 3 of 6 is to enter your military service information. Select your **Last branch of service**, **Service start date**, **Service end date** and **Character of service** from the appropriate drop-down menus.

- Remember that you cannot apply today if you are more than one year before separation.
- If you indicate a service end date, you will be asked for your Character of Discharge.
- When you select **Continue**, there is an optional screen to upload your DD214.

**Step 15:** Select your **Service history** checkboxes. You may select more than one.

- Continue to Toxic Exposure and respond accordingly.
- When you select continue, there is an optional screen to upload your DD214

**Step 16:** Step 4 of 6 is to enter your household information. After reviewing the information, select the appropriate **Yes** or **No** radio button for the question, “Do you want to provide your financial information?”

- This financial information will help determine your eligibility for VA health care. The criteria for various eligibility groups (listed on the page) can impact how soon you can sign up for health care and your priority group.
- You are not required to provide your financial information. However, suppose you don’t have a qualifying eligibility factor. In that case, this information is the only other way for us to see if you can get VA health care benefits—including added benefits like waived copays.

**Step 17:** Select your **Martial status** from the drop-down menu.

**Step 18:** Enter your **Spouse’s first name** and **last name**.

Spouse information is optional. You will only be redirected to this page if you select Married or Separated for your marital status.

**Step 19:** Enter your **Spouse’s Social Security number** and select their **Date of birth** and **Date of marriage** from the drop-down menus, if applicable. After entering the date of marriage, select continue to answer questions in “Spouses Additional Information.”

**Step 20:** Select the appropriate **Yes** or **No** radio button for the question, “Do you have any dependents to report?”



If you select Yes, the next page that loads will ask you to provide your dependent(s) information. You can select the **Add Another Dependent** button at the bottom of the page if you have more than one dependent.

**Step 21:** If you selected Yes to providing your financial information at the beginning of Step 4, you will be asked to provide you and your family’s gross annual income for the previous calendar year and deductible expenses. Fill out these sections to the best of your knowledge:

- “Veteran’s gross annual income from employment”
- “Veteran’s net income from your farm, ranch, property or business”
- “Veteran’s other income amount”
- “Spouse’s gross annual income from employment”
- “Spouse’s net income from your farm, ranch, property or business”
- “Spouse’s other income amount”

**| NOTE:** VA will verify the financial information you provide with the Internal Revenue Service (IRS).





**Step 22:** Enter your “Previous calendar year’s deductible expenses” information in the following fields:

- “Amount you or your spouse paid in non-reimbursable medical expenses this past year.”
- “Amount you paid for anything related to your own education (college or vocational) this past year. Do not list your dependents’ educational expenses.”
- “Amount you paid in funeral or burial expenses for a deceased spouse or child this past year.”

**Step 23:** Step 5 of 6 is to enter insurance information. Select the appropriate **Yes** or **No** radio button for the question, “Are you eligible for Medicaid?”

**Step 24:** Select the appropriate **Yes** or **No** radio button for the question, “Are you enrolled in Medicare Part A (hospital insurance)?”

**Step 25:** Select the appropriate **Yes** or **No** radio button for the question, “Do you have health insurance coverage?”

**Step 26:** If applicable, select the **I’m enrolling to get minimum essential coverage under the Affordable Care Act** checkbox. Then, select your **State** and your preferred **Center** or **clinic** from the drop-down menus. You can also use the VA Facility Locator tool to find a center or clinic.

**Step 27:** Select the appropriate **Yes** or **No** radio button for the question, “Do you want VA to contact you to schedule your first appointment?”

**Step 28:** Step 6 of 6 is to review your information. Select the **plus sign (+)** to the right of each section to review your information to ensure it is correct.

If necessary, make changes to the information by selecting the **Edit** button.

**Step 29:** When you are satisfied all the information is correct, select the **I have read and accept the privacy policy** checkbox.

**Step 30:** Select **Submit Application** to submit your application.

- If you submit your application for approval, you will receive a letter informing you of your eligibility.
- If you do not finish, you will get a letter from VA reminding you to complete your application.



# Making Informed Decisions

If you are still deciding whether to make a decision today, various resources are available to support you.

You are not on your own. There are resources to help you learn about VA health care benefits and how to register.

VA outreach programs may contact you regarding registration for health care (Figure 13). They can:

- Answer any questions you have
- Help you apply for VA health care
- Make your first VA health care appointment

If you have any questions, call Health Care Benefits at 1-877-222-8387.

## TRICARE

You may be eligible for DOD's TRICARE coverage for yourself, your family and your survivors. You may need to enroll in TRICARE coverage by a specific date to maintain continuous health coverage after separation or retirement. Retirees can have both VA Health care and TRICARE coverage.

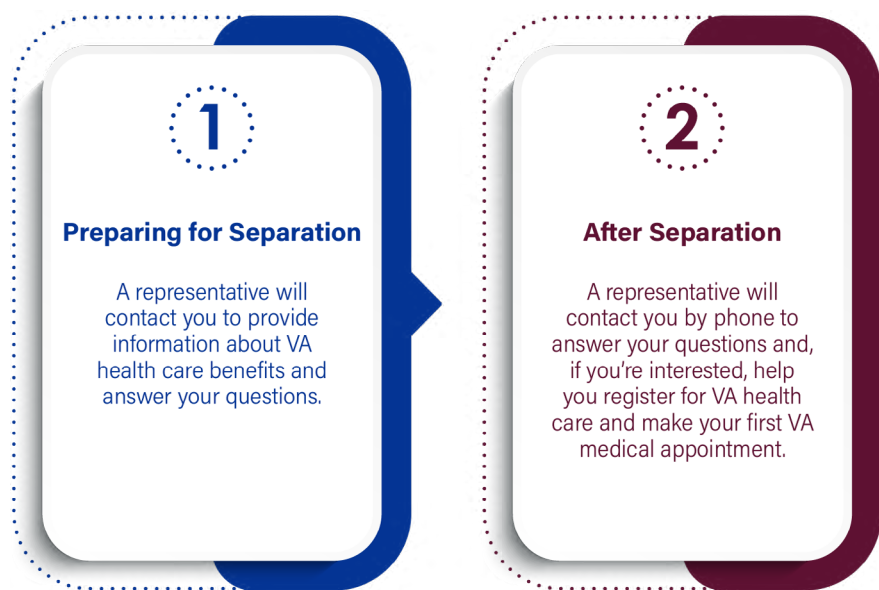


Figure 13: VA Health Care Registration Outreach

## Remember

- » The goal is to have the information you need to make informed decisions about your post-separation health care options.
- » You can update your contact information on [VA.gov](https://www.va.gov). Ensure your contact information is updated as soon as possible, nearing separation or before 90 days post-separation.
- » VA will not share your information with other businesses. VA only tries to contact you regarding your VA benefits and services.

## Where can I learn more?

Visit [TRICARE](https://www.tricare.mil) or scan the QR code.



## VA Solid Start

**Your first year after separation presents a lot of change, but the stress of change is not a weight you must carry alone.**

Through VA Solid Start, VA is calling newly separated Veterans three times during their first year of separation.

We aim to provide consistent, caring contact between transitioning Service members and VA. We will guide you through understanding and using the benefits and resources available. These include valuable building blocks for your civilian life. In some cases, mental health support is available regardless of your discharge status, service history or VA health care eligibility.

As part of your welcome, VA wants to inform you about what to expect during this critical time and help you build a solid start to your life after separation. VA will attempt to contact you three times around 90, 180 and 365-days post-separation. Make sure your contact information is up to date at [VA.gov](https://va.gov).

Whatever challenge you face, qualified VA representatives will be reaching out to help you make the most of your transition. Yes, VA is calling—take the call!



## Annual Income Limits

The Annual Income Limits page is a great site that can:

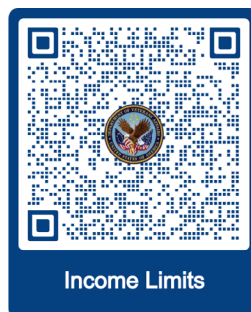
- Inform you of the VA income thresholds, based on your family's gross household income.
- Help you make the informed decision to choose VA health care.

To get started, follow the steps below:

**Step 1:** Navigate to [Income Limits](https://va.gov/income-limits).

**Step 2:** Review the information.

**Step 3:** Apply for VA health care at [VA.gov](https://va.gov) to receive an official determination of your enrollment benefits.



### VA Solid Start

- » VA will attempt to contact you three times around 90, 180 and 365 days post-separation. Make sure your contact information is up to date at [VA.gov](https://va.gov).
- » You will receive reminder emails about upcoming calls, including links to resources.
- » Save 1-800-827-0611 as the contact for VA Solid Start on your phone now, and when you see VA calling—take the call!

Visit [VA Solid Start](https://va.gov/solid-start) or scan this QR code to add VA Solid Start to your contact list.



### Where can I learn more?

Visit [Income Limits](https://va.gov/income-limits) or scan the Income Limits QR code,



# Health Care Tools



## What tools can I use to help me manage my health care?

My Health<sup>e</sup>Vet is VA's private and secure online patient portal for active-duty Service members, Veterans and their dependents and caregivers. Its online resources and tools offer greater control over your health and wellness.

My Health<sup>e</sup>Vet is a free, proactive and interactive tool that empowers you to become an informed partner in your health care by:

- Managing your prescriptions and doctor appointments
- Communicating with your VA health care teams
- Accessing your electronic health care records

You can access My Health<sup>e</sup>Vet through your existing or newly created Login.gov or ID.me account. Once you set up your account and verify your identity, you will be able to use it to sign in to My Health<sup>e</sup>Vet as a Premium account holder. It is linked to your VA and DOD records which means you will also be able to use it to sign in to any other VA website or mobile app. With your modern sign-in account, you can continue to manage your VA benefits and health care, while keeping your information and benefits secure.



## VA Health Care Portal

VA's primary source of information about health benefits is the Health Care Portal. From this website, you can:

- Get information on VA health benefits and services that are available to you.
- Locate medical facilities.
- Apply for VA health care.
- Manage your health care.
- Learn about VA telehealth services.
- Learn how to contact VA with questions about VA health care and benefits.

Visit [My HealtheVet](#) or scan the QR code to access My HealtheVet.

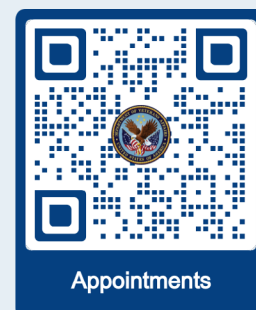


## Where can I learn more?

Visit [VA Mobile Apps](#) or scan the QR codes to access the VA Mobile Apps.



Visit [VA Online Scheduling](#) or scan the QR code to access the VA Online Scheduling app which allows you to manage your appointments (this URL may only work with mobile devices).



## My HealtheVet Features

My HealtheVet is similar to Military Health System (MHS) Genesis Patient Portal, which is used to manage your TRICARE-associated healthcare needs. Similar to MHS Genesis, My HealtheVet allows registered ID.me or Logon.gov account holders to view and manage their medications, appointments and health records. They can also securely message their VA health care providers.

Review Table 6 for details on the features that My HealtheVet offers.

**Table 6: My HealtheVet Features**

Features	Description
Pharmacy	Refill your VA prescription, track delivery, view a list of your VA medications and other details.
Appointments	Keep track of your upcoming VA medical appointments and get email reminders.
Messages	Communicate securely online with your VA health care team and other VA staff about non-emergency information or questions.
Health Records	View, print or download a copy of your VA medical record information or enter your own health information.





# Vet Centers



Vet Centers are community-based centers located off-base across the country that:

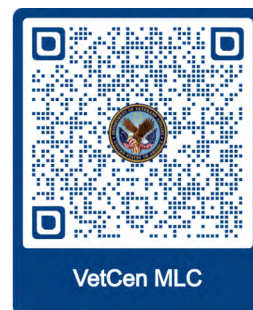
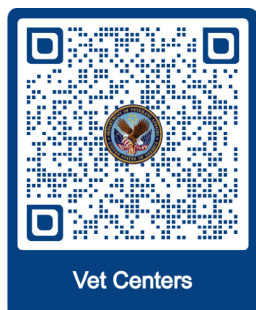
- Provide a broad range of free counseling, outreach and referral services for Veterans, Service members and their families.
- Offer individual, group, marriage and family counseling. Counseling is held in a safe and confidential setting.
- Do not release information to any person or agency without your written consent. An exception would be in severe circumstances where there is an intent to harm yourself or another.
- Assist with access to care by helping you and your family overcome any barrier you might experience. Barriers may include managing through a deployment, readjusting after a deployment, transitioning out of the military and anything else to help you meet your and your family's goals.

Vet Centers also provide services for family members of eligible Veterans when it helps with their readjustment.

Families of deployed Service members are also eligible to receive services to help them cope with the deployment of their loved ones. Additionally, bereavement counseling is available for families who experience the death of an active-duty Service member.

- All Vet Center services are available without time limitations and at no cost.
- All Vet Centers offer non-traditional hours on evenings and weekends to meet the needs of those they serve.
- Walk into any Vet Center during hours of operation.

Visit [Vet Centers](#) or scan the Vet Centers QR code to get connected with a Vet Center. Visit [Find VA Locations](#) to use the VA Facility Locator Tool to find the nearest Vet Center.



## Did you know?

Call the Vet Center Call Center at 1-877-927-8387 24 hours a day, toll free, to talk about your military experiences or your transition home. The Vet Center Call Center is staffed with combat Veterans of all eras and family members of combat Veterans.

## Keep In Mind

To use Vet Center services:

- » You do not need to be registered with VA health care.
- » You can access Vet Center services regardless of your character of discharge.
- » For injuries, you do not need a disability rating or service connection from VA or DOD.

## Where can I learn more?

Visit [VetCen MLC](#) or scan the VetCen MLC QR code to access the Vet Centers MLC course, where you can learn how to connect with local Vet Centers and how Service members, Veterans and their loved ones can use Vet Centers.



# Mental Health

**Your social, emotional and mental wellness are significant parts of your Whole Health.**

They impact how you think, feel and act. They determine how you handle stress, relate to others and make choices. People struggling with mental health conditions may have difficulty managing their overall health and common everyday stressors.

VA providers help you find resources during times of need and apply interventions to help you with your mental health.

**As with your physical health, self-care plays a significant role in maintaining your mental health. It is important to be able to recognize when you need help.**



Recognizing the early signs of a social, emotional or mental health condition enables you to take steps to prevent symptoms from developing into more significant concerns. In addition to commonly recognized symptoms, like feeling very sad or nervous, there can be other indicators and signs. If you are experiencing any of these signs or symptoms, there are things you can do on your own.

## VA Mental Health Services

Visit [VA Mental Health](#) or scan the QR code for information on Mental Health.



### Did You Know?

You can get connected with mental health support—no matter your discharge status, service history or eligibility for VA health care. To access VA mental health services right away:

- » Call or walk into any VAMC at any time, day or night.
- » Call or walk into any Vet Center during clinic hours.
- » Call the VA health benefits hotline at 1-877-222-8387, Monday through Friday, 8 a.m.–8 p.m. ET.



# Maintaining Your Mental Health



## What are some things I can do on my own?

- Be aware of your emotions and reactions. Notice what in your life makes you sad, frustrated or angry. Try to address or change those things.
- Express your feelings in appropriate ways. Let people close to you know when something is bothering you. Keeping feelings of sadness or anger inside adds to stress, which can cause problems in your relationships and at work or school.
- Think before you act. Emotions can be powerful. Give yourself time to think and be calm before you say or do something you might regret.
- Manage stress. When possible, try to change situations that cause stress for you. To help you cope with stress, learn relaxation methods, such as deep breathing, meditation and exercise.
- Strive for balance. Find a healthy balance between work and play, activity and rest. Make time for things you enjoy.
- Take care of your physical health. Your physical health can affect your mental health. Exercise regularly, eat healthy meals and get enough sleep. Do not abuse drugs or alcohol.
- Connect with others. We are social creatures. We need positive connections with other people. For example, arrange a lunch get-together, join a group and say hi to strangers.
- Find purpose and meaning. Figure out what is important to you in life and focus on that. This could be your work, family, volunteering, caregiving or something else. Spend your time doing what feels meaningful for you.

## Mental Health for Women Veterans

More than half of VA mental health providers are women. All VA providers have access to specialized training in women's mental health. This includes reproductive mental health conditions, such as depression before and after a child's birth and mood changes during menopause.

Every VA Medical Center has Women's Mental Health Champions. These Champions have a specific interest and specialized training in women Veterans' mental health. They can connect you with local resources and support.



## Posttraumatic Stress Disorder (PTSD)

VA has resources to help you cope with health conditions you may experience after a traumatic event, including PTSD.

Some people develop PTSD after experiencing a life-threatening or traumatic event. A traumatic event is something you see or hear about, or something that happens to you that is overwhelming and hard to cope with or move past (Figure 14).

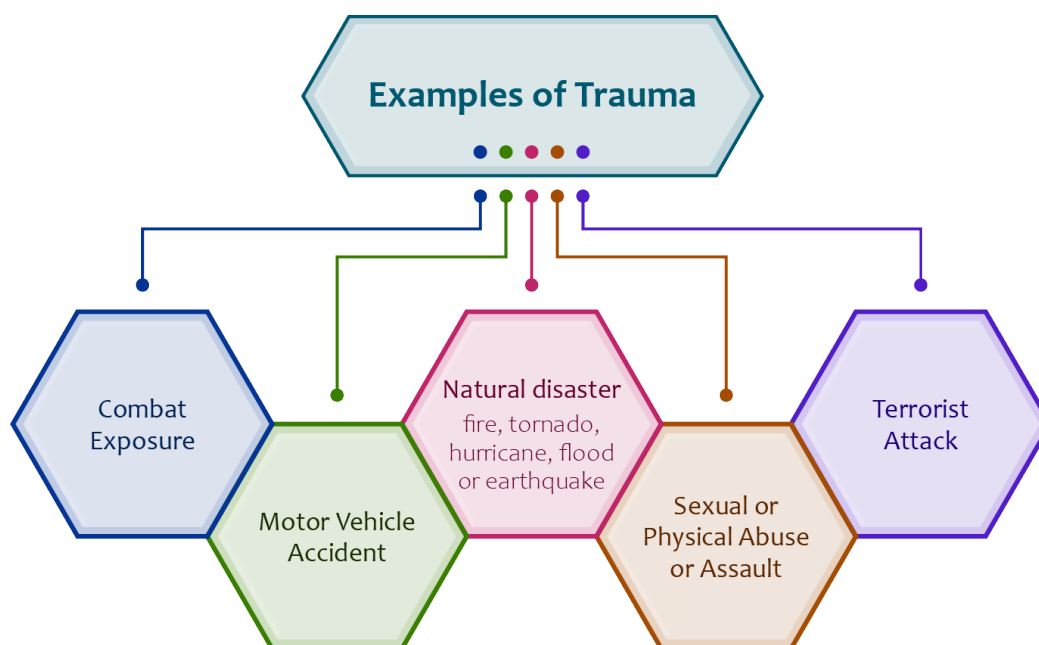


Figure 14: Examples of Trauma

### Where can I learn more?

To learn more about PTSD Treatment Decision Aid, scan the QR code or visit: [PTSD Decision Aid](#).



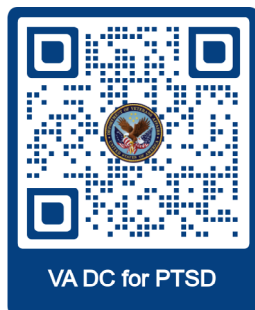
To learn more about PTSD Mental Health, scan the QR code or visit: [PTSD Mental Health](#).



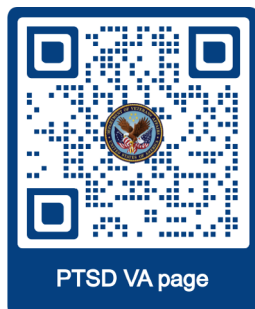
## Did you know?

PTSD treatment can help you turn your life around—even if you have been struggling for years.

To find out if you can get PTSD disability benefits, visit: [VA DC for PTSD](#) or scan the QR code.



Our National Center for PTSD is the world leader in research and education about PTSD and trauma. Visit [PTSD VA Page](#) or scan the QR code to learn more.

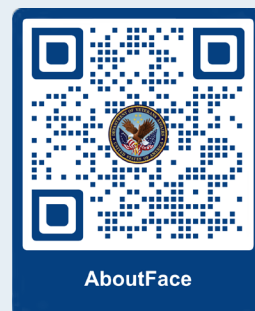


## Key Resources

Understanding PTSD and PTSD Treatment booklet  
[PTSD Booklet](#)



AboutFace [AboutFace](#)



## Military Sexual Trauma

Military sexual trauma (MST) (Figure 15) refers to sexual assault or sexual harassment that occurred while you were in the military.



Figure 15: MST Examples

### Am I eligible for treatment related to MST?

VA provides free treatment for any mental and physical health conditions related to experiencing MST. VA's MST-related treatment is available for Veterans and most former Service members even with an "other than honorable" or uncharacterized discharge. Current Service members can also receive services related to MST, but they may need a Department of Defense (DOD) referral for some services.

### Can I apply for disability compensation related to MST?

Veterans can apply for disability compensation for any current health conditions caused or worsened by their military service, including conditions related to MST. VA can help you collect evidence to support your disability compensation claims.

VA provides free treatment for conditions related to experiences of MST, and you may be able to receive this care even if you are not eligible for other VA care. You do not need to have reported your experiences at the time or have any other evidence they occurred to receive this care.

### Did you know?

You can find VSOs, MST specialists or Women Veterans Coordinators at every VA Regional Office. They can ensure that you use the correct information when submitting MST claims. You do not need to file for disability compensation to receive MST-related treatment services.



## To report harassment:

If you are a victim of harassment at a VA health care facility, report it to the Patient Advocate at [Patient Advocate](#) or VA Police.



## Where can I learn more?

Speak with the MST Coordinator at your nearest VA medical facility about MST-related health care or with the MST Coordinator at your nearest VA Regional Office about disability compensation. Visit [MST](#) or scan the MST QR code.



Visit [Beyond MST App](#) or scan the Beyond MST App QR code to download the Beyond MST app.



Refer to Appendix C for more information about VA's MST-related treatment services.

## If you are in crisis:

- » Call 911.
- » Go directly to the nearest emergency room.
- » Go directly to the nearest VAMC.



Dial 988, then PRESS 1 after you connect.



You can also text 838255, chat online at [Veterans Crisis Line](#) or scan the QR code.





## Suicide Prevention

Not all of us are mental health or medical professionals—but we can all learn the warning signs of suicide, become comfortable with asking about suicide and help find resources for someone who is thinking about suicide.

**Table 7: Warning Signs and Risk Factors of Suicide**

Warning Signs of Suicide Include	Risk Factors of Suicide Include
<ul style="list-style-type: none"><li>◆ Hopelessness, feeling like there is no way out</li><li>◆ Anxiety, agitation, sleeplessness or mood swings</li><li>◆ Feeling like there is no reason to live</li><li>◆ Rage or anger</li><li>◆ Engaging in risky activities without thinking</li><li>◆ Increasing alcohol or drug use</li><li>◆ Withdrawing from family and friends</li><li>◆ Directly referencing wanting to die</li></ul>	<ul style="list-style-type: none"><li>◆ Prior suicide attempt</li><li>◆ Mental health conditions</li><li>◆ Substance use</li><li>◆ Access to lethal means</li><li>◆ Recent loss</li><li>◆ Legal or financial challenges</li><li>◆ Relationship difficulties</li><li>◆ Unemployment</li><li>◆ Housing insecurity</li></ul>

**There may be times when you want to talk to someone right away. Seven days a week, 365 days a year.**

Most suicide attempts occur following separation from military service. Veterans are most vulnerable in the first three months after separation, although suicide risk remains elevated for years after transition.

The Military and Veterans Crisis Line connects you and your families with qualified, caring and supportive VA representatives with special training and experience to help Veterans of all ages and circumstances. A trained responder will answer your call, text or chat and ask you a few questions. You can decide how much you want to share.

The crisis line provides information on suicide awareness and prevention. You can also get a referral to the Suicide Prevention Coordinator closest to your location.

### Resource Locator Tool

Visit [Local Resources](#) to search local VA resources.

### Mental Health & Suicide Prevention

Visit [Mental Health - Suicide Prevention](#) or scan the QR code.





## MODULE 2

# Personal Goals Checklist



# Self-Guided Activity: Update Your Personal Goals Checklist



Goal 1: Get started with Whole Health	Timeline or Deadline	Notes
<p>Learn about VA health care benefits.</p> <p><b>i</b> Visit <a href="#">VA Health Care Benefits</a> to learn more.</p>	No time limit associated with these benefits	
<p>Learn about Whole Health practices from other Veterans through the Introduction to Whole Health and Taking Charge of My Life and Health Choices courses.</p> <p><b>i</b> Visit <a href="#">Whole Health</a></p>	As soon as I decide to take control of my Whole Health	
Complete my Personal Health Inventory.	Before my first post-separation health care appointment	
Share my Personal Health Inventory with my VA provider and work with my health care team to create my Personal Health Plan.	Ongoing, beginning with my first post-separation health care appointment	

Goal 2: Apply for and access VA Health Care	Timeline or Deadline	Notes
Apply for VA Health Care.	No time limit associated with these benefits	




Goal 2: Apply for and access VA Health Care	Timeline or Deadline	Notes
Enroll in the Foreign Medical Program (FMP) by contacting the VHA Office of Community Care (OCC) (if applicable).	No time limit associated with this benefit	

Goal 3: Restore, maintain or improve my mental health	Timeline or Deadline	Notes
Reach out in times of crisis by using the Veterans Crisis Line. Call, chat online or text.	Any time: 24 hours a day, 7 days a week, 365 days a year	
Access VA mental health services for posttraumatic stress disorder (PTSD), effects of military sexual trauma (MST), depression, grief, anxiety and other needs. <i>i</i> <a href="#">VA Mental Health</a>	As needed; there is no time limit associated with these benefits	
Get connected with VA mental health support—no matter my discharge status, service history or eligibility for VA health care:  Call or walk into any VA Medical Center any time, day or night.  Call or walk into any Vet Center during clinic hours.	Any time that I need support	



Goal 3: Restore, maintain or improve my mental health	Timeline or Deadline	Notes
<p>Explore options to practice self-care.</p> <p><b>i</b> Visit <a href="#">Self-Care</a> to explore.</p>	Any time that I want to practice mindfulness to improve my well-being	

Goal 4: Get Dental Care	Timeline or Deadline	Notes
<p>Apply for VA Health Care (if I'm eligible for dental care but not yet enrolled in VA Health Care).</p> <p>If I'm not eligible for VA dental care, but am enrolled in VA Health Care, I can purchase dental insurance at a reduced cost through the VA Dental Insurance Program (VADIP).</p> <p><b>i</b> Visit <a href="#">VA Dental</a> for more information.</p>	No time limit associated with these benefits	







## MODULE 3

# Applying for Disability Compensation



## MODULE 3:

# Applying for Disability Compensation



## Introduction

Suppose you have an illness or injury you believe was caused—or made worse—by your service. In that case, you may be eligible for disability compensation, ongoing health care, and other related benefits and services. This module will help you understand and obtain a disability rating decision.

Upon completion of Module 3, you will be prepared to:

- **Define** disability compensation.
- **Identify** the types of service-connected disabilities.
- **Analyze** the different types of disability compensation.
- **Review** the steps to applying for disability and related benefits.

### Where can I learn more?

For any questions about VA benefits for spouses, dependents, survivors and caregivers, visit [Family Member Benefits](#) or scan the QR code.

### In This Module

- Service-Connected Disabilities
- Filing a Disability Claim
- Education Benefits for Survivors



### Personal Goals

Apply for disability compensation and related benefits.

Prepare for my family's financial well-being in the event of my death.

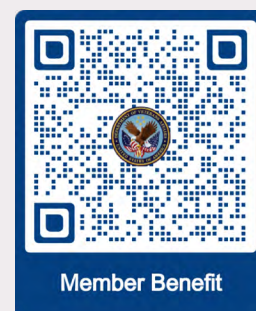
Set up VA education benefits for survivors.

### Where can I learn more?

For more information about VA disability compensation, visit Disability Compensation MLC or scan the QR code for the VA TAP Course Catalog, and then navigate to the [Disability Compensation MLC](#).



For any questions related to your benefits, visit [VA Service-member Benefits](#) or scan the QR code.





# Service-Connected Disabilities



## Defining Disability Compensation

Disability compensation is one of the most important benefits VA offers.

- It is a tax-free monetary benefit available to you if you have a mental or physical injury or illness incurred or aggravated by your service.
- Payment begins for disability ratings as low as 10%.

In some cases, you may be eligible for an additional allowance for your dependents.

## Establishing Service Connection

**If you are injured or have incurred a chronic illness because of your military service, you may be eligible for monetary and support benefits and services.**

VA may determine that you have a disability resulting from an injury or illness that occurred during or became worse due to your active military service. These are service-connected disabilities.

If VA determines you have a service-connected disability, you might be eligible for:

- Monthly disability compensation
- Clothing or automobile allowances
- VA housing grants to help you adapt a home to meet your needs
- VA health benefits for those with service-connected disabilities
- Free or reduced-cost dental, prescriptions and medical coverage

**You may be eligible for disability benefits or compensation if you meet the following requirements:**

**Both of these must be true:**

- You have a current illness or injury (known as a condition) that affects your mind or body, **and**
- You served on active duty, active duty for training or inactive duty training

**And at least one of these must be true:**

- You got sick or injured while serving in the military—and can link this condition to your illness or injury (called an in-service disability claim) **or**
- You had an illness or injury before you joined the military—and serving made it worse (called a pre-service disability claim) **or**
- You have a disability related to your active-duty service that didn't appear until after you ended your service (called a post-service disability claim)



## How does VA determine if I have a service-connected disability?

To be awarded a VA disability rating for service connection, you must submit evidence with your claim that shows a current chronic illness or disability (physical or mental) that occurred or worsened during your service. Based on the evidence, VA rates your service-connected disability from 0% to 100% in 10% increments.

You may be entitled to compensation, free health care and more—even with a VA disability rating of 0%.

If you have any questions, call the VA Benefits Hotline:  
1-800-827-1000.

## Types of Service Connections

**Direct:** A condition resulting from an in-service injury, illness, disease or incident, with no evidence of a pre-service condition.

**Aggravated:** A documented pre-existing condition that became worse, beyond the natural progression of the condition, in service.

**Presumptive:** A condition assumed to be connected to military service if it develops or worsens within a specific time after service.

**Secondary:** A new condition caused by a previously established service-connected condition.

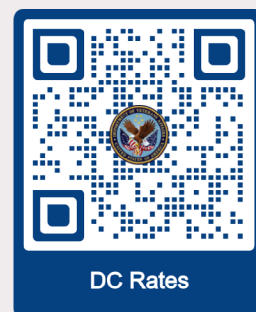
### Keep in mind...

If you have multiple disability ratings, we use them to calculate your combined VA disability rating. Calculating your combined disability rating involves more than adding up your individual ratings. That's why your combined rating may be different from the sum of your individual ratings. For example, if a Veteran has one disability rated 60% and a second disability rated 20%, the combined rating is not 80%.

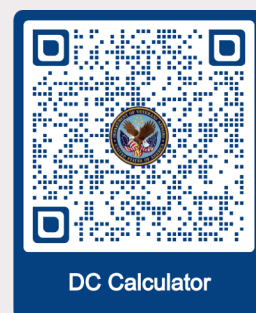
**NOTE:** Guidelines for presumptive conditions are routinely updated by law or regulation. In addition to symptoms related to toxic exposure, symptoms of COVID, which manifest within set timelines, are included.

## Where can I learn more?

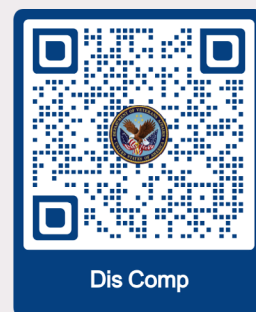
For more information on calculating combined ratings, visit [Disability Compensation Rates](#) or scan the QR code.



For more information, visit [Disability Compensation Calculator](#) or scan the QR code to access the rating calculator.



For more information about disability compensation, visit [Disability Compensation](#) or scan the QR code.



## PACT Act

The **PACT Act** is a new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. This law helps us provide generations of Veterans—and their survivors—with the care and benefits they've earned and deserve.

The **PACT Act (1)** expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era and Post-9/11 era, and **(2)** expands eligibility for benefits for Veterans exposed to toxic substances.



### What are the **PACT Act** key components?

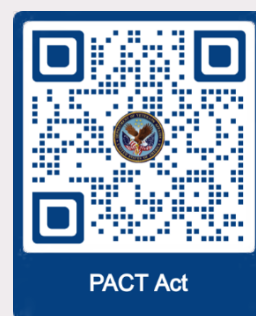
- The **Act** expands and extends eligibility for VA health care for Veterans with toxic exposures and Veterans of the Vietnam era, Gulf War era, and Post-9/11 era.
- VA will improve the decision-making process for determining what medical conditions will be considered for presumptive status.
- Every enrolled Veteran will receive an initial toxic exposure screening and a follow-up screening every five years. Veterans who are not enrolled but who are eligible to enroll will have an opportunity to enroll and receive the screening.
- VA health care staff and claims processors will receive toxic exposure-related education and training.
- The **Act** requires research studies on the mortality of Veterans who served in Southwest Asia during the Gulf War, Post-9/11 Veteran health trends, and Veteran cancer rates.
- The **Act** will help VA build a stronger, more skilled workforce to meet the growing demand for benefits and services.
- The **Act** authorizes 31 new medical facilities across the country, providing greater access to VA health care.

## Expanded Health Care Eligibility

VA announced that all Veterans exposed to toxins and other hazards while serving in the military will be eligible to enroll directly in VA health care beginning March 5, 2024. Veterans who have never been deployed but were exposed to toxins or hazards while training or on active duty will also be eligible to enroll. The expansion of VA health care eliminates the phased-in approach called for by the **PACT Act**, meaning that millions of Veterans are becoming eligible for VA health care up to eight years earlier than written into law.

### Where can I learn more?

For more information about the **PACT Act**, visit [PACT Act](#) or scan the QR code



## PACT Act for Women Veterans

Some presumptive conditions include reproductive cancer of any type, including cervical, ovarian, uterine and breast cancers. Vaginal and vulvar cancers are also on the presumptive list.



## Avoid PACT Act Scams

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in **PACT Act**-related phishing (email), vishing (phone), and social media scams targeting Veterans to access their **PACT Act** benefits or submit claims on their behalf. Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service. Use the **PACT Act** Scams tips in Table 8 to protect yourself from **PACT Act** scams:

**Table 8: Tips for Avoiding PACT Act Scams**

Do's	Don'ts
You may submit your application securely online via VA.GOV or in person at any Regional Office. You may file your claim directly with VA and then VA will assist in gathering the evidence necessary to support it. There are no costs or hidden fees to apply.	Do not sign a contract agreeing to pay an unauthorized company a percentage of your benefit payment in exchange for their assistance with your VA claim. If you need help filing a claim, there are representatives of VSOs, agents and attorneys who the VA has accredited to assist you.
Be cautious of companies that advertise VA benefits, which can only be obtained with their help. VA may not recognize these companies, and they may attempt to charge illegal fees.	Do not sign a blank form for someone else to complete later. Always review the completed form before signing and keep a copy for yourself.
Be cautious of aggressive companies who may try to pressure you to sign their contract through frequent communications or by insisting, "You must act now or lose your chance for benefits."	Don't be fooled by companies that advertise their special relationships with medical professionals and can guarantee your benefits award. If they are defrauding the federal government, you could be held responsible for paying those benefits back.
Be cautious of companies who claim to be contacting you on behalf of VA or to have a special relationship with VA. Contact VA at 1-800-827-1000 if you are unsure about the authenticity of any message received.	Do not provide your social security number, medical records, or other personally identifiable information to anyone offering claims assistance before confirming their credentials using the Office of General Counsel Accreditation tool.
Validate: If you are interested in working with a Veteran Service Organization (VSO), agent, or attorney, use the Office of General Counsel Accreditation tool to confirm and validate their credentials.	Do not sign forms that are not VA generated or third-party authorization for someone to provide "behind-the-scenes" claims assistance.



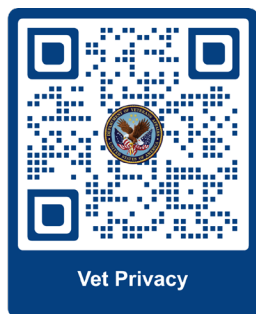
## PACT Act Information

[VA PACT Act](#) is the official source of **PACT Act** information. We want Veterans and survivors to apply now for their **PACT Act**-related benefits. To report suspected scams, please contact the VA Office of Inspector General (OIG) Hotline ([VA.gov](#)). File a complaint with the Federal Trade Commission. Visit the Cybercrime Support Network for additional resources to help Veterans, Service members, and their families combat cybercrime.

### Where can I learn more?

For more information about how the VA protects you from fraud in general, visit [protecting Veterans from fraud](#).

For more information on protecting Veteran privacy and tips to avoid **PACT Act** scams, visit [Veteran Privacy](#), [PACT Act Scams](#) or scan the QR code.



## Disability Compensation

Veterans with a service-connected injury or illness rated 10% or higher are entitled to a tax-exempt monthly benefit. Compensation is paid monthly; the amount depends on your degree of disability. If you have a combined evaluation of 30% or more, you may be eligible for an additional allowance if you have dependents.

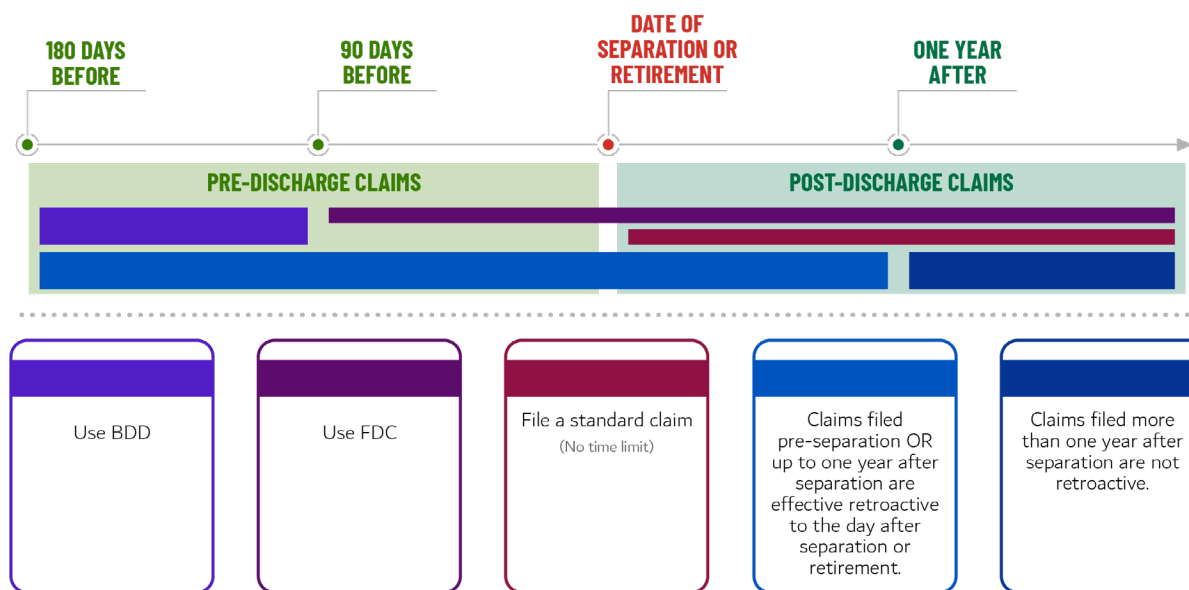


Figure 16: Disability Claim Timeframes

## How to File a Disability Claim

Applying for a disability rating is called “filing a claim.”

Who can file a disability claim?

- Veterans
- Service members preparing to separate from the military
- Surviving family members seeking benefits owed to Veterans on a pending claim
- Veterans Service Organizations (VSOs), attorneys and claims agents representing claimants

**NOTE:** Acute conditions that leave no lasting effects may not qualify as service-connected disabilities. Some illnesses are not compensable but may be considered symptoms of other conditions. Not every condition or disease is listed in the VA Schedule for Rating Disabilities. Therefore, if you have a chronic condition that you believe is due to your military service, you should still apply for benefits.

Where can I learn more?

For more information about VA disability compensation, visit [Disability Eligibility](#) or scan the QR code.



## When can I apply for disability compensation?

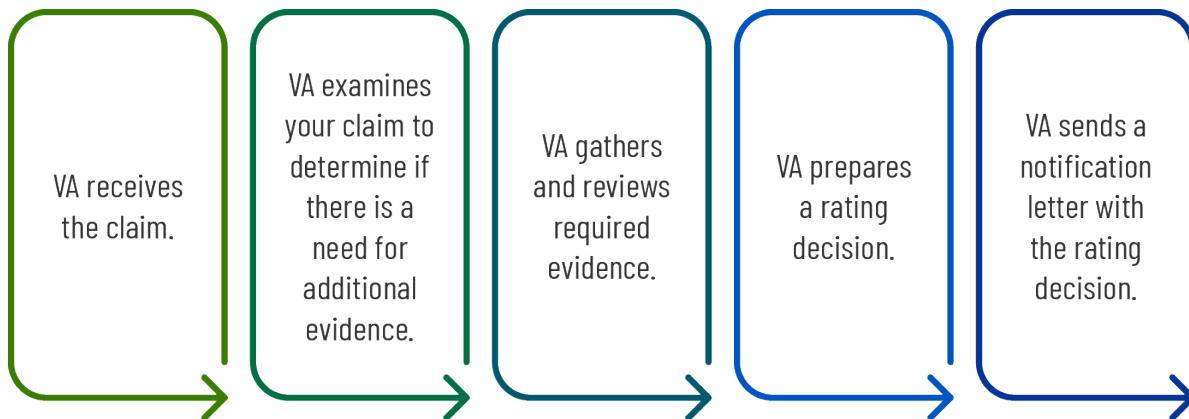
VA encourages you to apply 180 days before you separate and within one year following your date of separation, which determines the effective date of your claim. Review Table 9 for more information.

**Table 9: Disability Claim Effective Dates**

If you apply...	Your claim is effective...
Within one year of separation	The day after your separation
More than one year after separation	The day VA receives your claim or date entitlement arose, whichever is later

## How does VA process my claim?

The timeline associated with this process depends on the complexity of your claim and the evidence required to support it. To help minimize processing time, submit your claim as close to 180 days before separation as possible.



*Figure 17: VA Claim Process*





## How can I expedite my claim?

Depending on when you apply, you can use different programs to expedite the processing of your claim. Review Table 10 for more information.

**Table 10: Ways to Expedite Your Disability Claim**

Claim Type	How to Expedite
<b>Benefits Delivery at Discharge (BDD)</b> 180 to 90 days before separation	<p>The BDD program accepts disability claims before separation. This program allows VA to administer the necessary health exam during active duty and gather evidence in time to provide an expedited decision as soon as 30 days or fewer after your discharge. You'll need to <b>have a known Separation Date</b> and do the following:</p> <ul style="list-style-type: none"> <li>♦ Submit your BDD claims between 180 and 90 days before the very last day of service on active duty. For BDD purposes, this separation date is not when you start Transitional or Terminal Leave or Permissive Temporary Duty for seeking a home.</li> <li>♦ Provide a completed Separation Health Assessment (SHA)—Part A Self-Assessment.</li> <li>♦ Be available 45 days after submitting your BDD claim to attend the required medical exam(s).</li> <li>♦ Provide a copy of your scanned physical records, electronic medical records and outsourced civilian records (if applicable) for your entire service history.</li> </ul> <p><b>NOTE:</b> The BDD program is not available in all foreign countries. Contact the VA BDD office at Landstuhl, Germany, or Camp Humphreys, Korea, to determine if a foreign exam provider can complete your exams. If you're separating from any station in Europe, Africa, the Middle East or Pacific Theater, you'll find Landstuhl and Camp Humphreys' contact information at <a href="#">File While Overseas</a>.</p>
<b>Fully Developed Claims (FDC)</b> Starting 89 days before separation and at any time after separation	<p>You can get a faster decision by submitting an FDC. You'll need to:</p> <ul style="list-style-type: none"> <li>♦ Include all the evidence you have or that you can easily get.</li> <li>♦ Confirm that there are no more records that VA needs to make a claim decision.</li> <li>♦ Go to a VA medical (or compensation and pension) exam, if required.</li> </ul>
<b>Standard Claims</b> Any time after separation	<p>If your claim is not eligible for either of the above programs, VA will process it as a standard claim following the five-step process outlined on the previous page. Standard claims do not receive expedited processing. If VA has additional questions, the FDC is converted into a Standard Claim and a Compensation and Pension (C&amp;P) exam is scheduled.</p>



**NOTE:** For special handling of your claim, let VA know if you have received a Purple Heart, are terminally ill or are at risk of facing housing insecurity.

Remember, you have a network to help you file your claim, including VA Regional Office staff and Veterans Service Organization (VSO) representatives. Review Figure 16 on page 68 for filing timelines and claim effective dates.

### Examples of filing a claim and how VA determines the claim's effective date

- Example 1: You separated on October 18, 2019, and filed a disability claim five months later. VA received your claim on March 20, 2020. Because VA received it within one year of your separation, your claim is effective on October 19, 2019—the day after your separation.
- Example 2: You separated on February 1, 2020, and filed a disability claim more than one year later. VA received your claim on March 15, 2021. Because VA got your claim more than one year after your separation, your claim was effective on March 15, 2021—the date VA got the claim.

### Where can I learn more?

For more information on the VA Fully Developed Claims program, visit [VA Fully Developed Claims](#) or scan the QR code.



## Separation Health Exam

### Do I need a physical exam?

DOD requires every Service member to have a physical exam before separation, typically the Separation History and Physical Examination (SHPE). If you're applying for disability compensation, you will undergo VA's Separation Health Assessment (SHA). The SHA is a medical evaluation used by the Department of Defense (DOD) and the Department of Veterans Affairs (VA). If you are a Service member who is separating, retiring or deactivating, you need only one exam. You may complete it at a military hospital, military clinic ([Find a Military Hospital or Clinic](#)) or at a VA facility ([Find VA Locations](#)). DOD and VA share the results of the exam with each other. Once your BDD claim has been submitted, VA will contact you for your exam.

The Separation Health Assessment documents and assesses your:

- Medical history
- Medical concerns identified during your military career
- Current health status

Review Table 11 for more information.

**Table 11: Comparison of DOD and VA Separation Health Exams**

If...	Then...
You file a Fully Developed Claim (FDC) 89 to 0 days before separation... <b>or</b> You don't file a disability claim at all...	You'll receive DOD's Separation and Physical Health Examination (SHPE). You will need to request a SHPE from DOD by following your Service's process.
You file a Benefits Delivery at Discharge (BDD) claim between 180 and 90 days before separation...	You'll receive VA's Separation Health Assessment (SHA). A VA representative will contact you to schedule your exam. You do not need to request one.

If you complete your SHA exam and return it to DOD at least 30 days before separation, it will serve as your DOD discharge exam, and you will not need to complete a SHPE.

- The SHA has two parts:
  - Part A—a medical history questionnaire
  - Part B—a Clinical Assessment
- If you apply for VA disability under the BDD or IDES, the SHA process includes submitting the Part A questionnaire.
  - A link to the questionnaire is in the VA Form 21-526-EZ at [VA Form 21-526-EZ](#).
  - The questionnaire is also available for download from VA's Public Disability Benefits Questionnaires website at [Disability Questionnaires](#).

Contact your Service's Transition or Physical Exam Office for more information.



## Integrated Disability Evaluation System (IDES)

Service members who face potential medical discharges can file a claim under IDES while still serving on active duty. IDES also allows VA and DOD to share information to complete each agency's respective process simultaneously, without the need for duplicate exams and ratings.

DOD uses IDES to determine a Service member's fitness for duty. If DOD finds the Service member medically unfit for duty, IDES will give them a proposed VA disability rating before separation. This proposed rating, accompanied by a Benefits Estimate Letter, informs the Service member of their approximate VA compensation and benefits amount. If entitled, the Service member receives benefits after discharge from military service.

### Where can I learn more?

- IDES: Visit [IDES](#) or scan the QR code.



- SHA Fact Sheet: Visit [SHA](#) or scan the QR code.



- VA Benefits for Service Members Considered for Medical Discharge Fact Sheet: [IDES Fact Sheet](#)
- VA's Public Disability Benefits Questionnaires (DBQs): [Disability Questionnaires](#)
- All VBA fact sheets [VBA Fact Sheets](#)



# Practical Exercise Worksheet: File a Disability Claim



Review the scenarios below. Use what you learned about disability compensation to answer the following questions for each scenario. Select the checkbox for your answer choice.

- Which type of service-connection should each Service member claim?
- What is the best method to file their claim and get an expedited decision?
- When will their claim be effective?

**Table 12: Disability Claim Scenarios**

Scenario	Type of Service Connection (select only one)	Best Way to File (select only one)	Claim Effective Date (select only one)
<p>Solomon Clark is a young enlisted Marine. In combat, he fell and injured his face. This injury resulted in severe dental trauma that may require prolonged follow-up care.</p> <p>Solomon is separating in two months.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>
<p>Kathlyn Park is an enlisted Airman. She had a documented pre-existing back injury from high school sports. This injury never affected her mobility. During active duty, she often carried heavy packs and equipment, which worsened her injury. Kathlyn underwent surgery and rehabilitation.</p> <p>Kathlyn is separating in six months.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>



Scenario	Type of Service Connection (select only one)	Best Way to File (select only one)	Claim Effective Date (select only one)
<p>Johnnie McDonald served 20 years in the Navy. During his military career, he was exposed to burn pits while deployed to the Persian Gulf in support of Operation Iraqi Freedom (OIF). He was diagnosed with a respiratory-related condition and has had no other exposure to toxic substances since separation from service.</p> <p>Johnnie retired two years ago.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>
<p>Andrew Chang is a National Guard officer. During service, he was diagnosed with bilateral flat feet and received a VA disability rating for direct service connection for this condition.</p> <p>Years later, he began to suffer knee pain. He had never experienced pain or limitations in his knees before service. His doctor discovered that his flat feet altered his gait, which caused his knee problem.</p> <p>Andrew separated from active duty 15 years ago.</p>	<p>Direct</p> <p>Aggravated</p> <p>Presumptive</p> <p>Secondary</p>	<p>BDD claim</p> <p>FDC claim</p> <p>Standard claim</p>	<p>Day following separation</p> <p>Date VA received the claim</p>



# Service-Connected Disabilities

## Disability Compensation, Retired Pay, Separation Pay or Disability Severance Pay

Can I get VA disability compensation in addition to my retired pay?

Your VA disability compensation and retired pay may be offset if you are entitled to both benefits. In addition, your VA compensation may be offset to recoup lump-sum retired pay (LSRP). Combat-Related Special Compensation (CRSC) and Concurrent Retirement and Disability Pay (CRDP) are programs to recover some or all retired pay that military retirees must waive if they receive VA disability compensation.

## Combat-Related Special Compensation (CRSC)

CRSC is a program for military Retirees with combat-related disabilities. It is a monthly tax-free entitlement paid along with any retirement pay you may already be receiving. In addition, CRSC may reduce the amount of VA compensation that is offset to recoup retired pay or LSRP.

### Am I eligible for CRSC?

To be eligible, you must:

- Be eligible for military retired pay.
- Have a disability that your service branch deemed combat-related, and VA deemed service-connected.
- Have your military retired pay offset by VA compensation.

Combat-related injuries and diseases may be the direct result of armed conflict, hazardous duty, duty under conditions simulating war or an instrumentality of war. For more information, visit [CRSC](#) or scan the QR code.



## Concurrent Retirement and Disability Pay (CRDP)

CRDP restores retired pay for military Retirees with service-connected disabilities who waive retired pay to receive VA disability compensation.

### Where can I learn more?

For more information on CRDP, visit: [CRDP](#) or scan the QR code.





## Can I get VA disability compensation in addition to my separation pay or disability severance pay?

Some Service members receive separation pay as part of an early separation package. If they also choose to receive disability compensation, their monthly disability compensation will be withheld until the amount of separation pay received has been recouped.

- For **non-voluntary separation pay**, all monthly disability compensation will be withheld until the separation pay has been recouped.
- For **voluntary separation pay**, all monthly disability compensation will be withheld until the separation pay has been recouped, unless the Service member separated from the Air Force. For Service members who separated from the Air Force, a recoupment schedule that the Air Force provides will determine the monthly rate of recoupment.

Some Service members are discharged with Disability Severance Pay (DSP). If they are granted disability compensation for the same disability for which DSP was paid, they will have the amount of monthly compensation payable for that disability withheld until the amount of DSP has been repaid.

## Why is my compensation offset?

In general, you **can't receive both VA disability compensation and military retired pay** unless you waive the amount of retired pay equal to the amount of disability compensation.

Most Retirees opt to do this because **VA disability compensation is tax-free income**, but **military retired pay is taxed** by the federal government and most states.



# Filing a Disability Claim

## Claims Assistance

If you need help filing a claim or appeal, you may want to work with an accredited attorney, claims agent or Veterans Service Officer (VSO). These professionals are trained and certified in the VA claims and appeals processes. They can help you with VA-related needs.

VSOs work on behalf of Veterans and Service members—as well as their dependents and survivors. Scan the QR code to get help filing your claim by working with accredited representatives.

For more information on VSOs, disability compensation, retired pay, separation pay or disability severance pay, see Appendix A: Additional Resources.

## Veterans Service Organizations (VSOs)

Veterans Service Organizations (VSOs) are organizations that serve the needs of Veterans, their families and survivors.

VSOs, together with state, county and local Veterans Service Representatives, help Veterans, their families and survivors understand and navigate benefits programs. VSOs can also help you file claims for health care benefits, the VA Home Loan Guaranty Program and other Veterans benefits, including state benefits. Chartered VSOs offer these services for free. VSOs include, but are not limited to:

- **The American Legion** mentors youth, sponsors wholesome programs in communities, advocates for patriotism and honor, promotes strong national security and provides continued devotion to Service members and Veterans. To learn more, visit [The American Legion](#).
- **American Veterans (AMVETS)** makes a long-term economic impact by providing assistance, jobs and services to Veterans and their communities. To learn more, visit [AMVETS](#).
- **Disabled American Veterans (DAV)** ensures that Veterans and their families can access all available benefits, fights for the interests of America's injured heroes, and educates the public about the sacrifices and needs of Veterans transitioning back to civilian life. To learn more, visit [DAV](#).



- **Paralyzed Veterans of America (PVA)** serves paralyzed Veterans by advocating for quality health care, research, education, benefits, civil rights and opportunities. To learn more, visit [PVA](#).
- **Veterans of Foreign Wars of the United States (VFW)** fosters camaraderie among Veterans of overseas conflicts; serves Veterans, the military and communities, and advocates for all Veterans. To learn more, visit [VFW](#).
- **Vietnam Veterans of America (VVA)** promotes and supports all issues important for Vietnam Veterans, creating a new identity for this generation of Veterans and changing public perception of Vietnam Veterans. To learn more, visit [VVA](#).



**Paralyzed Veterans  
of America**



Where can I learn more?

Visit [Accreditation Search](#) to search for accredited VSOs, such as [Wounded Warrior Project](#) or scan the QR code.



**NOTE:** Veterans Service Officers work for Veterans Service Organizations (both are called VSOs), as well as for local government offices.



# Practical Exercise Worksheet:

## Find Your Local VSO Representative



There are various ways to find a VSO or a representative near you who can help prepare and submit your VA disability claim. Take some time now to search for VSO Representatives in your local area.

To complete this Practical Exercise, search [VA.gov](https://va.gov) to find a VSO near you.

**Step 1:** Visit [VA.gov](https://va.gov).

**Step 2:** Scroll to the bottom of the page in the blue section under **More VA resources** and select the **Get help from an accredited representative or VSO** link.

**Step 3:** Scroll down the page to **Find an accredited representative to appoint** section and select the **Find an accredited representative** link. ([Accreditation Search](#)).

**Step 4:** In the **Search for an accredited representative** section, select the **Accredited VSO representative** radio button.

**Step 5:** Search by name, city, state or ZIP code.

**Step 6:** Review your search results, which appear by closest distance for the geographic area you entered or use the Sort by dropdown for additional filter options.

Write down the information for VSO Representatives you find here:

VSO Representative Name:

Contact Information:

VSO Representative Name:

Contact Information:

**NOTE:** To appoint a recognized VSO as your representative, visit [VBA Form 21-22](#) or scan the QR code to download download VA Form 21-22. VA or a VSO can also provide you with VA Form 21-22.

A Veterans Service Officer can be appointed as a Claimant's Representative to act with limited power of attorney (POA) privileges. This allows the VSO to represent you for only VA-related claim issues.



# Family Member Benefits



## Education Benefits for Survivors

### Survivors' and Dependents' Educational Assistance

The Survivors' and Dependents' Educational Assistance (DEA) benefits (Chapter 35) offers education and training opportunities if you are an eligible spouse, surviving spouse or child of:

- Veterans who have a permanent and total disability due to a service-related condition, **or**
- Service members who died while on active duty or as a result of a service-related condition, **or**
- The Service member is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability. A service-connected permanent and total disability is a disability resulting from your service that doesn't go away.

### Marine Gunnery Sergeant John David Fry Memorial Scholarship (Fry Scholarship)

#### What is the Fry Scholarship?

The Fry Scholarship provides Post-9/11 GI Bill benefits to:

- Children and surviving spouses of Service members who died in the line of duty while on active duty on or after September 11, 2001
- Children and surviving spouses of Service members who died in the line of duty, other than active duty, as a member of the Armed Forces
- Children or surviving spouses of members of the Selected Reserve who died on or after September 11, 2001, from a service-connected disability while a member of the Selected Reserve

#### What Is Dependency and Indemnity Compensation (DIC)?

Dependency and Indemnity Compensation (DIC) is a tax-free monetary benefit paid to eligible survivors of Service members who died in the line of duty, eligible survivors of Veterans whose death resulted from a service-related injury or disease, and eligible survivors of Veterans who had a 100 percent VA disability rating for ten continuous years prior to death, or if less than ten years, then at least five continuous years from the date of release from active duty.

Refer to Appendix A: Additional Resources for information regarding the Survivors' and Dependents' Education Assistance (DEA) and the Fry Scholarship.

#### Where can I learn more?

Visit [Family Member Benefits](#).



## Life Insurance Benefits

### **|| We care about the legacy you leave behind for your loved ones.**

Life events related to life insurance may seem far off or uncomfortable to think about, but it's important you take time to plan for your and your family's financial future. Financial concerns and logistics stress can be hard to handle during difficult times. VA has programs to help provide peace of mind for you and your family.

### Where can I learn more?

VA offers several types of life insurance benefits to meet your needs. Consider your options early because there are strict deadlines you don't want to miss. You can find information about all VA Life Insurance Programs using the interactive overview of VA insurance benefits at [VA Life Insurance](#).

You can also use the insurance needs calculator by visiting [Life Insurance Needs Calculator](#) and selecting the Use the life insurance needs calculator button. The calculator asks for all of the following information:

- Your current assets, and
- The income your survivors will need, and
- Your financial obligations

By subtracting your total assets from your total financial obligations and income needed, the calculator recommends the life insurance you need.

## Servicemembers' Group Life Insurance (SGLI)

Servicemembers' Group Life Insurance (SGLI) provided your life insurance while you were in the uniformed services. Some Service members also have Family Servicemembers' Group Life Insurance (FSGLI) coverage for their spouses and dependent children. Coverage under both SGLI and FSGLI ends 120 days after you separate or retire from service. You can convert your SGLI coverage to Veterans' Group Life Insurance (VGLI) or a permanent insurance plan with a participating commercial insurance company. Review Figure 18 for more details on key timelines for converting your coverage.

### Where can I learn more?

For more information, visit [VA Life Insurance](#) or schedule a One-On-One Assistance session with a Benefits Advisor.

For help determining which life insurance program is best for you and your family, take our Military Life Cycle (MLC) course on VA Life Insurance Benefits. Visit [VA Life Insurance Benefits MLC](#) or scan the QR code to access the course catalog and navigate to VA Life Insurance Benefits.





## Converting SGLI to VGLI

**You can convert your SGLI and FSGLI coverage within the required deadlines with no break in coverage.**

- You can convert your SGLI to VGLI within 240 days after separation without proof of good health or within one year and 120 days with proof of good health.
- You can convert SGLI, and your spouse can convert FSGLI to a permanent insurance plan with a participating commercial insurance company within 120 days after separation. FSGLI for dependent children cannot be converted.
- For a list of participating commercial insurance companies, see [Insurance Companies](#)
- Eligible Service members are automatically enrolled at the maximum coverage amount of \$500,000.
- You can increase, decrease, cancel and restore spousal coverage through the SGLI Online Enrollment System (SOES).

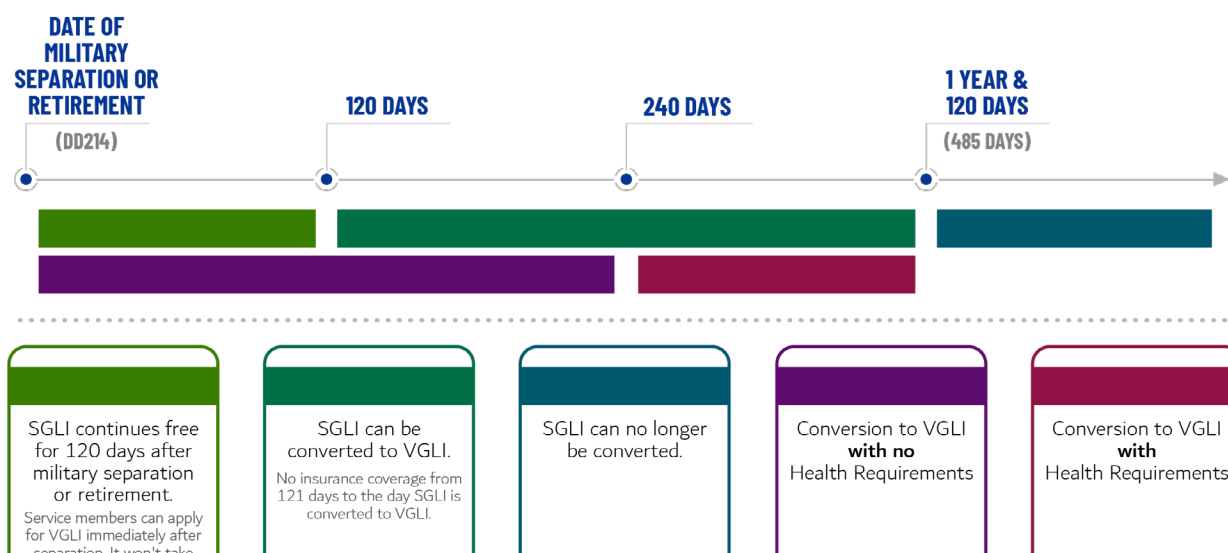


Figure 18: SGLI to VGLI Insurance Conversion Key Time Frames

## SGLI Online Enrollment System

- Members of all uniformed services can use SOES to manage SGLI and FSGLI coverage. For more information, visit [SOES](#) or scan the QR code.
- For options and eligibility, visit [VA Life Insurance Eligibility](#) or scan the QR code.
- To file a claim, visit [Life Insurance Claims](#) or scan the QR code.







## MODULE 3



# Personal Goals Checklist

# Self-Guided Activity: Update Your Personal Goals Checklist



Goal 1: Apply for disability compensation and related benefits	Timeline or Deadline	Notes
<p>Prepare by collecting the following documents required to file a claim:</p> <ul style="list-style-type: none"> <li>Separation documents (DD214 or equivalent)</li> <li>Military medical records</li> <li>VA medical records and hospital reports related to my disability</li> <li>Private medical records and hospital reports related to my disability</li> </ul>	Before submitting my disability claim	
Complete the Separation Health Assessment required for disability claims (if applicable).	Less than 180 days before separation	
<p>Submit a pre-discharge disability claim under the Benefits Delivery at Discharge program (if applicable) by:</p> <ul style="list-style-type: none"> <li>Filing a claim online. Visit <a href="#">How to File a Disability Claim</a>, <b>or</b></li> <li>Completing a claim form in person at a VA Regional Office, <b>or</b></li> <li>Appointing a Veterans Service Officer from an accredited Veterans Service Organization (VSO) to prepare and submit my claim on my behalf</li> </ul>	180 to 90 days before my separation (the closer to 180 days, the better)	
Apply for related benefits such as clothing or automobile allowances (if eligible).	As needed	
Check my eligibility for Combat-Related Special Compensation and Concurrent Retirement and Disability Pay.	Upon receipt of VA disability rating, if I am also receiving retired pay	





Goal 1: Apply for disability compensation and related benefits	Timeline or Deadline	Notes
<p>Apply for VA Pension (if applicable).</p> <p><b>i</b> Visit <a href="#">VA Pension Application</a></p>	As soon as I am age 65 or older, or have limited or no income	
<p><b>i</b> Visit <a href="#">VA Disability Compensation</a></p>		

Goal 2: Prepare for my family's financial well-being in the event of my death	Timeline or Deadline	Notes
<p>Apply to convert my Servicemembers' Group Life Insurance (SGLI) coverage to Veterans' Group Life Insurance (VGLI).</p>	Within 1 year and 120 days from separation	
<p><b>i</b> Visit <a href="#">Family member benefits</a> for more information.</p>		



Goal 3: Set up VA education benefits for survivors	Timeline or Deadline	Notes
<p>Tell my family about education benefits they may be eligible for:</p> <ul style="list-style-type: none"> <li>Fry Scholarship</li> <li>Survivors' and Dependents' Educational Assistance (DEA)</li> </ul> <p><b>i</b> Visit <a href="#">DEA</a> for more information</p>	As soon as possible	
Share the Dependents' Application for VA Education Benefits form (VA Form 22-5490) with my spouse or dependent(s), if applicable.	As soon as possible	
Apply for Survivors' and Dependents Educational Assistance (DEA) for my spouse or dependents (only if I have a permanent and total disability as a result of a service-connected condition), if applicable.	As soon as possible	







- MODULE 1
- MODULE 2
- MODULE 3
- MODULE 4
- CHECKLIST
- MODULE 5
- MODULE 6
- APPENDIX A
- APPENDIX B
- APPENDIX C

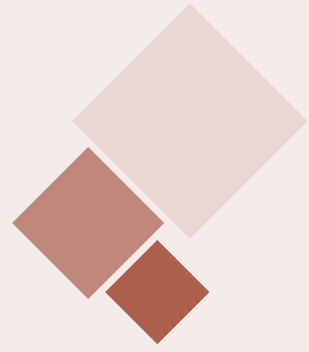


## MODULE 4

# Getting Career Ready

## MODULE 4:

# Getting Career Ready



## Introduction

Upon completion of Module 4, you will be prepared to:

- **Identify** VA education and employment resources to help you achieve your transition goals.
- **Define** eligibility criteria for VA benefits, tools and programs.
- **Identify** education resources unique to your needs.
- **Identify** employment programs for you and your spouse.

Now that you have explored accessing and managing the financial benefits you have earned, you should focus on building your career. At this stage of your journey, you might be asking yourself:

### Am I prepared for the career I want?

VA can help you:

- Obtain the education, skills and credentials you need to accomplish your goals.
- Build a career that fits your goals.
- Find the right job or career opportunity for you.
- Develop professional and community connections.

## Where can I learn more?

Consider enrolling in the VA Education Benefits MLC module to learn more about Tuition Assistance (TA), VA Personalized Career Planning and Guidance (PCPG), Post-9/11 GI Bill, Montgomery GI Bill, GI Bill Comparison Tool, Transfer of Entitlement (TOE) and Veteran Readiness and Employment (VR&E).

### Personal Goals

Identify VA education and training benefits, tools and resources.

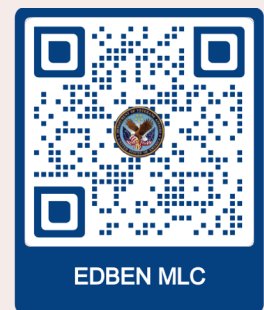
Use GI Bill benefits to attend college or another educational institution.

Explore employment resources.

### In This Module

- » Personalized Career Planning and Guidance (PCPG)
- » Post-9/11 GI Bill
- » Montgomery GI Bill (MGIB)
- » On-Campus Support Programs
- » Veteran Readiness and Employment (VR&E)
- » Veteran Employment Services Office (VESO) Programs
- » Additional Employment Resources

For more information, visit [VA Education and Benefits MLC](#) or scan the QR code.





# Education and Training Resources

## Personalized Career Planning and Guidance

### What is Personalized Career Planning and Guidance?

VA's PCPG program offers tailored education and career counseling and advice on using your VA benefits effectively from trained professionals. (Figure 19). This program is available to individuals who qualify for education benefits under the GI Bill, including dependents.

The PCPG program does not require a service-connected disability rating. You can use the program more than once.

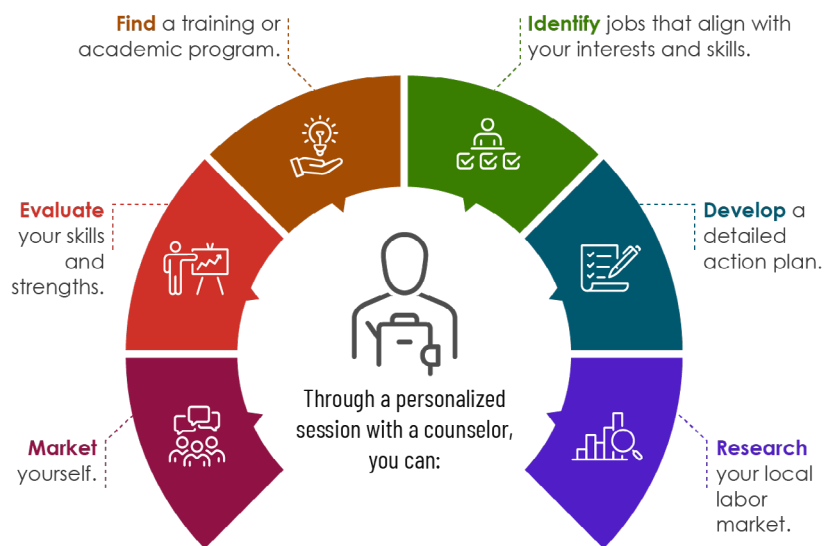


Figure 19: PCPG Services

### Where can I learn more?

For more information, visit [Personalized Career Planning and Guidance Program \(PCPG\) - Chapter 36](#) or scan the QR code.



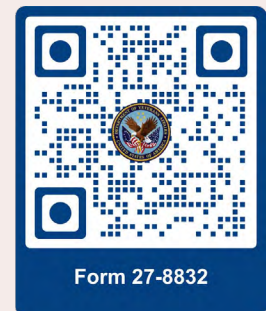
### How do I apply?

#### Online

Scan the QR code or visit [VA FORM 27-8832](#).

#### By Mail

Access and download [VA Form 27-8832](#).



#### By Phone

Call 1-800-MyVA411  
(1-800-698-2411)

#### In Person

Visit a VA Regional Office.







## GI Bill Overview

### VA GI Bill benefits can help fund your education.

The GI Bill can help you pay for tuition and fees, books, supplies and monthly housing costs. We focus on two GI Bill programs:

- Post-9/11 GI Bill (Chapter 33)
- Montgomery GI Bill (MGIB) (Chapter 30)

**NOTE:** Survivors' and Dependents' Educational Assistance (DEA) (Chapter 35) is an additional program for children or spouses of Veterans or Service members who died, are captured or missing, or have a permanent and total service-connected disability.

Eligibility includes the following:

- The Veteran or Service member is permanently and totally disabled due to a service-connected disability, **or**
- The Veteran or Service member died while on active duty or as a result of a service-connected disability, **or**
- The Veteran or Service member is missing in action or was captured in the line of duty by a hostile force, **or**
- The Veteran or Service member was forcibly detained (held) or interned in the line of duty by a foreign entity, **or**
- The Veteran or Service member is in the hospital or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability (effective December 23, 2006)



**NOTE:** If you are eligible for more than one education benefit program and choose one, you can't change your mind and use a different program.

You must have entered active-duty service on or after August 1, 2011, and completed at least two periods of active-duty service with honorable discharges to be eligible for more than one GI Bill benefit.

### Transfer of Education Benefits (TEB) (also known as Transfer of Entitlement (TOE))

You can transfer all or some of your earned Post-9/11 GI Bill benefits to your spouse or children. Even if you transferred your GI Bill benefits to your family, review this information to learn more about what benefits apply to them. Remember that:

- TEB is a DOD retention tool. Transferability is only allowed after completing six years and adds a four-year service obligation. Each military service branch makes decisions about eligibility.
- You must submit and receive approval for TEB while on active duty.
- You must complete your entire service obligation or your transfer will be disqualified. If this occurs, and your beneficiary already used benefits, you will incur debt in the full amount of funds spent on their behalf.
- You can transfer months of benefits back to yourself or dependents listed in your TEB (in DEERS prior to DOS).



## GI Bill Benefits

Visit [GI Bill Benefits](#) or scan the QR code.



## Transfer of Education Benefits (TEB)

Visit the [TEB Beneficiary Guide](#) or scan the QR code.



Visit [Transfer your Post-9/11 GI Bill Benefits](#) or scan the QR code.



### Where can I learn more?

Visit [VA Education and Training Benefits](#) for more information

Visit [Transfer and Use Benefits](#) or scan the milConnect QR code for questions about your eligibility.





## Programs Overview

### Post-9/11 GI Bill

The Post-9/11 GI Bill is an education benefit program for Service members who served on active duty on or after September 11, 2001, and received an honorable discharge.

If you use Post-9/11 GI Bill benefits, keep in mind:

- VA pays your in-state tuition at a public university.
  - If you attend a private or foreign institution, there's a national maximum cap VA will pay.
  - **NOTE:** Many schools offer the Yellow Ribbon program to help cover out-of-state, graduate or private tuition. For more information, visit [Find a Yellow Ribbon School](#).
- You also receive a Monthly Housing Allowance (MHA) and a books and supplies stipend.
  - **NOTE:** The Post-9/11 GI Bill does not pay a MHA while you are on active duty.
- Typically, to receive 100% of the benefit, you must have served a total of 36 months of active-duty service. For information on other ways to become eligible for Post-9/11 GI Bill benefits, see Appendix A: Additional Resources.

### Montgomery GI Bill Active Duty (MGIB-AD)

The Montgomery GI Bill Active Duty (MGIB-AD) can help you pay for education and training programs if you've served at least two years on active duty. Enrolling in this program can increase the total length of your education benefits (when combined with Post-9/11 GI Bill benefits) if you meet eligibility criteria.

Keep in mind:

- To receive this benefit, you must enroll and contribute \$100 per month for the first 12 months of active-duty service.
- Typically, you cannot transfer MGIB-AD to dependents or a spouse.

### Montgomery GI Bill Selected Reserve (MGIB-SR)

The Montgomery GI Bill Selected Reserve (MGIB-SR) provides education benefits to members of the Reserve and National Guard forces through a flat rate monthly payment to full-time students.

Keep in mind:

- Typically, you must use MGIB-SR while serving in the Selected Reserve or National Guard.
- You cannot transfer MGIB-SR to dependents or a spouse.



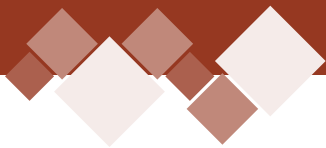
## Comparing GI Bill Benefits

Review Table 13 to compare key features of GI Bill benefits. For a more detailed comparison, visit [Compare VA education benefits](#).

**Table 13: GI Bill Benefits Comparison**

Feature	Post-9/11 GI Bill	MGIB-AD	MGIB-SR
Eligibility Requirements	<ul style="list-style-type: none"> <li>♦ You served 90 days total active service on or after 9/11/01 or 30 days continuous active service if discharged for a service-connected disability.</li> <li>♦ Visit <a href="#">Post-9/11 GI Bill (Chapter 33)</a> for more detailed requirements.</li> </ul>	<ul style="list-style-type: none"> <li>♦ You enrolled in the program and paid \$100 monthly for 12 months.</li> <li>♦ You served two continuous years (minimum duty varies by service date, branch, etc.).</li> <li>♦ Visit <a href="#">MGIB-AD</a> for more detailed requirements.</li> </ul>	<ul style="list-style-type: none"> <li>♦ You must have a six-year service obligation after 6/30/85.</li> <li>♦ Visit <a href="#">MGIB-SR</a> for more detailed requirements.</li> </ul>
Tuition and Fees	<ul style="list-style-type: none"> <li>♦ VA pays tuition and fees directly to your school.</li> <li>♦ Benefit rates are based on your years of service and may change. Visit <a href="#">Post-9/11 GI Bill (Chapter 33)</a> rates for updates.</li> </ul>	<ul style="list-style-type: none"> <li>♦ VA sends funds directly to you.</li> <li>♦ Payment amounts depend on your length of active-duty service and enrollment status.</li> </ul>	<ul style="list-style-type: none"> <li>♦ VA sends funds directly to you.</li> <li>♦ Payment amounts depend on the type of training.</li> </ul>





Feature	Post-9/11 GI Bill	MGIB-AD	MGIB-SR
Other Benefits Included	<ul style="list-style-type: none"> <li>♦ Housing allowance</li> <li>♦ Books and supplies allowance</li> <li>♦ Funding for training for a specific career, trade, or industry</li> <li>♦ Reimbursement for:               <ul style="list-style-type: none"> <li>♦ Correspondence courses</li> <li>♦ Licensing and certification test fees</li> </ul> </li> <li>♦ Work-study program</li> <li>♦ \$1,200 Tutorial assistance</li> <li>♦ Tuition Assistance Top-Up</li> <li>♦ Rural relocation to go to school</li> </ul>	<ul style="list-style-type: none"> <li>♦ \$600 Tutorial assistance</li> <li>♦ Tuition Assistance Top-Up</li> <li>♦ Reimbursement for:               <ul style="list-style-type: none"> <li>♦ Correspondence courses</li> <li>♦ Licensing and certification test fees</li> </ul> </li> <li>♦ Work-study program</li> </ul>	<ul style="list-style-type: none"> <li>♦ \$600 Tutorial assistance</li> <li>♦ Reimbursement for:               <ul style="list-style-type: none"> <li>♦ Correspondence courses</li> <li>♦ Licensing and certification test fees</li> </ul> </li> <li>♦ Work-study program</li> </ul>
Transferable?	Yes	Not routinely	No
Time to Use Benefits	<ul style="list-style-type: none"> <li>♦ During service or after discharge.</li> <li>♦ If your last day on active duty was on or after January 1, 2013, you can use your benefits at any time. Your benefits won't expire.</li> <li>♦ If your last day on active duty was before January 1, 2013, you have 15 years from your last day on active duty to use your benefits.</li> </ul>	<ul style="list-style-type: none"> <li>♦ During active duty or after discharge from service.</li> <li>♦ You have 10 years from your last day on active duty to use your benefits</li> </ul>	<ul style="list-style-type: none"> <li>♦ Only while you're serving in the Selected Reserve or National Guard.</li> <li>♦ Once you leave the Selected Reserve or National Guard, you're no longer eligible for education benefits.</li> </ul>
Refund of unused funds?	No	Yes	No



Feature	Post-9/11 GI Bill	MGIB-AD	MGIB-SR
Related Programs	<ul style="list-style-type: none"> <li>♦ Many schools participate in the Yellow Ribbon program to help cover costs at private and foreign institutions. Visit <a href="#">Yellow Ribbon Program</a> for more information.</li> <li>♦ The Edith Nourse Rogers STEM Scholarship program assists students who have started training in high-demand STEM fields. The scholarship helps eligible STEM students finish their degrees, even if their entitlement runs out. Visit the <a href="#">Edith Nourse Rogers STEM Scholarship</a> for more details.</li> </ul>	N/A	N/A

### Did you Know?

There is no time limit to use Post-9/11 GI Bill benefits for:

- Veterans who left active duty on or after January 1, 2013, and their spouses
- Children of deceased Service members who became eligible for Post-9/11 GI Bill benefits on or after January 1, 2013
- All spouses eligible for the Fry Scholarship

### If you have any questions, call:

- GI Bill Hotline: 1-888-GIBILL1 (442-4551)
- For students outside of the United States, call 001-918-781-5678

Scan the ENR STEM QR code or visit the [Edith Nourse Rogers STEM Scholarship](#) for more information.



# Practical Exercise Worksheet:

## Compare Post-9/11 GI Bill and MGIB





Work in groups to compare Post-9/11 GI Bill and MGIB benefit features. Using Table 13 on the previous pages for help, review each description and decide if it is a Post-9/11 GI Bill or MGIB benefit. Check the appropriate answer in the third column.

**Table 14: Comparing Post-9/11 Bill and MGIB Exercise**

Benefit Feature	Description	Post-9/11 GI Bill or Montgomery GI Bill
Distribution of Funds	VA pays tuition and fees directly to your school.	Post-9/11 GI Bill Montgomery GI Bill
Distribution of Funds	VA sends all funds directly to you.	Post-9/11 GI Bill Montgomery GI Bill
Other Included Benefits	Housing allowance, books and supplies allowance, \$1,200 tutorial allowance, Tuition Assistance Top-Up, work study program and rural relocation to attend school.	Post-9/11 GI Bill Montgomery GI Bill
Other Included Benefits	\$600 tutorial allowance, Tuition Assistance Top-Up and work study program.	Post-9/11 GI Bill Montgomery GI Bill
Transferable to Dependents	Benefits are not transferable to spouse and children.	Post-9/11 GI Bill Montgomery GI Bill
Transferable to Dependents	Benefits are transferable to spouse and children.	Post-9/11 GI Bill Montgomery GI Bill
Unused Funds Refund	Unused funds cannot be refunded.	Post-9/11 GI Bill Montgomery GI Bill
Unused Funds Refund	Unused funds can be refunded.	Post-9/11 GI Bill Montgomery GI Bill





Benefit Feature	Description	Post-9/11 GI Bill or Montgomery GI Bill
Time to Use the Benefits	If service ended before January 1, 2013, benefits will expire 15 years after the last separation date from active service. If service ended on or after January 1, 2013, benefits won't expire.	Post-9/11 GI Bill Montgomery GI Bill
Time to Use the Benefits	While serving or 10 years after last day of active-duty service.	Post-9/11 GI Bill Montgomery GI Bill
Related Programs	Offers the Yellow Ribbon program and Edith Nourse Rogers STEM Scholarship program.	Post-9/11 GI Bill Montgomery GI Bill
Related Programs	Does not offer any additional programs.	Post-9/11 GI Bill Montgomery GI Bill



## Application Process

After you apply for education benefits, find your results and more information at [After you apply for education benefits](#).

Find Educational and Career Counseling while you wait for your education COE at [Education and career counseling](#).

If you want to request copies of your education COE or other education letters, contact VA through [Ask VA](#).

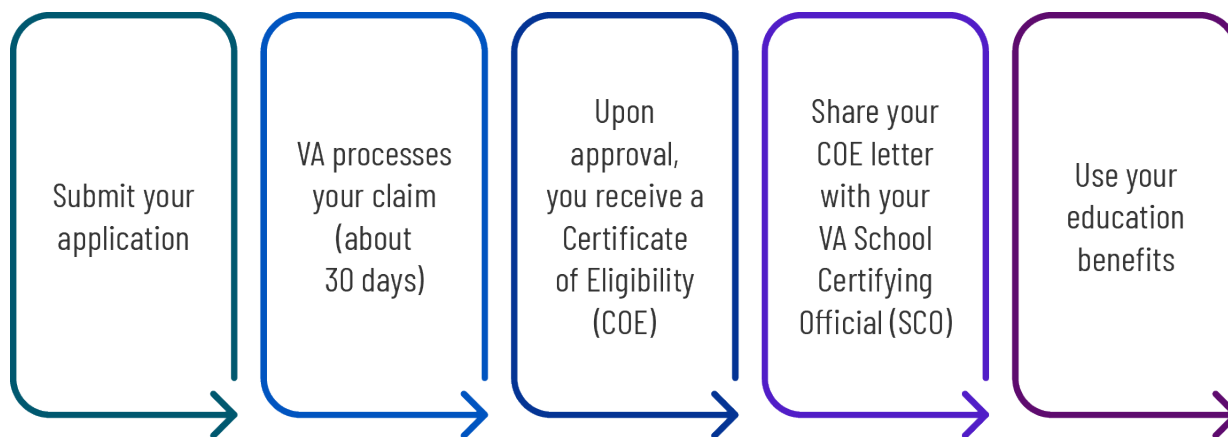


Figure 20: GI Bill Application Process

## After You Apply

The average time to process a VA education application is 30 days. Once VA approves your application, you will receive a Certificate of Eligibility (COE) detailing your award amount. You will need to show the letter to the School Certifying Official (SCO) at your school to start using education benefits.

If you applied for Post-9/11 GI Bill benefits on VA.gov, you may be able to download your decision letter online at [Download your VA Education Letter](#).

You can download your COE online if you're a Veteran and you meet both requirements.

- You applied for Post-9/11 GI Bill benefits on VA.gov, **and**
- You got a decision letter from us about your application on or after August 20, 2022

If you want to request copies of your education COE or other education letters, contact VA through [Ask VA](#).

After you apply for education benefits, find your results and more information at [After you apply for education benefits](#).

Find Educational and Career Counseling while you wait on your education COE at [Educational and career counseling](#).



## Where can I learn more?

Visit [Tuition Assistance Top-Up](#).

Refer to Appendix A: Additional Resources for more information on Tutorial Assistance.

## How do I apply?

### Online

Scan the QR code or visit [How to apply for the GI Bill and related benefits](#) for more information.



### In Person

Work with your school's certifying official or with an accredited Veterans Service Organization (VSO) representative.

### By Mail

Scan the VBA-22-1990 QR code or visit [VBA-22-1990](#) to access the form. You can mail your application to the VA Regional Processing Office for your school's jurisdiction.



Visit [Regional Processing Offices](#) to find your region or scan the GI Bill RPO QR code.



## GI Bill Comparison Tool

VA makes it easy to research colleges and employers approved for the GI Bill.

The GI Bill Comparison Tool (Figure 21) helps you see the impact of your GI Bill benefits and compare benefits by school and employer participation. After answering a few questions about yourself and the school or employer you are considering, you will get an estimate of your GI Bill benefits and information.

You can compare and highlight the differences between three institutions at once to help you decide. You can easily compare:

- Types of institutions
- Locations
- Ability to get credit for military training
- Accreditation
- Size of institution

The GI Bill Comparison Tool can help you determine if the school or employer is right for you.

**GI Bill® Comparison Tool**

Learn about and compare your GI Bill benefits at approved schools, employers, and VET TEC providers.

**Search by name** | **Search by location**

City, state, or postal code:  [Use my location](#)

[Search](#)

Showing 220 search results for "Baltimore, Maryland, United States"

[Update tuition and housing estimates](#) [Filter your results](#)

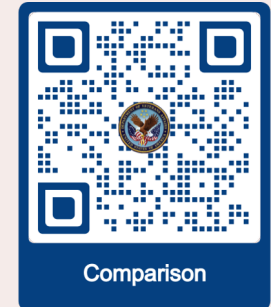
1 [On-the-job training / Apprenticeship](#)

[FAA BALTIMORE SYSTEM SUPPORT CENTER](#)

Figure 21: GI Bill Comparison Tool

## GI Bill Comparison Tool

Scan the QR code or visit the [GI Bill Comparison Tool](#) for more information.



## Know Before You Go

The video "Know Before You Go" provides great information to help you make informed decisions about your education.

To access this video, scan the QR code or visit [Choosing GI Bill approved schools](#) and select "Go to the video on using the GI Bill (YouTube)."



**NOTE:** VA regularly updates our website to provide you with the most current information on your VA benefits and services. Check the website often, as information may have changed since this video was released.

## GI Feedback Tool

Refer to Appendix A: Additional Resources for information on the GI Feedback Tool.



# Practical Exercise Worksheet:

## Use the GI Bill Comparison Tool



If you have a device you can use to explore the GI Bill Comparison Tool, please follow along or begin exploring on your own. Try to find three institutions you're interested in attending and take notes on the pros and cons of each.

**Step 1:** Navigate to [VA.gov](https://www.va.gov). Select the **VA Benefits and Health Care** drop-down.

**Step 2:** Select **Education and training**.

**Step 3:** Select the **GI Bill Comparison Tool** link.

**Step 4:** Select **Schools and employers**. You can begin by searching for a specific school, employer or training provider by name or you can search by location.

**Step 5:** Select **Search by location**.

**Step 6:** Enter a location of your choice. After searching for your location, select **Update tuition and housing estimates**. Here you'll enter your own details to update your estimates. For example, you can use the following parameters:

- Location
- Military status
- GI Bill benefit to use
- Cumulative Post-9/11 active-duty service

**Step 7:** Select the institution you are interested in attending, and the Comparison Tool will calculate your benefits.

Institution:

Notes:

Institution:

Notes:

Institution:

Notes:



# On-Campus Support

## VSOC and VITAL

Some schools have special VA support directly on campus, such as the VetSuccess on Campus (VSOC) and Veterans Integration to Academic Leadership (VITAL) programs.

### What is the VetSuccess on Campus program?

VSOC provides on-campus benefits assistance and counseling to help you complete your education and prepare for a viable career in the labor market. VSOC is available to anyone eligible for, or receiving, a VA education benefit or Veteran Readiness and Employment (VR&E) training. This program:



Figure 22: VR&E Program Services

### What is the Veterans Integration to Academic Leadership program, and how can it help me?

The VITAL program provides on-campus clinical care and coordination among your local VAMC, VBA Regional Offices, campus faculty or staff and community resources. Through this program, VA coordinators are available at some institutions of higher learning to help you integrate into college and university life. With your well-being and best interests in mind, the VITAL program provides services such as:

- College success coaching and transitioning
- Resource referrals
- Behavioral health



## Can I get VA services if I do not attend one of these schools?

If you are still determining what school is right for you, or if your campus is not a VSOC or VITAL location, the Personalized Career Planning and Guidance program is available for you. This program is a critical VA benefit providing tailored career planning and guidance unique to your needs; it can help you set and achieve personal, career and educational goals. Personalized Career Planning and Guidance provides you with one-on-one support whenever you need it.

### More Support

Visit [VetSuccess on Campus](#) for VSOC locations and counselor contact information.

### Did you know?

Many VITAL sites offer a range of mental health and supportive services on campuses. These services range from helping with stress and time management to assessing and treating clinical conditions such as PTSD, depression or insomnia. Scan the VITAL QR code or visit [VITAL Program](#) for more information.



### Where can I learn more?

Scan the VSOC QR code or visit [VSOC](#).

### VA Work-Study

You may be eligible to take part in VA's work-study program if you meet all of these requirements.

#### **All of these must be true:**

- You're enrolled at least 3/4-time in a college degree, vocational school, or professional program, **and**
- You can finish the work-study contract while you still qualify for education benefits, **and**
- You're using an approved VA education benefits program to pay for your education or training.





# Additional VA Programs

## On-the-Job Training and Apprenticeships

**VA can help you learn a trade or skill through VA On-the-Job training (OJT) or apprenticeships.**

These programs can help advance your job prospects by allowing you to learn a trade or skill through training on the job rather than attending formal classroom instruction.

Both OJT and apprenticeship training programs are available for the following:

- Veterans
- Spouses and children receiving benefits through either the Fry Scholarship or the Dependents' Educational Assistance (DEA) program
- Spouses and children who receive transferred benefits under the Post-9/11 GI Bill

**NOTE:** This training is unavailable for active-duty Service members or spouses using a transferred benefit.

### How do I get these benefits?

Use the GI Bill Comparison Tool to determine if the program is approved.

You must ensure the program is approved for VA education benefits.

You will most likely need to enter into a training contract with an employer or union for a specific period. You will gain job certification or journeyman status at the end of the training period.

If you are a Veteran in an approved program, you can use your GI Bill benefit and get tax-free money for books and supplies.

### Where can I learn more?

Visit [On-the-job training and apprenticeships](#) or scan the QR code.

Visit [DEA Program](#) to learn more about the DEA program.



## What types of opportunities are available?

There are a wide variety of OJT and apprenticeship opportunities available. Some examples include:



UNION PLUMBER



HOTEL MANAGER



FIREFIGHTER





## Are these opportunities paid?

Employers generally pay a reduced on-the-job and apprenticeship wage (which must be at least 50% of journeyman wage) with the following terms:

- Periodic wage increases are granted unless the training establishment is operated by a federal, state or local government. By the last month of training, the apprenticeship wage must be at least 85% of the wage for a fully trained employee.
- If you are eligible and participating in an approved program, you may be able to use your GI Bill benefits to receive a tax-free stipend equal to the MHA. You receive the stipend in addition to your entry-level wage. This stipend will decline over the lifetime of your contract.



# Veteran Readiness and Employment (Chapter 31) (VR&E)

## Overview

VA offers multiple career and employment benefits to help you prepare for and find a job.

We can support you in all stages of your job search, including:

- Returning to work with a service-connected disability
- Getting more training for new job opportunities
- Starting or growing your own business

We can connect you with Department of Labor (DOL) resources for more career advice, help building your resume and access to employers who want to hire Veterans and military spouses.

VA employment benefits and services include the following programs and more:

- Veteran Readiness and Employment (VR&E)
- VA for Vets

If your service-connected disability limits your ability to work or prevents you from working, the Veteran Readiness and Employment (VR&E) program may be able to help.



## Where can I learn more?

Scan the QR code or visit [VA Careers](#) for more information.



## Did you know?

VR&E now offers tele-counseling for personalized, face-to-face service, regardless of where you live.

VR&E tele-counseling:

- » Increases VA's responsiveness to your needs
- » Reduces travel costs and time for you and for VRCs
- » Improves access to necessary VR&E services
- » Is available on any device with a webcam and a microphone
- » Does not require downloading specialized software or obtaining unique usernames and passwords

## Where can I learn more?

Scan the QR code or visit [Jobs For Veterans and Transitioning Military](#) for more information.



You can receive VR&E (Chapter 31) services to help with job training, employment accommodations, resume development and job-seeking skills.

Other services may help you start your own business or live independently if you have a severe disability and cannot work in traditional employment.

A Vocational Rehabilitation Counselor (VRC) will work with you to:

- Assess your interests and abilities
- Develop your goals for employment and maximum independence
- Explore employment opportunities

**If you are eligible, VR&E may be able to help by providing additional services and assistance beyond GI Bill benefits.**

New guidelines allow you to use VR&E benefits without impacting your GI Bill benefits. Veterans who use VR&E benefits before using any other VA education program, such as the Montgomery GI Bill or Post-9/11 GI Bill, can still use up to 48 total months of the other education assistance benefit programs. For additional clarification, contact the GI Bill Hotline at 1-888-442-4551 (1-888-GIBILL1).



Figure 23: VR&E Program Tracks



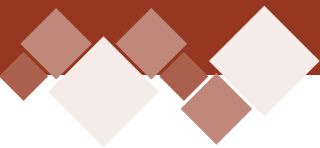
Review Table 15 for VR&E application eligibility details.

**Table 15: Eligibility for VR&E**

If you are...	You are eligible to apply if...
An active-duty Service member*	<ul style="list-style-type: none"> <li>♦ You have a 20% or higher pre-discharge disability rating (memorandum rating) and you will soon leave the military, <b>or</b></li> <li>♦ You are participating in the IDES process or awaiting discharge due to a medical condition resulting from a serious injury or illness that occurred in the line of duty.</li> </ul> <p><b>NOTE:</b> Under Section 1631(b) of the National Defense Authorization Act (P.L. 110-181) and the Department of Veterans Affairs Expiring Authorities Act of 2018, severely injured active-duty Service members can automatically receive VR&amp;E benefits before VA issues a disability rating.</p>
A Veteran	<ul style="list-style-type: none"> <li>♦ You did not receive a dishonorable discharge, <b>and</b></li> <li>♦ You have a service-connected disability rating of at least 10% from VA.</li> </ul> <p>If you were discharged from active duty before January 1, 2013, your basic period of eligibility ends 12 years from one of these dates, whichever comes later:</p> <ul style="list-style-type: none"> <li>♦ The date you received notice of your date of separation from active duty, <b>or</b></li> <li>♦ The date you received your first VA service-connected disability rating.</li> </ul> <p>Your basic eligibility period may be extended if a VRC finds that you have a serious employment handicap (SEH). Having an SEH means your service-connected disability significantly limits your ability to prepare for, obtain and maintain suitable employment (a job that does not make your disability worse, is stable, and matches your abilities, aptitudes and interests).</p> <p>If you were discharged from active duty on or after January 1, 2013, the 12-year basic eligibility period does not apply to you. There is no time limit on your eligibility.</p>
A member of the Reserve or National Guard*	<ul style="list-style-type: none"> <li>♦ You have a VA service-connected disability rating of 10%, <b>or</b></li> <li>♦ You are a Veteran with a service-connected disability rated at least 10%, and your VR&amp;E counselor determines you need additional services because of a serious employment handicap (SEH), <b>or</b></li> <li>♦ You are hospitalized or receiving outpatient medical care, services or treatment for a service-connected disability pending discharge from active duty, <b>or</b></li> <li>♦ You are severely ill or injured, and you have been referred to a military Physical Evaluation Board or you are participating in the DOD/VA IDES process.</li> </ul>

*Claimants pending medical separation from active duty may also apply if their disabilities are reasonably expected to be rated at least 20% after discharge. After you apply, VA will schedule a meeting with a Vocational Rehabilitation Counselor (VRC). They will work with you to determine if you have an employment handicap and are eligible for VR&E benefits and services. You can attend this meeting virtually or in person at your nearest VA VR&E Office.*





After you apply, VA will schedule a meeting with a Vocational Rehabilitation Counselor (VRC). The counselor will work with you to determine if you have an employment handicap and are eligible for VR&E benefits and services. You can attend this meeting virtually or in person at your nearest VA VR&E Office.

The basic eligibility period may be extended for various reasons, such as recall back to active-duty service. Because the 12-year period can be deferred or extended, eligible Veterans are encouraged to complete and submit VA Form 28-1900.

Service members may apply before being discharged. If you have a disability that began or worsened during active duty, you do not need to wait to apply. This is true even if you have not yet received a service-connected disability rating.



**If you have any questions, call: VA Benefits Hotline: 1-800-827-1000**

### Where can I learn more?

Visit [Veteran Readiness and Employment \(VR&E\)](#) for more information.

### How do I apply?

#### Online

Scan the QR code or apply at [Veteran Readiness and Employment \(Chapter 31\)](#).

#### By Mail

Scan the QR code or visit [VA Form 28-1900](#) to mail VA Form 28-1900, Application for Veteran Readiness and Employment for Claimants with Service-Connected Disabilities, to the address on the form.

#### In Person

Visit your nearest VA Regional Office and have a VA employee assist you.

#### By Phone

Call VA toll-free at 1-800-827-1000.



# Practical Exercise Worksheet: Identify VR&E Services



**Part 1:** In your group, take a few minutes to decide if the following statements are true or false.

**Table 16: Are these VR&E statements true or false?**

Number	VR&E Services Include	True	False
1	Employment services like job training, resume development and career counseling tools		
2	Tele-counseling for personalized, face-to-face service, regardless of where you live		
3	Financial assistance for purchasing your first home		
4	Post-secondary training at a college, vocational, technical or business school		
5	Supportive services, including case management, counseling and medical referrals		
6	Independent living services if you're unable to work due to your disabilities		

**Part 2:** Listen as the instructor reads the following scenario aloud. Determine which VR&E service Solomon may need and take notes below.

Solomon Clark is a young, enlisted Marine. In combat, he fell and badly injured his face. This resulted in severe dental trauma that may require prolonged follow-up care. Which VR&E services might Solomon need?



Notes:

*Solomon Clark*





# Career and Employment Resources

## Veteran and Military Spouse Talent Engagement Program (VMSTEP)

VA has tools and resources to help you and your spouse find a job that interests you. These jobs are with VA, federal and state government agencies and private-sector employers.

VMSTEP, also known as VA for Vets, provides employment readiness assistance for Veterans and military spouses seeking federal careers, primarily at VA.



Figure 24: VMSTEP Services

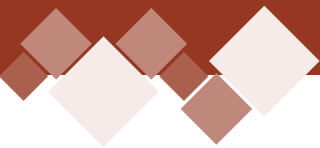
## Veteran and Military Spouse Employment Programs

- VA for Vets
- FedshireVets

If you are a Veteran discharged or released from active duty in the U.S. Armed Forces under honorable conditions, you are also eligible for special hiring authorities for Veterans, such as Veterans Recruitment Appointment (VRA). For more information on your eligibility, visit [Special Hiring Authorities](#).

**Recruitment and Career Readiness Support** provides training resources (Virtual Training Webinars & Videos) including the military skills translator tool and websites like USA Jobs. VMSTEP also provides workshops on writing federal resumes and interview techniques. The VMSTEP Staff attends outreach events, and career and resource fairs to provide employment and training information.





**Deployment and Reintegration Services (USERRA)** provides guidance to military Service members, VA supervisors and HR professionals on the rights under the Uniformed Services Employment and Re-employment Rights Act (USERRA) to help prepare for deployment and to reintegrate back into their respective offices at VA.

## DOD SkillBridge

**SkillBridge** is a Department of Defense (DOD) program. It empowers transitioning Service members (TSMs) to gain civilian work experience through employment training, apprenticeships and internship programs during their final 180 days of military service. DOD SkillBridge is offered by more than 3,000 authorized public and private partner organizations, and VA is one of those organizations. TSMs of all ranks and branches, including the Coast Guard and Reserve Components, are eligible to participate if they have completed at least 180 continuous days on active duty. They can complete the program within their final 180 days of military service and receive approval from their chain of command.

VA SkillBridge offers a unique opportunity to improve Veteran economic outcomes by training TSMs for VA job requirements before separating from the military, thus creating a smooth transition into permanent VA positions post-separation. TSMs continue to receive their DOD salary and benefits while participating in VA SkillBridge.

VA SkillBridge has active programs established with VBA, VHA and NCA. Approximately 54 VA organizations have established, or are interested in establishing, a VA SkillBridge program for transitioning Service members (TSMs) under the SkillBridge MOU between DOD and VA. For example, the VA Security Services conducts SkillBridge cohorts at their Little Rock, AR, training center. The National Intermediate Care Technicians (ICT) SkillBridge training program conducts quarterly training cohorts at the Fayetteville, NC, VA Medical Center.

Learn more at:

- [DOD Skillbridge](#)
- [Outreach, Transition and Economic Development](#)
- [DOD Skillbridge Program Brochure](#)

## VA Career, Internship, Training and Apprenticeship Programs

**VA's Warrior Training Advancement Course (WARTAC)** is a national training program, lasting up to 11 weeks, for Wounded Warriors and transitioning Service members to learn the skill set of a VA Veteran Service Representative (VSR) or a Rating Veterans Service Representative (RVSR). You must be on active duty during the entire duration of the program. Successful completion leads to an employment opportunity at 55 of VBA's 58 Regional Offices nationwide. You can visit the [Warrior Training Advancement Course](#) or contact your local Career Skills Program Office for more information on WARTAC.

**VA Non-Paid Work Experience (NPWE)**, provided under the VR&E program, supports eligible Veterans and Service members with training and practical job experience at federal, state or local government agencies.

**VA Acquisition Academy (VAAA) Warriors To Workforce (W2W)** offers Veterans with a service-connected disability an opportunity to transition into a new career in the federal government by applying their military skills and experiences to the contract specialist career field.



# VA Career Opportunities

## Other Federal Career Opportunities

**VA for Vets** displays available job opportunities at VA. You've served your country and you understand the unique challenges Veterans and their families face. See how a career at VA can help you make a difference in the lives of fellow Veterans and their families. Match your experience, skills and training with current federal job opportunities marketed through the VMSTEP Office. Visit the **Featured Federal Jobs** section on [VAforVets](#) to view available opportunities.

**DOD Operation Warfighter (OWF)** is a Department of Defense internship program that matches qualified wounded, ill and injured Service members with non-funded federal internships to gain valuable work experience during their recovery and rehabilitation. This process assists with Service members' reintegration into duty and helps them transition into the civilian work environment. Learn more at [Operation Warfighter](#).

## Special Hiring Authorities

Agencies may use special hiring authorities to hire Veterans non-competitively.

**Veterans Recruitment Appointment Authority:** Can appoint eligible Veterans non-competitively up to GS-11.

**Veterans Employment Opportunity Act of 1998:** Allows eligible Veterans to apply for positions announced under merit promotion procedures when the agency is recruiting outside of its own workforce.

**Federal Agencies:** Can appoint Veterans with a disability rating of 30% or more to positions at any grade level.

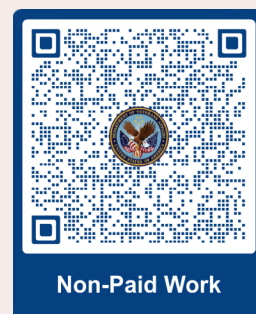
**Schedule A Appointing Authority:** Can noncompetitively appoint eligible Veterans who have intellectual, severe physical or psychiatric disabilities.

## Feds Hire Vets

[FedsHireVets](#) is a central information resource to help you and your spouse find a job at federal agencies.

## Where can I learn more?

Visit [Non-Paid Work Experience \(NPWE\) Program](#) or scan the QR code.



Visit [Veterans Affairs Acquisition Academy \(VAAA\)](#) or scan the QR code.



## Federal Cyber Career Resources

The nature and scope of cybersecurity work is continually evolving. The cybersecurity workforce within the federal government includes numerous occupations with unique technical skills. The following resources can help get you on the path to a rewarding cyber career in the federal cybersecurity workforce:

- [\*\*National Initiative for Cybersecurity Careers and Studies \(NICCS\) Cyber Career Pathways Tool\*\*](#) presents a new and interactive way to explore work roles within the Workforce Framework for Cybersecurity (NICE Framework). It illustrates the cyber workforce according to five distinct yet complementary skill communities. It also highlights core attributes among each of the 52 work roles and offers actionable insights for those considering a career in cybersecurity.
- [\*\*Cyber Careers in the Federal Government\*\*](#) provides consolidated online access to tools, resources and a guide to the cybersecurity workforce within the federal government.

## Office of Small and Disadvantaged Business Utilization

The [VA's Office of Small and Disadvantaged Business Utilization \(OSDBU\)](#) provides various services to help Veteran-Owned Small Businesses. The services are free, including business development webinars. OSDBU offers networking opportunities to meet Procurement Decision Makers from VA and other government agencies and industries.

## Where can I learn more?

Visit [Cyber Career Resources for Veterans](#) (consider all but the CMS CyberVets Program).

Visit [VA Technical Career Field \(TCF\) Program](#) or scan the QR code.



Refer to Appendix A: Additional Resources for information on Federal Cyber Career Resources, internship and apprenticeship programs and Veterans' Preferences.



## VA Employment Opportunities

VA has programs to help you find meaningful careers in health care, including specialized and technical career paths.

You can find helpful employment resources at [Other Veteran employment resources](#), including:

- Access to your military records
- Help building your career and finding the right job or business opportunity
- Help picking the right schools or training programs
- Financial help

**VHA Technical Career Field (TCF)** internships are intensive, two-year training programs required for specific specialized career paths. These programs are for post-separation. A TCF internship is the first step to securing an engaging career with VA. Program participants receive paid salary and benefits, training, a travel stipend, access to a mentor and hands-on training. There are different career fields available within the program.

The **Intermediate Care Technician (ICT)** program is designed to hire former military corpsmen and medics into positions at VAMCs. This program allows you to work in a skilled position immediately while working toward getting a specific degree that can lead to advanced clinical positions.

VA offers different positions and career paths to help you transition your skills to a career. Some popular jobs are:

- Police
- Medical Support
- Environmental Services

### Where can I learn more?

Visit [VA Careers](#)

Visit [VA Technical Career Field \(TCF\) Program](#)

Scan the QR or code, or visit the link below for more information on [Jobs for Veterans and Transitioning Military](#).



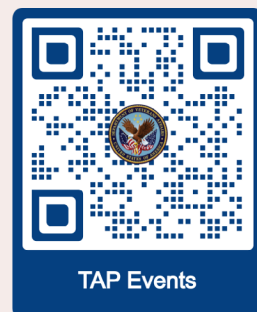
## TAP Curriculum

The TAP curriculum also provides career and employment workshops. Scan the QR codes or visit the links below for more information.

» [VA Course Catalog](#)



» [TAP Events](#)



## Women Veteran-Owned Small Business Initiative

The mission of the Women Veteran-Owned Small Business Initiative (WVOSBI) is to equip, empower and educate Women Veteran entrepreneurs for success and economic opportunities.

The Women Veteran-Owned Small Business Initiative:

- Ensures that Women Veteran-Owned Small Businesses (WVOSBs) have priority over all other socioeconomic categories.
- Builds awareness of capabilities and underutilization of WVOSBs.
- Supports collaboration between federal agencies, commercial entities, nonprofits and educational institutions.
- Leverages and collaborates with commercial organizations and government agencies.
- Increases WVOSB participation as prime vendors for VA.

The WVOSBI further aims to foster a community among WVOSBs through collaboration, strategic partnership and sisterhood. For example, WVOSBI facilitates WVOSBs in partnering, or subcontracting, with one another. WVOSBI expands access to economic procurement and learning opportunities for WVOSBs.

### Where can I learn more?

Visit the [Office of Small & Disadvantaged Business Utilization \(OSDBU\)](#) for more information on WVOSBI.

### Did you know?

- » **Women Veterans** are the fastest-growing demographic for VA and the fastest-growing demographic for newly-formed businesses.
- » **Women Veteran-Owned Small Businesses** are underutilized in VA, federal and commercial marketplaces.
- » **WVOSBI** supports VA's goal of 5% participation of WVOSBs as prime vendors.







## MODULE 4

## Personal Goals Checklist



# Self-Guided Activity: Update Your Personal Goals Checklist



Goal 1: Get career counseling and guidance	Timeline or Deadline	Notes
<p>Apply for Personalized Career Planning and Guidance (PCPG) by:</p> <p>Applying online at <a href="#">Educational and career counseling (Chapter 36)</a>, <b>or</b></p> <p>Completing the Personalized Career Planning and Guidance Application (VA Form 27-8832), <b>and</b></p> <p>Submitting VA Form 27-8832 by mail or in person at your nearest VA Regional Office or VetSuccess on Campus (VSOC) counselor</p>	<p>When I am ready to start exploring education and career options or whenever I need it.</p>	
<p>Apply for Veteran Readiness and Employment (VR&amp;E) (if applicable) by:</p> <p>Applying online at <a href="#">Veteran Readiness and Employment (Chapter 31)</a>, <b>or</b></p> <p>Completing the application for Vocational Rehabilitation for Claimants with Service Connected Disabilities (VA Form 28-1900), <b>and</b></p> <p>Submitting VA Form 28-1900 by mail or in person at your nearest VA Regional Office or VetSuccess on Campus (VSOC) counselor</p>	<p>When I am ready for training and employment, if I'm eligible.</p>	



Goal 2: Use GI Bill benefits to attend college or another educational institution	Timeline or Deadline	Notes
<p>Prepare to apply for GI Bill benefits by collecting the following required information:</p> <p>Separation documents (DD214 or equivalent)</p> <p>Orders, if activated from the National Guard or Reserves</p>	As soon as I determine that I will use the benefit.	
<p>Apply for GI Bill benefits by:</p> <p>Applying online at <a href="#">How to apply for the GI Bill and related benefits</a>, <b>or</b></p> <p>Completing an application in person at a VA Regional Office, <b>or</b></p> <p>Working with my school's VA School Certifying Official (SCO) (usually available in your school of choice's Financial Aid or Registrar's office)</p>	As soon as I determine that I will use the benefit.	
Use the GI Bill Comparison Tool to help pick my educational institution.	As soon as I decide going to school is my next step.	
(If applicable) Transfer my benefits to dependents before leaving the military.	Before separating from active duty	
<p><b>i</b> Visit <a href="#">VA education and training benefits</a> for more information</p>		



Goal 3: Explore employment resources	Timeline or Deadline	Notes
<p>Connect with a Vocational Rehabilitation Counselor.</p> <p><b>i</b> <a href="#">Veteran Readiness and Employment (Chapter 31)</a></p>	When I need more information or am ready to apply for a federal VA job.	
<p>Obtain your SF-15 (Veterans Preference letter) from <a href="#">VA.gov</a>.</p> <p><b>i</b> or visit <a href="#">Download VA benefit letters</a></p>	As soon as I determine that I want to apply for federal government jobs.	
<p>Use VA resources and tools to find careers at VA or other federal agencies.</p> <p><b>i</b> Visit <a href="#">Careers at VA</a> to access VA resources and tools.</p>	When I am ready to explore the workforce.	
<p>Learn about potential careers at <a href="#">US Department of Labor - Veterans' Employment and Training Service</a>.</p>	When I am ready to explore the workforce.	





MODULE 1

MODULE 2

MODULE 3

MODULE 4

MODULE 5

CHECKLIST

MODULE 6

APPENDIX A

APPENDIX B

APPENDIX C

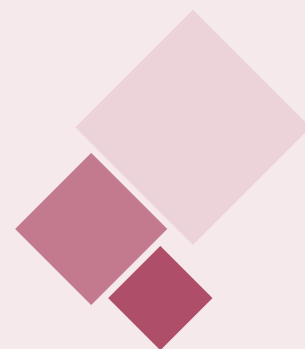


## MODULE 5

# Finding a Place to Live and Community Resources

## MODULE 5:

# Finding a Place to Live and Community Resources



## Introduction

Upon completion of Module 5, you will be prepared to:

- **Identify** resources for obtaining a VA-guaranteed Home Loan.
- **Identify** resources to help you overcome housing insecurity.
- **Locate** state and local resources for where you live now or may live in the future.

You may or may not know where you will live after separation, or you might be considering whether to rent, buy, build, adapt or refinance a home. It might seem like a simple question, but at this stage of your journey, it is important to ask yourself:

### Where will I live?

Where you live will impact every aspect of your life—your opportunities for education and employment, your housing budget, your access to health care and more. VA offers benefits and services related to housing options and can help you find resources in your local community.

### Personal Goals

Apply for a VA-guaranteed home loan to purchase or refinance a home.

Apply for the Specially Adapted Housing grant or Special Home Adaptation grant (if applicable) to adapt a home to meet my physical needs.

Retain my home if I'm having financial difficulties.

Get help for me or someone else facing housing insecurity.

Explore state and local resources where I live or where I think I may live.

## In This Module

### VA Home Loan Benefit

- » VA Home Loan Guaranty Program
- » Specially Adapted Housing Grants for Veterans and Service members with certain service-connected disabilities
- » Protecting Your Home

### Community Support for Veterans

- » Personal Decision Influences
- » VA Facility Locators
- » Homeless Veterans Support
- » Information for Your State
- » Military OneSource
- » National Resource Directory (NRD)
- » State Veterans Affairs Offices
- » Personal Resources for Ongoing Support



# Comparing Locations

## Personal Decision Influences

What is the most important factor to consider when deciding where to live?

We all have different priorities and ideas about what is most important, such as:

- Personal and family financial health
- Cost of living
- Housing availability
- Health of the job market
- Schools and training opportunities
- Climate
- Proximity to:
  - schools and training opportunities
  - family and friends
  - where we grew up
  - a VA facility

Your goals are based on personal circumstances. You should consider the factors that are most important to you.

*Personalized Career Planning and Guidance (PCPG) counseling can help you evaluate your options for school and work, which may help you decide where to live to best support your career goals.*

Visit [PCPG](#) to learn more.

## Consider the following questions:

- » What type of work do you want to do?
- » Are there available jobs in your industry in the area where you want to live?
- » What is the expected income for your job in the area?
- » What is the average cost of housing in the area?
- » Does it fall within your budget based on your estimated income, monthly debt payments and financial assessment?
- » What local resources are available (for example, expanded commissary and exchange privileges, if you qualify)?
- » What are your personal goals and how they may impact your decision?
- » What type of commute will you have?





# Practical Exercise Worksheet:

## Use the VA Facility Locator

Take a few minutes on your own to use VA's Facility Locator (Figure 25), based on services you think you may need. Your instructor will demonstrate this tool, or you can follow the steps below.

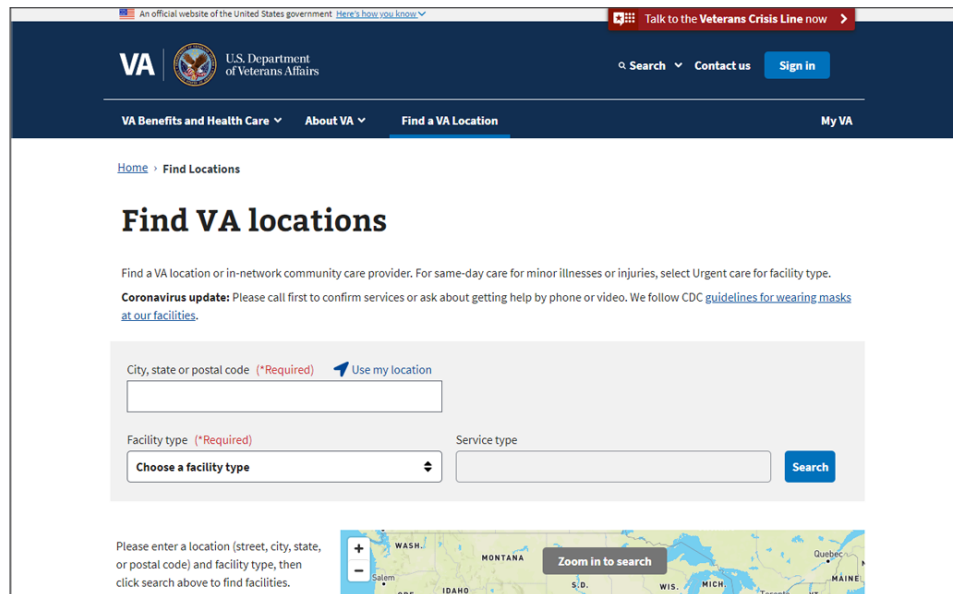


Figure 25: VA Facility Locator

1. Visit [VA.gov](https://va.gov) on your computer or scan the VA Locator QR code on your mobile device to go directly to [Find VA Locations](#). If you scan the QR code, skip to Step 3.
2. Select the **Find a VA Location** tab from the top menu.
3. Enter a city, state or ZIP code in the **City, state or postal code** search field.
4. Select the facility type from the **Facility type** drop-down menu. You can search for VA health facilities, benefits offices, cemeteries and Vet Centers near where you might live.
5. Once you select an option from the **Facility type** drop-down menu, the **Service type** field populates with specific optional facility types.
6. When you click the **Search** button, a list of results displays below your search criteria. The map populates all applicable facilities.

**NOTE:** You may scroll down to view the complete list of results, and you can use the **zoom +** and **zoom -** buttons on the map to view the location of each applicable facility.

Write down the information about key VA resources in your area here:

VA Regional Office:

VA Medical Center:



# VA Home Loan Benefit



## VA Home Loan Guaranty Program (HLGP)

VA can help you become a homeowner or adapt a home you already have. The VA home loan benefit helps Service members and Veterans purchase or refinance your homes by guaranteeing a portion of the loans you obtain from lenders, such as banks or mortgage companies. The VA Home Loan Guaranty Program is a benefit that you as a Veteran can use throughout your lifetime.

### **You might be wondering: What does VA-guaranteed mean?**

VA guarantees a portion of a loan when an eligible Service member, Veteran or certain surviving spouse obtains a private loan through a lender. The VA Home Loan Guaranty Program often means more favorable loan terms, including competitively low interest rates. VA also limits the closing costs that lenders may charge. Generally, VA does not require a down payment. The VA Home Loan Guaranty Program can be used to:

- Buy, build or adapt a home.
- Refinance an existing home loan to reduce the interest rate or monthly payments.
- Purchase or refinance a manufactured home.
- Repair, alter or improve a residence that a Service member or Veteran borrower owns and occupies.
- Install approved energy-efficient improvements like a solar heating or cooling system.



## How do I get a Certificate of Eligibility (COE)?

VA strongly encourages you to request your COE. You can apply for your COE online or by mail.

To apply online, visit [Request a VA home loan Certificate of Eligibility \(COE\)](#) or scan the Home Loan QR code.

To apply by mail, scan the VBA26-1880 QR code or visit [VA Form 26-1880](#) to complete VA Form 26-1880 and mail it to the address listed on the form.

You may need to provide documentation to prove your eligibility. Documentation requirements vary for:

- Service members
- Veterans
- Current or former members of the Reserves or National Guard
- Members of the Reserves or National Guard who were never activated

### **Certain surviving spouses are eligible for the VA Home Loan Benefit if they meet certain criteria.**

Active-duty Service members are eligible if they have served 90 consecutive days.

In addition, Service members or Veterans must prove occupancy of the property that the borrower plans to purchase. Eligible Service members and Veterans using their VA Home Loan Benefit are evaluated for the VA Home Loan Guaranty on a spectrum of criteria, including:

- Satisfactory credit
- Sufficient income
- A valid Certificate of Eligibility (COE)

For members of the Reserves or National Guard, eligibility requirements include:

- You were discharged or medically retired from active duty for a service-connected disability, **or**
- You have six years of service in the Selected Reserve or National Guard, **and**
  - You were discharged honorably, **or**
  - You were placed on the retired list, **or**
  - You were transferred to the Standby Reserve for an element of the Ready Reserve other than the Selected Reserve after honorable service, **or**
  - You continue to serve in the Selected Reserve **or**
  - You have served 90 days of active-duty status, with 30 days served consecutively



## Types of Loans and Eligibility

Eligibility requirements are simple when qualifying for the VA Home Loan Guaranty program. Generally, Service members and Veterans who meet the service length requirements, including Reserve Component members and surviving spouses of deceased Veterans, are eligible to participate.

Specific eligibility requirements for the program include:

- Active duty or Veteran: As an active-duty Service member or Veteran, you need to have at least 90 days of continuous active duty service and an under other than dishonorable discharge to be eligible.
- If you're a Veteran and are unsure of whether you meet these requirements, get a Certificate of Eligibility (COE). You can also work through your lender, complete VA Form 26-1880 or contact VA with any questions. We'll discuss COE in further detail in the next topic.
- As a Reserve or National Guard member, you must have at least 90 continuous days of active-duty service if you served between August 2, 1990 (Gulf War) and the present.

### Where can I learn more?

For more information, take our Military Life Cycle (MLC) course on the VA Home Loan Guaranty Program. Scan the QR code to access the course catalog and navigate to the VA Home Loan Guaranty Program or visit [VA Home Loan Guaranty MLC](#).

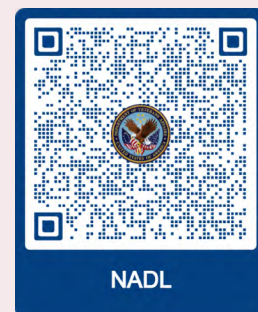


You can also schedule a One-On-One Assistance session with a Benefits Advisor.

To learn more about what happens after requesting a COE, visit [How to request a VA home loan COE](#).

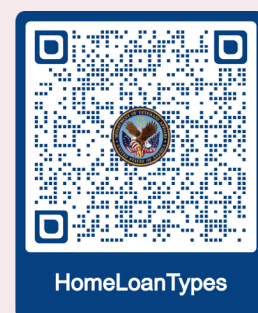
### Where can I learn more?

To find out if you qualify for a Native American Direct Loan (NADL) and learn how to apply, scan the QR code or visit [Native American Direct Loan](#).



To request a certificate of eligibility, visit [How to request a VA home loan Certificate of Eligibility \(COE\)](#).

To learn more about VA loan types and eligibility, scan the QR code or visit [Home Loan Types](#).



## Getting a VA-Guaranteed Home Loan

**You should conduct a personal financial assessment to determine if now is the time for you and your family to take on the responsibility of a mortgage.**

Are you ready to take on the responsibility of a mortgage? You can begin the process of getting a VA-guaranteed home loan by obtaining your Certificate of Eligibility (COE), shopping for and selecting a lender, interviewing and selecting a real estate agent and then searching for a home.

VA charges borrowers a funding fee for guaranteeing their home loan. At closing, you can pay the fee in cash or roll it into your loan. To learn more about funding fees, visit [VA funding fee rate charts](#).

**NOTE:** VA strongly recommends that you get a home inspection. A home inspection assesses a home's condition—how well the systems function and if there are any notable issues with the home's critical systems.

A VA appraisal is not a home inspection, nor does it serve as a home inspection.

Your real estate professional or lender may recommend an inspector—but you should find someone who has no connection to anyone involved in the sale. You want a fair evaluation of the home so you can make the best decision for you and your family.

### VA waives the funding fee if:

- You are receiving VA compensation (at 10% or higher) for a service-connected disability, **or**
- You are a Purple Heart recipient, are on active duty and plan to close on your loan while still on active duty.

**NOTE:** You must provide your lender with evidence of your award.

Notify your lender if you have a pre-discharge claim for a service-connected disability pending and if you plan to close on your loan while still on active duty. In limited circumstances, when your lender needs additional information from VA, you may be required to complete VA Form 26-8937, Verification of VA Benefits.

If rated, you will be exempt from paying a funding fee on loans closed after the effective date of your rating. If you receive a retroactive service-connected disability rating, you may also have your funding fee exempted retroactively and receive a refund for any fee amount you paid at closing for loans closed after your effective date.

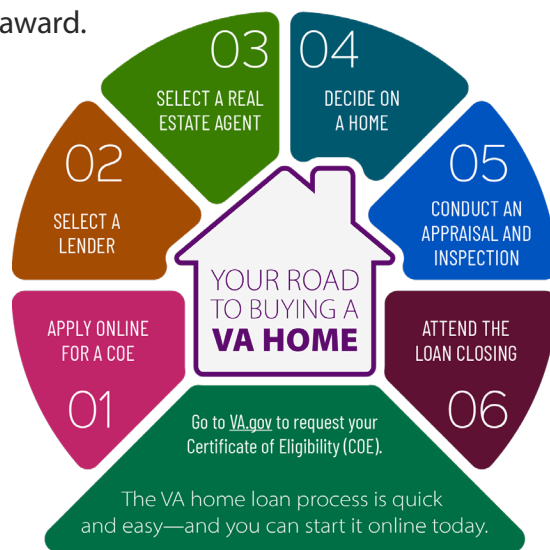


Figure 26: Home Buying Process





## Disability Housing Grants and Benefits for Veterans

VA offers housing grants through the Specially Adapted Housing (SAH) program for Veterans and Service members with certain service-connected disabilities to buy or adapt a home to meet their needs.

### Can I get an SAH grant?

You may be able to get this grant if you meet both requirements listed below.

- You own or will own the home, **and**
- You have a qualifying service-connected disability

### Can I get a Special Home Adaptation (SHA) grant?

You may be able to get this grant if you meet both requirements listed below.

- You own or will own the home, or a family member owns or will own the home, **and**
- You have a qualifying service-connected disability

Adapting a home might involve things such as installing ramps or widening doorways to improve access, quality of life and independence for eligible participants. If you are eligible for a SAH or SHA grant, you can use money from your grant up to six different times.

### Public Law 116-154

The **Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act** amends existing laws to expand grant benefits to Service members and Veterans with the most severe service-connected disabilities. Among the new changes, the Specially Adapted Housing benefit has expanded eligibility to Service members and Veterans with service-connected blindness, but no accompanying disability.

## Protecting Your Home

**VA also provides loss mitigation assistance designed to help you retain your home.**

Once you have a VA-guaranteed home loan, if you ever experience a period of financial distress or loss of income that affects your ability to remain current on your mortgage payments, it is important to notify your servicer immediately, and to contact a VA Home Loan Representative by calling 1-877-827-3702.

## How do I apply?

### In Person

Scan the QR code or visit [VA Form 26-4555](#) to complete the Application in Acquiring Specially Adapted Housing or Special Housing Adaptation Grant. Bring the completed application to your nearest VA Regional Office or local Service Officer.



### By Mail

Mail the completed application to your nearest VA Regional Office.

### Did you know?

Scan the QR code or visit [Disability housing grants for Veterans](#) to learn more..





## Be aware of potentially misleading claims.

The overwhelming majority of VA-approved lenders participating in the VA Home Loan Guaranty Program are fantastic and serve Veterans with no issues. However, a small number of lending institutions may seek to take advantage of VA borrowers by mailing misleading offers or calling with misleading or fraudulent claims, such as:

- Offers to refinance mortgages or skip mortgage payments.
- Promises of extremely low interest rates, thousands of dollars in cash back, no out-of-pocket costs or no waiting period.
  - Be sure to research any offer before you accept, and make sure it is legitimate and in your best financial interest—as there may be hidden fees or issues. For information regarding the potential for fraudulent offers, predatory lending or lenders and the Consumer Financial Protection Bureau (CFPB) tools, visit the CFPB’s Warning Order website regarding Serial Refinancing of VA home loans at [CFPB Consumer Fraud Alert](#).
- Report any suspicious lending offers to the [Consumer Financial Protection Bureau](#) or scan the Consumer Finance QR code.



*Be sure to budget for monthly mortgage payments you can afford once all your other expenses are paid.*

*Consider any life changes that may affect the amount of money you have on hand to make your mortgage payments.*

## Where can I learn more?

Scan the QR code or visit [Consumer Financial Protection Bureau](#).



## Housing Assistance

### Where can I learn more?

Visit [VA Housing Assistance](#) or scan the Housing Assist QR Code for VA Housing Assistance information.



Scan the VA Foreclosure QR code or visit [VA help to avoid foreclosure](#).



Scan the VA Home Loan QR code or visit [VA Home Loan](#).



Scan the Home Buying QR code or visit [Buying a home with a VA-backed loan](#) for more information.



# Community Support for Veterans

## Housing Insecurity and Homelessness Support

**VA is committed to ending housing insecurity for Veterans.**

The focus of the VA Homeless Veterans Programs is to:

- Coordinate outreach to proactively seek out Veterans in need of assistance.
- Connect Veterans with housing solutions, health care, community employment services and other support—especially if they experience, or are at risk of experiencing, housing insecurity.
- Work to expand employment and affordable housing options for Veterans experiencing housing insecurity or homelessness by collaborating with partners, including:
  - Federal, state and local agencies
  - Employers
  - Housing providers
  - Faith-based and community nonprofits

The National Call Center for Homeless Veterans Hotline ensures that Veterans who are experiencing, or who are at risk of experiencing, housing insecurity have 24/7 access to trained counselors. The hotline also helps Veterans Affairs Medical Centers (VAMCs); federal, state and local partners; community agencies; service providers and others in the community find resources and support for Veterans.

If you are a Veteran who is homeless or experiencing housing insecurity, call the National Call Center for Homeless Veterans at (877) 4AID-VET (877-424-3838) for assistance.

**NOTE:** If you are not sure where you will live after separation—or if you are concerned or have any thoughts about the possibility of facing housing insecurity—reach out to leadership at your command or installation first, and if applicable, please schedule a One-On-One Assistance session with your Benefits Advisor. Also, let your TAP Manager know during your Capstone event.

### Where can I learn more?

Scan the QR code or visit [VA Homeless Programs](#).



## Where can I learn more?

View the [Homeless Programs Brochure](#) scan the QR code.



Call or visit your local VAMC or community resource and referral center where VA staff members are ready to help. For more information, visit [Community Resource and Referral Centers \(CRRCs\)](#) or scan the QR code.



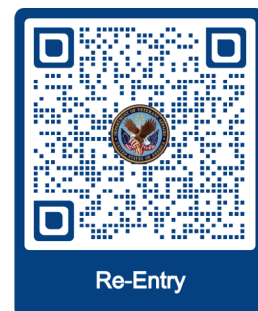
Call 1-877-4AID-VET (1-877-424-3838) to access the National Call Center for Homeless Veterans.

## Did you know?

VA has resources for incarcerated and justice-involved Veterans. If you know a Veteran who may need this kind of help and information, scan the VJOP or Re-Entry QR code or visit

[Veterans Justice Outreach Program](#)

[Health Care for Re-entry Veterans Services and Resources](#)



## Food and Nutrition Resources

### Are you and your family members getting enough nutrition?

You served our country proudly and honorably, and we want to inform you that the U.S. Department of Agriculture (USDA) operates several nutrition programs that serve more than a million Veterans' families each year. You may be eligible for these programs to ensure you, your family and fellow Veterans have regular access to nutritious meals. To find out more about the benefits you have earned and USDA programs you may be eligible for, scan the USDA Nutrition QR code on the next page.

### VA Food Programs and Resources

Transitioning Service members can also benefit from learning about the Veterans Health Administration's food and wellness programs. Resources include appointments with dietitians at VA Medical Centers or clinics to:

- Avoid unwanted weight gain.
- Maximize health.
- Learn about food assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP) through the USDA.

Be sure to share these resources with other Service members or Veterans who may need assistance.

### How do I apply?


#### By Phone

Hunger Free America operates the National Hunger Hotline, on behalf of USDA, which operates from 7:00 a.m.-10:00 p.m. Eastern Time. If you need food assistance, call 1-866-3-HUNGRY (1-866-348-6479) to speak with a representative who will find food resources, such as meal sites, food banks and other social services available near your location.

#### By Text

Send a text message to the automated service at 914-342-7744 with a question that contains a keyword, such as "food," "summer" or "meals," to receive an automated response to resources located near an address or ZIP code.





The U.S. Department of Agriculture (USDA) administers federal nutrition assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants and Children (WIC), and the National School Lunch Programs (NSLPs), which provide nutrition benefits to help extend the food budgets of families so they can more easily purchase nutritious food.

To find your local SNAP office, visit the [SNAP State Directory of Resources](#) or scan the QR code.



### Where can I learn more?

Review the [Food and Nutrition Services brochure](#) or scan the QR code.



Visit the [VHA Food Security Office](#) website or scan the QR code.



Visit the [FNS Nutrition Programs](#) website or scan the QR code.



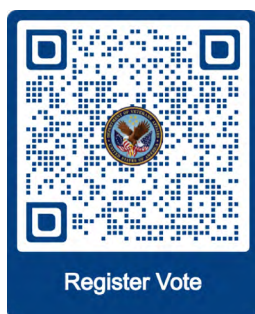


## Community Connections

**It is important to build a network in your community—including a social network, a professional network and a network of Veteran peers.**

You can begin to establish your community connections by building your local and professional network, such as:

- A network of social connections and friends will help support your mental health.
- A large professional network will make you more visible to employers and can help grow your career. In-person and online connections are important. If you are looking for work, you will want to expand your network to provide you with exposure to available jobs.
- A network of fellow Veterans will help you stay connected with the military community and provide opportunities to continue serving out of uniform.
- You can engage in your community through voting.
- Exercising your right to vote is a way for all eligible Veterans and their families, caregivers and survivors to enjoy the rights that Veterans earned and fought for. No matter where you live, if you are actively serving in the armed forces, registering to vote is easier than ever before. To learn more, scan the QR code or visit [How Veterans Can Register to Vote](#).



**Key areas of engagement in the community include:**

- Housing
- Education and training
- Employment
- Health
- Recreation
- Social
- Financial
- Benefits
- Mentoring

### Did you know?

Volunteering offers a great way to stay engaged in your community and maintain positive mental health.

The VA Center for Development and Civic Engagement provides opportunities to volunteer throughout the country, with programs such as:

- » Compassionate Contact Corps
- » National Salute to Veteran Patients
- » Volunteer Transportation Network
- » Corporate and student volunteer programs

Scan the QR code or visit the [VA Center for Development and Civic Engagement](#) to learn more.



## Veteran Peer Groups

Veteran Peer Groups offer support from people who share your experiences and navigated the transition journey before you. For more information on the hundreds, or even thousands, of support groups available, refer to Appendix A: Additional Resources.

## Veteran Community Partnerships

Veteran Community Partnerships (VCPs) are organized partnerships through which local VA facilities connect with state and local community services and agencies to support Veterans. For more information on VCPs, refer to Appendix A: Additional Resources.

## Personal Resources for Ongoing Support

**You are not on your own. You have support all around you.**

You can reach out to your local Benefits Advisor and other VA resources, including:

- VA Regional Offices
- VA Medical Center Care Teams, Coordinators and Liaisons
- Vet Centers
- Veterans Crisis Line:
  - Call 988, then press 1
  - Chat online with the [Veterans Crisis Line](#)
  - Text 838255

Depending on where you live, your state may offer additional benefits, services and tools to help you during your transition and beyond.



## State and Local Benefits

**Military OneSource is a government-owned search tool that provides online information and resources vetted by DOD.**

Military OneSource:

- Provides free access to resources for you as Service members and Veterans, as well as your families, survivors and the entire military community.
- Connects you with programs, services and products 24 hours a day, 7 days a week and 365 days a year, from anywhere in the world.
- Allows you and your family to continue using services for 365 days after your separation.

**If you are a current member of the Coast Guard, you can use the CG SUPRT system.**

CG SUPRT offers free and confidential services specifically for Coast Guard members. As a member of the Coast Guard, or as a spouse or family member, this is a good place to start your research for support services. You do not have access to Military OneSource now, but upon separation you will be able to access Military OneSource for 365 days for free.

**The National Resource Directory (NRD) is another government-owned search tool that provides access to vetted resources.**

The NRD connects you with vetted resources and services that support all Service members, all Veterans, family members and caregivers including, but not limited to:

- Financial planning
- Education, training and employment
- Health care
- Housing
- Daycare

The NRD connects you with resources and services that come from:

- Federal, state and local government agencies
- VSOs and Military Support Organizations (MSOs)
- Nonprofit and community-based organizations
- Academic institutions and professional associations

### Where can I learn more?

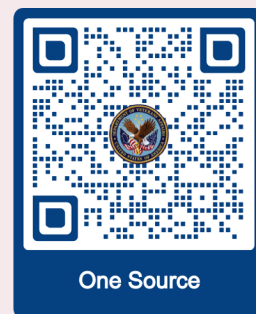
Scan the QR code or visit [NRD](#) to learn more about NRD.



### Where can I learn more?

#### Military OneSource

To learn more about [Military OneSource](#), call 1-800-342-9647, or scan the QR code.



**MILITARY  
ONESOURCE**

#### CG SUPRT

Scan the QR code or visit [CG SUPRT](#).



**CG SUPRT**  
*to navigate life's challenges*  
Solutions • Understanding • Prevention • Resilience • Trust  
855-CG SUPRT (247-8778) [www.cgsuprt.com](#)

**NRD**



## Information for Your State

State Departments of Veterans Affairs Offices serve the Veterans of each state, and their dependents and survivors, for all matters pertaining to Veterans' benefits.

They deliver a series of seamless services for eligible Veterans and their families and unify the Veteran community by building alliances to enhance available financial resources.

Did you know that your state may offer specific benefits in addition to what VA offers?

For example, Texas' **Hazlewood Act**:

- Provides you and your eligible spouses and dependents with an education benefit of up to 150 hours of tuition exemption.
- Covers most fees at public institutions of higher education in Texas.

VA.gov can help you access information for many states.

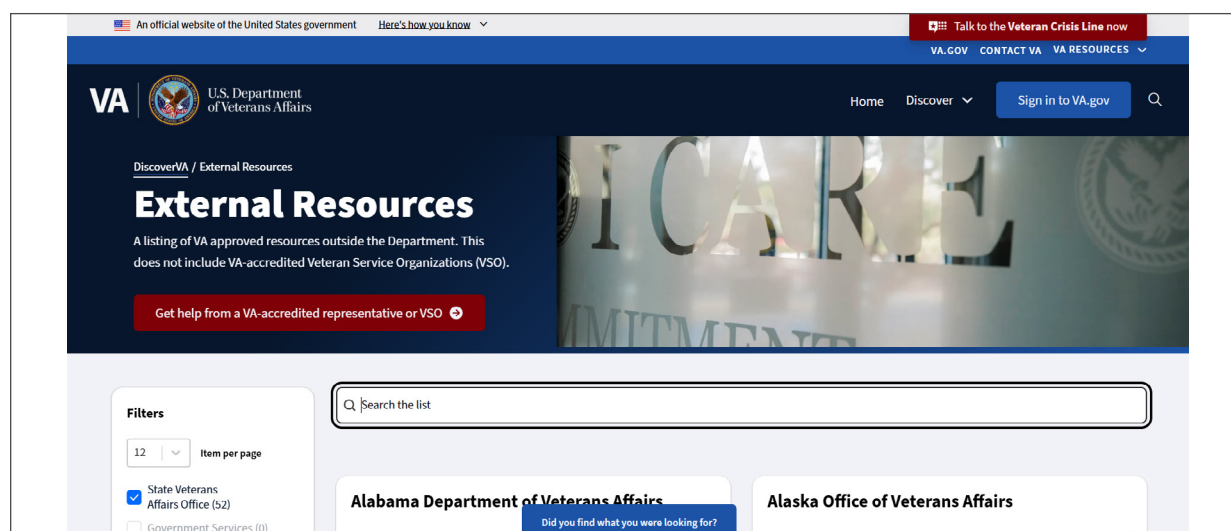


Figure 27: State VA Office Locations

Connect with State Departments of Veterans Affairs Offices at:

Scan the QR code or visit [State Department of Veterans Affairs Office Locations](#) for more information on specific state benefits, programs and services.







## MODULE 5

# Personal Goals Checklist

# Self-Guided Activity: Update Your Personal Goals Checklist




Goal 1: Apply for a VA-guaranteed loan to purchase or refinance a home	Timeline or Deadline	Notes
<p>Secure a VA-guaranteed home loan:</p> <ul style="list-style-type: none"> <li>Ensure I have satisfactory credit and sufficient income.</li> <li>Get my Certificate of Eligibility (COE) for a VA home loan Guaranty at VA.gov or from my lender.</li> <li>Complete my loan application with my lender.</li> </ul> <p><b>i</b> Visit <a href="#">VA-backed Veterans home loans</a> to learn more on how to apply.</p>	As soon as I determine I'd like to purchase or refinance a home.	

Goal 2: Apply for a grant to adapt a home to meet my physical needs	Timeline or Deadline	Notes
Apply for the Specially Adapted Housing (SAH) grant (if applicable).	As soon as I determine that I'd like to apply for one, if I'm eligible.	
Apply for the Special Housing Adaptation (SHA) grant (if applicable).	As soon as I determine that I'd like to apply for one, if I'm eligible.	










Goal 2: Apply for a grant to adapt a home to meet my physical needs	Timeline or Deadline	Notes

Goal 3: Retain my home if I'm having financial difficulties	Timeline or Deadline	Notes
Contact my loan servicer.	When having difficulty making my mortgage payments.	
Contact a VA loan technician at 877-827-3702 to receive financial counseling and assistance working with my loan servicer.	When having difficulty making my mortgage payments.	

Goal 4: Get help for me or someone else facing housing insecurity	Timeline or Deadline	Notes
Schedule a One-On-One Assistance session with my Benefits Advisor.	As soon as I think I may face housing insecurity.	
Call 1-877-4AID-VET (1-877-424-3838) or visit my local VA Medical Center or community resource and referral center for assistance.	As soon as I think I may face housing insecurity.	



Goal 4: Get help for me or someone else facing housing insecurity	Timeline or Deadline	Notes
Explore <a href="#">VA Homeless Programs</a> to learn about programs for Veterans facing housing insecurity and share that information with others.	As soon as I think I may face housing insecurity.	

Goal 5: Explore state and local resources where I live or where I may live	Timeline or Deadline	Notes
<p>Explore Military OneSource to identify resources where I live or where I think I may live.</p> <p><b>i</b> Visit <a href="#">Military OneSource</a> to explore.</p>	Up to one year after separation.	
<p>Explore the National Resource Directory (NRD) for validated resources that support recovery, rehabilitation and reintegration.</p> <p><b>i</b> Visit <a href="#">NRD</a> to explore.</p>	Any time before or after separation.	
<p>Research State Departments of Veterans Affairs office locations for my current or new community.</p> <p><b>i</b> Visit the <a href="#">State Departments of Veterans Affairs Office Locations</a> to learn more.</p>	Any time before or after separation.	
<p>Get help obtaining benefits from a Veterans Service Officer.</p> <p><b>i</b> Visit <a href="#">NACVSO</a> to connect with a service officer.</p>	No time limit associated with this benefit.	





## MODULE 6

# Course Capstone



## MODULE 6: Course Capstone



### Introduction

Upon completion of Module 6, you will:

- **Participate** in a recall activity that reviews key VA resources discussed during this course.
- **Review** information about VA benefits and services using your VA BAS Interactive Participant Guide and tools utilized during the course.
- **Identify** any immediate next steps based on your Personal Goals Checklist.



#### In This Module

- » Key VA Resources, Services and Benefits
- » Personal Goals Checklist

#### Remember

Scan the QR code on your mobile device to complete the Transition Assistance Participant Assessment (TAPA) or access the [DOD Survey](#).





# Practical Exercise:

## Course Capstone



Module	Question
Module 1	<p>1. On which form, referred to as, “your key to most VA benefits and services,” should you confirm correct information before leaving active duty to ensure you have access to your benefits?</p> <p>a. VA Form 10-10164 b. DD214 c. VA Form SGLV-8600 d. NGB Form 22</p>
Module 1	<p>2. According to this course, what is an example of a document you should keep as you may not be able to access it after you leave the service?</p> <p>a. DD214 b. Official Military Personnel File (OMPF) c. 10-10EZ d. Leave and Earnings Statement (LES)</p>
Module 2	<p>3. When should you update your contact information on VA.gov to ensure outreach programs can communicate with you?</p> <p>a. As soon as possible nearing separation b. Before 90 days post-separation c. After 180 days post-separation d. A and B e. B and C</p>
Module 2	<p>4. What is the deadline for applying for health care coverage?</p> <p>a. Separation date b. Before 90 days post-separation c. Before 180 days post-separation d. There is no deadline</p>
Module 2	<p>5. How do you contact the Veterans Crisis Line?</p> <p>a. Dial 411 b. Dial 988, then press 1 c. Dial 988, then press 5 d. Dial 988, then press *</p>



Module	Question
Module 3	<p>6. How long do you have to convert your Servicemembers' Group Life Insurance (SGLI) to Veterans' Group Life Insurance (VGLI)?</p> <ul style="list-style-type: none"> <li>a. Before 120 days post-separation</li> <li>b. 120 days post-separation</li> <li>c. 240 days post-separation</li> <li>d. 485 days (One year and 120 days) post-separation</li> </ul>
Module 3	<p>7. If you apply for disability compensation after one year of separation, what may be your claim effective date?</p> <ul style="list-style-type: none"> <li>a. The day VA receives your claim</li> <li>b. 90 days after VA receives your claim</li> <li>c. 180 days after VA receives your claim</li> <li>d. 365 days after VA receives your claim</li> </ul>
Module 3	<p>8. When do you need to submit your Benefits Delivery at Discharge (BDD) disability claim?</p> <ul style="list-style-type: none"> <li>a. 360 to 179 days before separation</li> <li>b. 180 to 90 days before separation</li> <li>c. 1 to 90 days post-separation</li> <li>d. 91 to 180 days post-separation</li> </ul>
Module 3	<p>9. When do you need to submit your Fully Developed Claim (FDC) for VA disability?</p> <ul style="list-style-type: none"> <li>a. 89 to 0 days before separation</li> <li>b. 1 to 90 days post-separation</li> <li>c. At any time post-separation</li> <li>d. Both A and C</li> </ul>
Module 3	<p>10. Which disability claim type is converted to a Standard Claim if VA has additional questions?</p> <ul style="list-style-type: none"> <li>a. IDES</li> <li>b. BDD</li> <li>c. FDC</li> <li>d. All of the above</li> </ul>
Module 3	<p>11. Which accredited resources can help you and your family navigate benefits programs, file claims for health care eligibility and access the VA Home Loan Guaranty Program?</p> <ul style="list-style-type: none"> <li>a. Military OneSource</li> <li>b. Veterans Service Organizations</li> <li>c. Loan Guaranty Service</li> <li>d. Veteran Community Partnerships</li> </ul>





Module	Question
Module 4	<p>12. How many months of service are required to receive 100% of your Post-9/11 GI Bill benefits?</p> <ul style="list-style-type: none"> <li>a. 18 months</li> <li>b. 24 months</li> <li>c. 30 months</li> <li>d. 36 months</li> </ul>
Module 4	<p>13. If you are eligible for Post-9/11 GI Bill benefits and Montgomery GI Bill—Active Duty (MGIB-AD), what action must you take before receiving any Post-9/11 GI Bill benefits?</p> <ul style="list-style-type: none"> <li>a. You must make an irrevocable election in writing before receiving any Post-9/11 GI Bill benefits.</li> <li>b. You do not have to complete any actions before receiving any Post-9/11 GI Bill benefits.</li> <li>c. You must sign up on VA.gov and select an option before receiving any Post-9/11 GI Bill benefits.</li> </ul>
Module 4	<p>14. How long do you usually have after your last active-duty discharge date to use all your Montgomery GI Bill—Active Duty (MGIB-AD) benefits?</p> <ul style="list-style-type: none"> <li>a. 2 years</li> <li>b. 4 years</li> <li>c. 10 years</li> <li>d. 15 years</li> </ul>
Module 5	<p>15. What is the deadline to apply for the VA Home Loan Guaranty Program?</p> <ul style="list-style-type: none"> <li>a. 90 days post-separation</li> <li>b. 180 days post-separation</li> <li>c. 365 days post-separation</li> <li>d. None</li> </ul>
Module 5	<p>16. If you are unsure where you will live after separation or are concerned about housing insecurity, whom should you contact first?</p> <ul style="list-style-type: none"> <li>a. Your Benefits Advisor</li> <li>b. Your TAP Manager</li> <li>c. Your chain of command</li> <li>d. All of the above</li> </ul>





## MODULE 6

# Personal Goals Checklist

## Self-Guided Activity:

# Achieve Your Personal Goals



Review your goals, action items and deadlines for each goal. Draft a plan for accomplishing your goals, creating SMART goals when possible. Consider what actions are most urgent when ordering your plan.

**Specific** | **M**easurable | **A**chievable | **R**elevant | **T**ime-bound



# VA's Anti-Harassment and Anti-Sexual Assault Policy

VA is committed to a harassment-free environment for everyone and will not tolerate harassment. VA staff are committed to creating a safe, respectful and welcoming environment for all Veterans.

## White Ribbon VA

White Ribbon VA is a national call to action to eliminate sexual harassment, sexual assault and domestic violence across the Department of Veterans Affairs by promoting a positive change in culture so that the actions outlined in the pledge become the organizational norm.

## White Ribbon VA Pledge

VA employees pledge to never commit, excuse or stay silent about sexual harassment, sexual assault and domestic violence against others.

Scan the White Ribbon VA QR code or visit [White Ribbon VA Pledge](#) to learn more.



## To report harassment:

If you are a victim of harassment at a VA health care facility, report it to the Patient Advocate at [Patient Advocate](#) or VA Police.



## Report It!

If you experience or witness harassment or sexual assault at a VA facility, contact:

### VA Medical Center or Clinic

- » VA Police
- » Patient Advocate

### VA National Cemetery

- » District Harassment Prevention Coordinator
- » Cemetery Director

### Vet Center

- » Local Law Enforcement
- » Vet Center Director

### Inspector General (OIG)

Hotline 1-800-488-8244



# Module 6 Wrap-Up



## Congratulations!

You have made it to the end of the VA Benefits and Services course! Throughout this course, we discussed:

- VA Benefits and Services
- Eligibility requirements for VA benefits
- How to apply for benefits
- How to use VA tools
- How to connect with VA resources unique to you and your family

This course discussed many benefits, services and tools to help you along your transition journey and meet your goals. Be sure to review all your personal goals, their next steps and related deadlines.

The Self-Guided Activity: Update Your Personal Goals Checklist pages at the end of each module in your PG will help you determine how to achieve your goals by defining what actions to take and when. These checklists will help you form a to-do list as you continue your transition journey.

Schedule a One-On-One Assistance session with your Benefits Advisor if you have any questions.







## APPENDIX A

# Additional Resources





## APPENDIX A:

# Additional Resources



**External Link Disclaimer:** This document contains links that will take you outside of the Department of Veterans Affairs website. VA does not endorse and is not responsible for the content of the linked websites.

## VA Resources



- [myVA](#)
- [Center for Women Veterans \(CWV\)](#)
- [Center for Minority Veterans \(CMV\)](#)
- Hearing Impaired Benefits Hotline (TTY): Dial 711, then 1-800-827-1000
- [inTransition](#)
- [National Guard and Reserve](#)

## Applying for Disability Compensation

- [Calculate combined ratings](#)
- [Track the progress of your claim](#)
- [After you file a claim](#)

### Disability Compensation, Retired Pay, Separation Pay or Disability Severance Pay

- [Combat-related injuries and diseases](#)
- [Combat-Related Special Compensation \(CRSC\)](#)
- [Concurrent Retirement and Disability Pay \(CRDP\)](#)

## Burials and Memorials

- [Burials and Memorials](#)
- Headstones and Markers: 1-800-697-6947
- [Veterans Legacy Program](#)
- [Veterans Legacy Memorial](#)
- National Cemetery Scheduling Office: 1-800-535-1117



- [Request a Presidential Memorial Certificate](#)
  - [VA Form 40-0247](#)
- To obtain a burial flag, ask your funeral director or fill out [VA Form 27-2008](#), Application for United States Flag for Burial Purposes.
- To obtain a headstone, grave marker or niche cover, fill out [VA Form 40-1330](#), Claim for Standard Government Headstone Marker.
- For detailed information on memorial items, visit [Memorial Items](#)
- Pre-Need Program
  - Apply at [Pre-Need Eligibility Determination](#)
  - Mail [VA Form 40-10007](#), Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery, to the address listed on the form.
  - [Pre-Need Eligibility](#)

### Monetary Benefits for Survivors:

- [Marine Gunnery Sergeant John David Fry Memorial Scholarship \(Fry Scholarship\)](#)
- Mail [VA Form 22-5490](#) Dependents Application for VA Education Benefits, to a VA regional processing office.

### Dependency and Indemnity Compensation

- [Dependency Indemnity Compensation \(DIC\)](#)
- [Survivor DIC](#)
- Access the Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse, Domestic Partner or Child at [VA Form 21-534EZ](#).

### Survivors Pension

- [Survivors Pension](#)
- [VA Survivors Pension benefit rates](#)
- Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child
  - Complete [VA Form 21-534EZ](#)
  - To submit application by mail: Mail to your Regional Office
  - To submit application in person: Work with an accredited representative or agent, or go to a VA Regional Office

### Community Resources

- Finding a [VSO Representative](#)



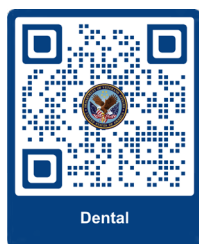
- Request a [certificate of eligibility](#)
- [Specific state benefits, programs and services](#)
- [National Association of State Directors of Veterans Affairs](#)
- [Expiration Term of Service \(ETS\) Sponsorship Program](#)

## COVID-19

- [Frequently Asked Questions \(FAQs\)](#)
- [Public Health](#)

## Dental Care

- You can get a dental exam if you did not receive one before separating.
- [Dental Care](#)



- [VA Dental Insurance Program \(VADIP\)](#)

## Education and Training Resources

- [Know Before You Go video](#)
- [GI Bill School Feedback Tool](#)
- [Montgomery GI Bill Buy-Up Option](#)
- [Montgomery GI Bill Refunds](#)
- [Post-9/11 Residence Requirement](#)
- [VA Tutorial Assistance](#)
- [VA Work-Study](#)
- [Yellow Ribbon Program](#)

## Post-9/11 GI Bill

To be eligible for the Post-9/11 GI Bill as a Service member or Veteran, you must:

- Have served honorably for at least a total of 90 days on active duty, on or after September 11, 2001, **or**
- Have been honorably discharged from active duty for a service-connected disability and served 30 continuous days on or after September 11, 2001
- [Post-9/11 GI Bill Benefit Rates](#)



**Table 17: Post-9/11 GI Bill Benefits Rates**

Percentage of Benefit	Years of Service
100%	At least 36 months
100%	At least 30 continuous days on active duty and discharged due to service-connected disability; <b>or</b> received a Purple Heart after September 11, 2001
90%	At least 30 months, but less than 36 months
80%	At least 24 months, but less than 30 months
70%	At least 18 months, but less than 24 months
60%	At least six months, but less than 18 months
50%	At least 90 days, but less than six months

There is no time limit to use Post-9/11 GI Bill benefits for:

- Veterans who left active duty on or after January 1, 2013, and their spouses
- Children of deceased Service members who became eligible for Post-9/11 GI Bill benefits on or after January 1, 2013
- All spouses eligible for the Fry Scholarship

## Montgomery GI Bill Active Duty (MGIB-AD)

- If you use this benefit while on active duty, the benefits rate will be calculated yearly. VA pays benefits directly to you. The benefit may or may not cover all your tuition and fees. You usually have 10 years from your last discharge date from active duty to use MGIB-AD benefits. This may change based on your situation. If you paid into the MGIB-AD and did not use it or only used part of it, you may be able to get a refund.
- To be eligible for a refund, you must meet all the following criteria:
  - You paid the \$1,200 MGIB buy-in when you joined the military.
  - You chose to use your Post-9/11 GI Bill benefits instead of your MGIB benefits.
  - You had unused MGIB benefits when you started using Post-9/11 GI Bill benefits instead.
  - You have used all your Post-9/11 GI Bill benefits.
  - You were receiving a Post-9/11 GI Bill monthly housing allowance on the day your entitlement ended.

## Montgomery GI Bill Selected Reserve (MGIB-SR)

- Eligibility for members of the Reserve Components:
  - You must have a six-year service obligation (you agreed to serve six years) in the Selected Reserve, **or**



- You must meet all of the following requirements:
- Be an officer in the Selected Reserve. You agreed to serve six years in addition to your initial service obligation, **and**
- Obtain a high school diploma or certificate of equal value, like a High School Equivalency Diploma or GED, before finishing Initial Active Duty for Training (IADT), **and**
- Stay in good standing while serving in an active Selected Reserve unit, or be discharged from Selected Reserve service due to a disability not caused by misconduct
- MGIB-SR eligibility is determined by the Selected Reserve Components and VA makes the payments.
  - Your eligibility for this program usually ends the day you leave the Selected Reserve. There are exceptions to this rule. You can receive benefits until you leave the Selected Reserve, eligibility period ends or you use all your entitlement, whichever comes first. We may extend your eligibility if you are called to active duty.

## Comparing GI Bill Benefits

You may be eligible for two GI Bill benefits programs.

Some things to remember:

- You may only receive payments from one program at a time.
- For a single service period, you can get up to 36 months of benefits under the Post-9/11 GI Bill or MGIB.
- If you have multiple service periods, you may be eligible for an additional 12 months.
  - For example, if you qualify for both MGIB-AD and MGIB-SR benefits (based on separate service periods), you can get 36 months of funding at your MGIB-AD payment rate and an additional 12 months at your MGIB-SR payment rate for a total of 48 months.
  - Payment rates are determined based on the number of classes you attend, and the hours spent in those classes.
- If you are eligible for Post-9/11 GI Bill benefits and another benefit program (like MGIB-AD), you must make an irrevocable election in writing before receiving any Post-9/11 GI Bill benefits. You cannot return to MGIB-AD benefits after receiving any Post-9/11 GI Bill benefits.

The rate of pursuit is the number of credits you take in a term or the number of clock hours you schedule to attend classes per week, compared to a full-time student. For example, if you're taking nine credits in a term and your school considers 12 credits to be full time, your rate of pursuit is 80% (9 divided by 12, rounded to the nearest tenth). To learn more, visit the [Post-9/11 GI Bill](#).

Education benefits for members of the Reserve Components

- VA provides valuable education and training benefits for members of the Reserve Components. Benefits include the following:
  - Financial support for undergraduate and graduate degrees
  - Vocational and technical training
  - Licensing and certification tests
  - Apprenticeships
  - On-the-job training
- If they meet specific service requirements, members of the Reserve Components may be eligible for one or more of the following:



- Post-9/11 GI Bill benefits
- MGIB-SR benefits
- Comparing GI Bill Benefits in a table:

**Table 18: Comparing GI Bill Benefits**

GI Bill Feature	Post-9/11 GI Bill	Montgomery GI Bill
Distribution of Funds	Tuition and fees are paid directly to your institution; you receive your MHA and an allowance for books and supplies.	VA sends all funds directly to you.
Amount Distributed	Post-9/11 GI Bill benefits pay tuition and fees, your MHA and a stipend for books and supplies.	MGIB pays you the funds that you can spend as you choose.
Buy-Up Option	No Buy-Up option is available.	A \$600 MGIB Buy-Up option is available.
Tuition “Top-Up”	A Top-Up option is available.	A Top-Up option is available for MGIB-AD only.
Tutorial Assistance	Receive up to \$100 a month, up to \$1,200 total, for tutoring and your GI Bill benefits will not be charged.	Receive up to \$600 for tutoring before VA charges your benefits.
College Fund (or “Kicker”)	College fund payments are added to your MHA. Kickers will be paid regardless of the rate of pursuit or eligibility for your MHA.	College fund payments are added to your regular monthly GI Bill Benefits payments.

VA developed the three-part series of courses, “Building your Future with the GI Bill,” to assist GI Bill beneficiaries:

- The [GI Bill Education Pathway Guide \(Part One\)](#) focuses on the education program options available with the GI Bill benefits and includes information on getting started, choosing an education program and accessing on-campus resources.





- The [GI Bill Education Pathway Guide \(Part Two\)](#) focuses on outlining and comparing VA education benefits.



- The [GI Bill Education Pathway Guide \(Part Three\)](#) focuses on ways to further your career.



## Science, Technology, Engineering and Mathematics (STEM)

The Edith Nourse Rogers STEM Scholarship program assists students who have started training in high-demand STEM fields. The scholarship helps eligible STEM students finish their degrees, even if their benefits run out. This scholarship provides up to nine months or \$30,000 (whichever occurs first) of benefits to qualifying Veterans and Fry Scholars.

## Family Support

### Caregiver Support Programs

- [Caregiver Support Program](#)
  - Phone: 1-855-260-3274
- [Civilian Health and Medical Program of the Department of Veterans Affairs \(CHAMPVA\)](#)



- [Caregiver Support Program \(CSP\) Teams](#)



- [DOD Caregiver Support Resource Directory](#)
- [Information for Caregivers](#)
- [Program of Comprehensive Assistance for Family Caregivers \(PCAFC\)](#)

## Fisher House Program

- Fisher House Program provides a network of comfortable homes for families and caregivers of Veterans and active-duty Service members as they receive treatment at major military and VA medical facilities.
- [Fisher House Program Overview](#)
- [Fisher House Locations](#)

## Veterans Canteen Service (VCS)

- Veterans Canteen Service (VCS) provides Veterans enrolled in VA's health care, their families, caregivers and VA employees reasonably priced merchandise and services essential for their comfort and well-being.
- [Shop VCS](#)



- [VCS](#)

## Health Care

- Nurse Helpline or Triage Line: 1-800-877-6976
- [VA health care for spouses, dependents, family and caregivers](#)
- VA MISSION Act
  - Online [VA MISSION Act](#)
  - Phone: 1-800-698-2411, Select 1
- [VA Priority Groups](#)
- [VA Women's Health Services](#)
- [Veteran's Health Library](#)
- [Post-9/11 Transition Case Management Team Locator](#)
- [VA Eligibility for Reserves](#)





## Housing Grants

### SAH Grant

You may be able to get a Specially Adapted Housing (SAH) grant if you meet both requirements listed below:

- You own or will own the home, **and**
- You have a qualifying service-connected disability that includes one or more of the following:
  - The loss or loss of use of more than one limb
  - The loss or loss of use of a lower leg along with the residuals (lasting effects) of an organic (natural) disease or injury
  - Blindness in both eyes (with 20/200 visual acuity or less)
  - Certain severe burns
  - The loss, or loss of use, of a foot or leg after September 11, 2001 (Post-9/11)

### SHA Grant

You may be able to get a Special Home Adaptation (SHA) grant if you meet both requirements listed below:

- You own or will own the home, or a family member owns or will own the home, **and**
- You have a qualifying service-connected disability that includes one or more of the following:
  - The loss or loss of use of both hands
  - Certain severe burns
  - Certain respiratory or breathing injuries

### Ryan Kules and Paul Benne Specially Adaptive Housing Improvement Act

- The law:
  - Expands eligibility to Service members and Veterans with service-connected blindness in both eyes without any accompanying disability.
  - Increases the number of times a Veteran may be awarded an SAH grant throughout their lifetime from three times to six times.
  - Expands VA authority to approve 120 grants per year for Post-9/11 Veterans with the loss or loss of use of one lower limb, which was previously limited to 30 grants per year.
  - Increases the total amount of funding to \$100,896 for the SAH grant, and \$20,215 for the SHA grant.
  - Enables eligible Veterans to apply for and receive additional SAH assistance every 10 years, beginning on October 1, 2030.
- [How to Apply](#)
- [SAH and SHA Eligibility](#)



## Additional Resources

- Rehabilitation and Prosthetic Services
  - [Home Improvements and Structural Alterations \(HISA\)](#)

## Intimate Partner Violence Assistance Program (IPVAP)

- Domestic Violence Hotline
  - Phone: 1-800-799-7233
  - TTY: 1-800-787-3224
- [Intimate Partner Violence Assistance Program](#)



- [Locate a IPVAP Coordinator](#)
- [MyPlan app](#) for access to safety strategies and resources



## Job Seeking Resources

- [USA Jobs](#)



## Internship and Apprenticeship Programs

- [Apprenticeship USA](#)
- [DOD Civilian Careers Internship Programs](#)
- [U.S. Office of Personnel Management](#)
  - [Students and Recent Graduates](#)





## Life Insurance

### Servicemembers' Group Life Insurance (SGLI)

- Application for extension of SGLI [VA Form SGLV-8715](#)
- [Eligibility for free extension of SGLI](#)
- [SGLI](#)
- [SGLI Increase FAQs](#)
- SGLI or VGLI support: 1-800-419-1473
- [Converting SGLI, FSGLI, or VGLI to an Individual Policy](#)

### Family Servicemembers' Group Life Insurance (FSGLI)

#### [FSGLI](#)

### SGLI Traumatic Injury Protection

- Application for TSGLI Benefits [VA Form SGLV-8600](#)
- [TSGLI Eligibility](#)
- [TSGLI Loss Standards](#)

### Veterans' Group Life Insurance (VGLI)

- VGLI Application [VA Form SGLV-8714](#)
- [VGLI options and eligibility](#)
- [Veterans' Group Life Insurance \(VGLI\)](#)

### VA Life Insurance (VALife)

- [VA Life Insurance with full premium rate chart](#)
- All other VA life insurance programs: 1-800-669-8477

### Veterans' Mortgage Life Insurance

- [VA's VMLI premium calculator](#)
- [Veterans' Mortgage Life Insurance](#)
- Veterans' Mortgage Life Insurance Statement [VA Form 29-8636](#)

## Mental Health

- [Center for Faith-Based and Neighborhood Partnerships](#)
- [Chaplain Services](#)
- [Columbia Lighthouse Project](#)
- [Make the Connection](#)
- [Mental Health Get Help](#)





- [Mental Health Services](#)
  - Phone: 1-877-222-8387



- [Suicide Prevention](#)



- [Mindfulness Coach](#)



- [PTSD Coach](#)



- [Reach Out](#)
- [VA Substance Abuse Programs](#)
- [Vet Centers](#)
- [Intimate Partner Violence Assistance Program \(IPVAP\)](#)
- [National Domestic Violence Hotline](#)
- [Military Sexual Trauma](#)





- 
- [Social Work Services](#)

## Veteran Health Information Exchange (VHIE)

- VA electronically, seamlessly and securely, shares your health information using the VHIE with participating community care providers who are part of your health care team.
- What you need to know about [VA Health Information Sharing video](#)
- Complete [VA Form 10-10163](#) to opt back in after opting out.
- Complete [VA Form 10-10164](#) to opt out of sharing your electronic health information.
- [Veterans Health Information Exchange \(VHIE\)](#)
- [VHIE Partners](#)

## Nutrition Programs

- [VHA Food Security Office – Nutrition and Food Services](#)
- [Nutrition and Food Services](#)
- [USDA National Hunger Clearinghouse](#)
- [USDA Programs](#)

## PACT Act

- [Exposure to Hazardous Materials](#)
- [Hazardous Materials Exposure Resources](#)

## Reserve Components or National Guard

[The National Guard website](#)

## SkillBridge

- [SkillBridge](#)
- [DOD SkillBridge](#)
- [DOD SkillBridge Program](#)

## Survivor Benefits


[VA home loan program for surviving spouses](#)

## Veterans Benefit Banking Program

- [Veterans Benefits Banking Program](#)
- If you do not have an account:
  - Visit [Veterans Benefits Banking Program \(VBBP\)](#)
  - Call one of the participating institutions and mention VBBP
- If you have an account but are not using direct deposit, visit [VA Direct Deposit](#)
- [Free financial and credit counseling](#)
- [Veteran Saves](#)

## Veteran Identification Cards and Citizenship Services



- 
- [VA Records](#)
  - [Types of Veteran ID Cards](#)
  - [U.S. Citizenship and Immigration Services \(UCIS\)](#)
    - [Naturalization Through Military Service](#)
  - [Citizenship Services locations](#)
    - Visit the [Military Help Line](#)
    - Call: 877-CIS-4MIL, (877-247-4645)

## Veteran Peer Groups

Veteran Peer Groups offer support from people who share your experiences and navigated the transition journey before you. In addition to benefits, these grassroots support groups also focus on community reintegration, service and legislative advocacy.

- [Student Veterans of America](#)
- [Team Red: White and Blue](#)
- [Team Rubicon](#)
- [The Mission Continues](#)
- [United Service Organizations \(USO\)](#)
  - Phone: 1-888-484-3876
- [Veteran Community Partnerships](#)

## Veteran Service Organizations (VSOs)

- VSOs are trained and knowledgeable in all areas of Veterans benefits, such as:
  - Service-connected compensation
  - Non-service-connected disability pension
  - Education and training
  - Veteran Readiness and Employment (VR&E)
  - Burial
  - Survivor benefits
- VSOs can also help you file claims for:
  - Health care eligibility
  - VA Home Loan Guaranty
  - Other Veterans' benefits, including those offered by the state
- VSOs do not charge for their services
- AMVETS: Phone: 1-877-726-8387
- Paralyzed Veterans of America: Phone: 1-800-424-8200
- Vietnam Veterans of America: Phone: 1-800-882-1316





## APPENDIX B

## Course Links



## APPENDIX B: Course Links



### Module 1

Table 19: Module 1 Course Links

Descriptor	Course Link	QR Code
VA Course Catalog	<a href="#">VA Course Catalog</a>	
Find the online Interactive Participant Guide (iPG)	<a href="#">Interactive Participant Guide</a>	
U.S. Department of Veterans Affairs Website	<a href="#">VA.gov</a>	
Veterans Benefits Administration: Fact Sheets	<a href="#">VA Benefits Fact Sheets</a>	



Descriptor	Course Link	QR Code
Veterans Benefits Administration: Regional Offices Website	<a href="#">VA Benefits Regional Offices</a>	
Your VA Welcome Kit	<a href="#">VA Welcome Kit</a>	
VA Benefits 101 MLC (navigate to the VA Benefits 101 course)	<a href="#">VA Benefits 101 MLC</a>	
Login.gov Website	<a href="#">Login.gov</a>	
Login.gov Help Center	<a href="#">Login.gov Help Center</a>	N/A
milConnect Sign In	<a href="#">milConnect</a>	N/A
Correcting Military Service Records	<a href="#">Correcting Military Records</a>	N/A
How to Apply for a Discharge Upgrade	<a href="#">How to Apply for a Discharge Upgrade</a>	





Descriptor	Course Link	QR Code
Other Than Honorable MLC (navigate to the Other Than Honorable course)	<a href="#">OTH MLC</a>	

## Module 2

**Table 20: Module 2 Course Links**

Descriptor	Course Link	QR Code
Circle of Health Overview	<a href="#">Circle of Health</a>	N/A
Whole Health	<a href="#">Whole Health</a>	N/A
Whole Health: Making Your Plan	<a href="#">Whole Health Personal Health Inventory</a>	
PHP Wallet Card	<a href="#">Wallet Card</a>	
Personal Health Inventory PDF	<a href="#">Personal Health Inventory</a>	





Descriptor	Course Link	QR Code
VA Facility Locator Tool	<a href="#">Find Locations</a>	 VA Locator
Video: The Pathway to Whole Health	<a href="#">Health Pathway Video</a>	 Health Pathway
Community Care Overview	<a href="#">Community Care</a>	 Community Care
Foreign Medical Program (FMP)	<a href="#">Foreign Medical Program (FMP)</a>	 CC FMP
Your VA Primary Care Provider and Patient Aligned Care Team	<a href="#">PA Care Team</a>	 PA CareTeam



Descriptor	Course Link	QR Code
Maternity Care	<a href="#">Maternity Care</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "Maternity" in white on a blue background.
Post-9/11 Transition and Case Management	<a href="#">Post-9/11 Care</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "Post 9/11 Care" in white on a blue background.
VA Liaison for Healthcare Locator	<a href="#">Liaison Locator</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "LiaisonLocator" in white on a blue background.
The <b>PACT Act</b> and Your VA Benefits	<a href="#">PACT Act</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "PACT Act" in white on a blue background.
The Program of Comprehensive Assistance for Family Caregivers	<a href="#">The Program of Comprehensive Assistance for Family Caregivers</a>	N/A
Eligibility for VA Health Care	<a href="#">Health Care Eligibility</a>	N/A
VA Health Care	<a href="#">VA Health Care</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "VA Health Care" in white on a blue background.
VA Health Care Benefits	<a href="#">VA Health Care Benefits</a>	N/A








Descriptor	Course Link	QR Code
Apply for VA Health Care	<a href="#">VA Health Care Application</a>	
VA Form 10-10 EZ	<a href="#">VA Form 10-10 EZ</a>	
U.S. Department of Veterans Affairs Website	<a href="#">VA.gov</a>	
TRICARE Website	<a href="#">TRICARE</a>	
Add VA Solid Start as a Contact in Your Phone	<a href="#">VA Solid Start</a>	



Descriptor	Course Link	QR Code
Annual Income Limits	<a href="#">Income Limits</a>	 Income Limits
My Health <sup>e</sup> Vet	<a href="#">My Health<sup>e</sup>Vet</a>	 My Health <sup>e</sup> Vet
VA Mobile Apps	<a href="#">VA Mobile Apps</a>	 VA Mobile
Manage Your VA Appointments	<a href="#">VA Online Scheduling</a>	 Appointments
VA Course Catalog	<a href="#">VA Course Catalog</a>	 VACourseCatalog



Descriptor	Course Link	QR Code
Mental Health	<a href="#">VA Mental Health</a>	 Mental Health
Whole Health Library - Self-Care	<a href="#">Self-care</a>	N/A
PTSD: Treatment Decision Aid	<a href="#">PTSD Decision Aid</a>	 Decision Aid
Mental Health: PTSD	<a href="#">PTSD Mental Health</a>	 MH VA PTSD
AboutFace	<a href="#">AboutFace</a>	 AboutFace
Understanding PTSD Booklet	<a href="#">PTSD Booklet</a>	 PTSD Booklet



Descriptor	Course Link	QR Code
VA Disability Compensation for PTSD	<a href="#">VA DC for PTSD</a>	 VA DC for PTSD
National Center for PTSD	<a href="#">PTSD VA Page</a>	 PTSD VAPage
Mental Health: Military Sexual Trauma	<a href="#">MST</a>	 MST
Beyond MST App	<a href="#">Beyond MST App</a>	 Beyond MST App
Veterans Crisis Line	<a href="#">Veterans Crisis Line</a>	 Crisis Line
Veterans Crisis Line: Local Resources	<a href="#">Crisis Line Local Resources</a>	N/A





Descriptor	Course Link	QR Code
Suicide Prevention	<a href="#">Suicide Prevention</a>	 A square QR code with a blue border and a central circular logo featuring an eagle. Below the QR code, the word "Prevention" is written in white on a dark blue background.
Vet Centers MLC (navigate to the Vet Centers course)	<a href="#">Vet Centers MLC</a>	 A square QR code with a blue border and a central circular logo featuring an eagle. Below the QR code, the text "VetCen MLC" is written in white on a dark blue background.
Vet Centers	<a href="#">Vet Centers</a>	 A square QR code with a blue border and a central circular logo featuring an eagle. Below the QR code, the text "Vet Centers" is written in white on a dark blue background.








# Module 3




**Table 21: Module 3 Course Links**

Descriptor	Course Link	QR Code
VA Benefits for Service Members	<a href="#">Service Member Benefits</a>	 Member Benefit
VA Benefits for Spouses, Dependents, Survivors and Caregivers	<a href="#">Family Member Benefits</a>	 FamilyBenefits
Disability Compensation MLC (navigate to the Disability Compensation course)	<a href="#">Disability Compensation MLC</a>	 DC MLC
VA Disability Compensation	<a href="#">Disability Compensation</a>	 Dis Comp
VA Compensation Rates	<a href="#">Disability Compensation Rates</a>	 DC_Rates







Descriptor	Course Link	QR Code
VA Compensation Rating Calculator	<a href="#">Disability Compensation Calculator</a>	 DC Calculator
The <b>PACT Act</b> and your VA Benefits	<a href="#">PACT Act</a>	 PACT Act
Protecting Veteran Privacy	<a href="#">Veteran Privacy</a>	 Vet Privacy
Be Vigilant of <b>PACT Act</b> Scams	<a href="#">PACT Act Scams</a>	 PACT Act Scams
Eligibility for VA Disability Benefits	<a href="#">Disability Eligibility</a>	 Eligibility
File a Pre-Discharge Claim while Overseas	<a href="#">File While Overseas</a>	N/A



Descriptor	Course Link	QR Code
How to File a VA Disability Claim	<a href="#">File a VA Disability Claim</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "DC" in white on a blue background.
VA Fully Developed Claims program	<a href="#">VA Fully Developed Claims</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "FullDevelop DC" in white on a blue background.
TRICARE—Find a Military Hospital or Clinic	<a href="#">Find a Military Hospital or Clinic</a>	N/A
VA Form 21-526-EZ	<a href="#">VA Form 21-526-EZ</a>	N/A
VA's Public Disability Benefits Questionnaires	<a href="#">Disability Questionnaires</a>	N/A
Integrated Disability Evaluation System (IDES)	<a href="#">IDES</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "IDES" in white on a blue background.
VA Benefits for Service Members Considered for Medical Discharge Fact Sheet	<a href="#">IDES Fact Sheet</a>	N/A
Separation Health Assessment	<a href="#">SHA Fact Sheet</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is the text "SHA Facts" in white on a blue background.



Descriptor	Course Link	QR Code
Veterans Benefits Administration Fact Sheets	<a href="#">VBA Fact Sheets</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "VA Fact Sheet" in white.
Concurrent Retirement and Disability Pay (CRDP)	<a href="#">CRDP</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "CRDP" in white.
Combat-Related Special Compensation (CRSC)	<a href="#">CRSC</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "CRSC" in white.
VSO Accreditation Search	<a href="#">Accreditation Search</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "VSO" in white.
The American Legion	<a href="#">The American Legion</a>	N/A
AMVETS	<a href="#">AMVETS</a>	N/A
Disabled American Veterans	<a href="#">DAV</a>	N/A
Paralyzed Veterans of America	<a href="#">PVA</a>	N/A
Veterans of Foreign Wars of the United States	<a href="#">VFW</a>	N/A
Vietnam Veterans of America	<a href="#">VVA</a>	N/A



Descriptor	Course Link	QR Code
VA Form 21-22	<a href="#">VBA Form 21-22</a>	
About VA Insurance Options and Eligibility	<a href="#">VA Life Insurance Eligibility</a>	
VA Life Insurance	<a href="#">VA life insurance</a>	N/A
VA Life Insurance Benefits MLC (navigate to the VA Life Insurance Benefits course)	<a href="#">VA Life Insurance Benefits MLC</a>	
Insurance Needs Calculator	<a href="#">Life Insurance Needs Calculator</a>	N/A
SLGI/FSGLI Commercial Insurance Companies	<a href="#">Insurance Companies</a>	N/A
SGLI Online Enrollment System (SOES)—Life Insurance	<a href="#">SOES</a>	
Life Insurance—How to File an Insurance Claim	<a href="#">Life Insurance Claims</a>	










Descriptor	Course Link	QR Code
Apply for VA Pension	<a href="#">VA Pension Application</a>	N/A
Survivors' and Dependents' Educational Assistance (DEA)	<a href="#">DEA</a>	N/A

## Module 4




**Table 22: Module 4 Course Links**

Descriptor	Course Link	QR Code
VA Education Benefits MLC (navigate to the VA Education Benefits course)	<a href="#">VA Education Benefits MLC</a>	
Apply for Personalized Career Planning and Guidance with VA Form 27-8832	<a href="#">VA Form 27-8832</a>	
Personalized Career Planning and Guidance Program (PCPG)—Chapter 36	<a href="#">Personalized Career Planning and Guidance Program (PCPG) - Chapter 36</a> --- <a href="#">Educational and Career Counseling</a>	
VA Form 27-8832	<a href="#">VA Form 27-8832</a>	N/A
About GI Bill Benefits	<a href="#">GI Bill Benefits</a>	








Descriptor	Course Link	QR Code
VA Education and Training Benefits	<a href="#">VA Education and Training Benefits</a>	N/A
milConnect How to Transfer Benefits	<a href="#">Transfer and Use Benefits</a>	 A square QR code with a blue border and the Department of Veterans Affairs seal in the center. Below the QR code is a blue bar with the text "MilConnect" in white.
Transfer Your Post-9/11 GI Bill Benefits	<a href="#">Transfer your Post-9/11 GI Bill Benefits</a>	 A square QR code with a blue border and the Department of Veterans Affairs seal in the center. Below the QR code is a blue bar with the text "Transfer Post" in white.
Transfer of Education Benefits (TEB) Beneficiary Guide	<a href="#">TEB Beneficiary Guide</a>	 A square QR code with a blue border and the Department of Veterans Affairs seal in the center. Below the QR code is a blue bar with the text "TEB Guide" in white.
Find a Yellow Ribbon school	<a href="#">Find a Yellow Ribbon school</a>	N/A
Edith Nourse Rogers STEM Scholarship	<a href="#">Edith Nourse Rogers STEM Scholarship</a>	 A square QR code with a blue border and the Department of Veterans Affairs seal in the center. Below the QR code is a blue bar with the text "ENR STEM" in white.
VA Form 22-1990	<a href="#">VA Form 22-1990</a>	 A square QR code with a blue border and the Department of Veterans Affairs seal in the center. Below the QR code is a blue bar with the text "VBA-22-1990" in white.





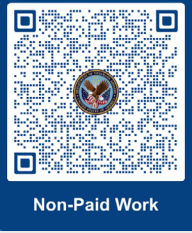


Descriptor	Course Link	QR Code
How to Apply for the GI Bill and Related Benefits	<a href="#">How to Apply for the GI Bill and Related Benefits</a>	
Education and Training Regional Processing Offices	<a href="#">Regional Processing Offices</a>	
Post-9/11 GI Bill (Chapter 33) Rates	<a href="#">Post-9/11 GI Bill (Chapter 33) rates</a>	N/A
Post-9/11 GI Bill Eligibility	<a href="#">Post-9/11 GI Bill (Chapter 33)</a>	N/A
MGIB-AD Eligibility	<a href="#">MGIB-AD</a>	N/A
MGIB-SR Eligibility	<a href="#">MGIB-SR</a>	N/A
Tuition Assistance Top-Up	<a href="#">Tuition Assistance Top-Up</a>	N/A
After You Apply for Education Benefits	<a href="#">After you apply for education benefits</a>	N/A
Educational and Career Counseling (VA Chapter 36)	<a href="#">Educational and career counseling</a>	N/A
Download VA Education Letter	<a href="#">Download your VA Education Letter</a>	N/A
Ask VA	<a href="#">Ask VA</a>	
VA GI Bill Comparisons	<a href="#">Compare VA education benefits</a>	N/A





Descriptor	Course Link	QR Code
GI Bill Comparison Tool	<a href="#">GI Bill Comparison Tool</a>	 Comparison
Using the GI Bill (YouTube) - select "Go to the video on using the GI Bill (YouTube)."	<a href="#">Choosing GI Bill approved schools</a>	 Choose School
VITAL Program	<a href="#">VITAL Program</a>	 VITAL
VetSuccess on Campus (VSOC)	<a href="#">VetSuccess on Campus</a> --- <a href="#">VSOC</a>	 VSOC
On-the-job Training and Apprenticeships	<a href="#">On-the-job Training and Apprenticeships</a>	 OJT Apprentice
DEA Program	<a href="#">DEA Program</a>	N/A








Descriptor	Course Link	QR Code
Jobs For Veterans and Transitioning Military	<a href="#">Jobs For Veterans and Transitioning Military</a>	 VA Careers
Veteran Readiness and Employment (Chapter 31)	<a href="#">Veteran Readiness and Employment (Chapter 31)</a>	 VR&E
VA Form 28-1900	<a href="#">VA Form 28-1900</a>	 VBA 28-1900
Veteran and Military Spouse Talent Engagement Program (VMSTEP) or VAforVets	<a href="#">VAforVets</a>	N/A
Special Hiring Authorities for Veterans	<a href="#">Special Hiring Authorities for Veterans</a>	N/A
Veterans Affairs Acquisition Academy (VAAA)	<a href="#">Veterans Affairs Acquisition Academy (VAAA)</a>	 VAAA W2W
Non-Paid Work Experience (NPWE) Program	<a href="#">Non-Paid Work Experience (NPWE) Program</a>	 Non-Paid Work



Descriptor	Course Link	QR Code
VA Technical Career Field (TCF) Program	<a href="#">VA Technical Career Field (TCF) Program</a>	
Cyber Career Resources for Veterans	<a href="#">Cyber Career Resources for Veterans</a>	N/A
VA's Warrior Training Advancement Course (WARTAC)	<a href="#">Warrior Training Advancement Course</a>	N/A
Feds Hire Vets	<a href="#">FedsHireVets</a>	
National Initiative for Cybersecurity Careers and Studies (NICSS) Cyber Career Pathways Tool	<a href="#">National Initiative for Cybersecurity Careers and Studies (NICCS) Cyber Career Pathways Tool</a>	N/A
Cyber Careers in the Federal Government	<a href="#">CyberCareers</a>	
DOD Operation Warfighter (OWF)	<a href="#">Operation Warfighter</a>	N/A
DOD SkillBridge	<a href="#">DOD SkillBridge</a> --- <a href="#">SkillBridge</a>	N/A
Office of Small and Disadvantaged Business Utilization	<a href="#">Office of Small and Disadvantaged Business Utilization (OSDBU)</a>	N/A





Descriptor	Course Link	QR Code
VA Course Catalog	<a href="#">VA Course Catalog</a>	
Other Veteran Employment Resources	<a href="#">Other Veteran Employment Resources</a>	N/A
Find Transition Assistance Program Classes	<a href="#">TAP Events</a>	
Jobs for Veterans and Transitioning Military	<a href="#">Jobs for Veterans and Transitioning Military</a>	
VA Careers	<a href="#">VA Careers</a>	
VA Technical Career Field (TCF) Program	<a href="#">VA Technical Career Field (TCF) Program</a>	
Office of Small & Disadvantaged Business Utilization (OSDBU)	<a href="#">Office of Small &amp; Disadvantaged Business Utilization (OSDBU)</a>	N/A








# Module 5






**Table 23: Module 5 Course Links**

Descriptor	Course Link	QR Code
VA Housing Assistance	<a href="#">VA Housing Assistance</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "Housing Assist" in white.
VA Facility Locator Tool	<a href="#">Find VA Locations</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "VA Locator" in white.
U.S. Department of Veterans Affairs Website	<a href="#">VA.gov</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "VA.gov" in white.
How to Request a VA Home Loan Certificate of Eligibility	<a href="#">How to Request a VA Home Loan Certificate of Eligibility</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "Request COE" in white.
VA Funding Fee Rate Charts	<a href="#">VA Funding Fee Rate Charts</a>	N/A
VA Form 26-1880	<a href="#">VA Form 26-1880</a>	 A square QR code with a blue border and the VA seal in the center. Below the QR code is a blue bar with the text "VA Form 26-1880" in white.








Descriptor	Course Link	QR Code
Apply for Your COE	<a href="#">Apply for Your COE</a>	 Home Loan
VA Home Loan Guaranty Program MLC (navigate to the VA Home Loan Guaranty Program course)	<a href="#">VA Home Loan Guaranty Program MLC</a>	 HLGP MLC
Native American Direct Loan	<a href="#">Native American Direct Loan</a>	 NADL
VA Home Loan Types	<a href="#">VA Home Loan Types</a>	 HomeLoanTypes
Buying a Home with a VA Guaranteed Home Loan	<a href="#">Buying a home with a VA-backed loan</a> --- <a href="#">VA-backed Veterans home loans</a>	 Home Buying




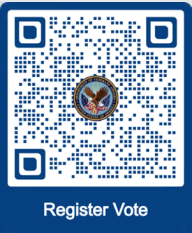



Descriptor	Course Link	QR Code
Consumer Financial Protection Bureau Office of Servicemember Affairs	<a href="#">Consumer Financial Protection Bureau</a>	 CFPB OSA
VA Form 26-4555	<a href="#">VA Form 26-4555</a>	 VAForm 26-4555
Disability Housing Grants for Veterans	<a href="#">Disability Housing Grants for Veterans</a>	 Housing Grants
Consumer Financial Protection Bureau	<a href="#">Consumer Financial Protection Bureau</a>	 ConsumerFinance
Consumer Financial Protection Bureau- Consumer Fraud Alert	<a href="#">CFPB Consumer Fraud Alert</a>	N/A
VA Home Loan	<a href="#">VA Home Loan</a>	 VA Home Loan








Descriptor	Course Link	QR Code
VA Help to Avoid Foreclosure	<a href="#">VA help to avoid foreclosure</a>	 VA Foreclosure
Community Resource and Referral Centers	<a href="#">Community Resource and Referral Centers (CRRCs)</a>	 CRRCs
Veterans Justice Outreach Program	<a href="#">Veterans Justice Outreach Program</a>	 VJOP
Health Care for Re-entry Veterans Services and Resources	<a href="#">Health Care for Re-entry Veterans Services and Resources</a>	 Re-Entry
VA Homeless Programs	<a href="#">VA Homeless Programs</a>	 Homeless Prgrms



Descriptor	Course Link	QR Code
VA Homeless Support PDF	<a href="#">Homeless Programs Brochure</a>	 A square QR code with a blue border and a central VA seal. Below the QR code is a blue bar with the text "HomelessBroch" in white.
FNS Nutrition Programs	<a href="#">FNS Nutrition Programs</a>	 A square QR code with a blue border and a central VA seal. Below the QR code is a blue bar with the text "USDANutrition" in white.
SNAP State Directory of Resources	<a href="#">SNAP State Directory of Resources</a>	 A square QR code with a blue border and a central VA seal. Below the QR code is a blue bar with the text "SNAP Directory" in white.
Getting Started with Food and Nutrition Services	<a href="#">Food and Nutrition Services brochure</a>	N/A
How Veterans Can Register to Vote	<a href="#">How Veterans Can Register to Vote</a>	 A square QR code with a blue border and a central VA seal. Below the QR code is a blue bar with the text "Register Vote" in white.
VA Center for Development and Civic Engagement	<a href="#">VA Center for Development and Civic Engagement</a>	 A square QR code with a blue border and a central VA seal. Below the QR code is a blue bar with the text "VA Volunteer" in white.





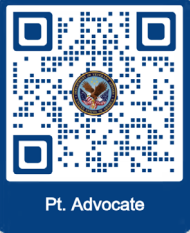


Descriptor	Course Link	QR Code
Veterans Crisis Line	<a href="#">Veterans Crisis Line</a>	 Crisis Line
Military OneSource	<a href="#">Military OneSource</a>	 One Source
CG SUPRT	<a href="#">CG SUPRT</a>	 CG SUPRT
National Resource Directory	<a href="#">NRD</a>	 ResourceDirect
State Departments of Veterans Affairs Office Locations	<a href="#">State Department of Veterans Affairs Office Locations</a>	 StateVAOffices
State Benefits Information Packet	<a href="#">State Benefits Information Packet</a>	N/A
NACVSO	<a href="#">NACVSO</a>	N/A



# Module 6

**Table 24: Module 6 Course Links**

Descriptor	Course Link	QR Code
Transition Assistance Program Participant Assessment	<a href="#">Transition Assistance Participant Assessment (TAPA)</a>	
White Ribbon USA	<a href="#">White Ribbon VA</a>	
Veterans Health Administration: Patient Advocate	<a href="#">Patient Advocate</a>	





## APPENDIX C

# Military Sexual Trauma (MST) and Caregiver Support Program (CSP)



## APPENDIX C:

# Military Sexual Trauma (MST) and Caregiver Support Program (CSP)



## VA Services for MST-Related Care

MST can impact health and well-being, even many years later. That is why VA provides a full range of mental and medical services, including:

- Free counseling and treatment for mental and physical health conditions related to MST
- Outpatient, inpatient and residential treatment options
- At every VA medical facility, an MST Coordinator who can help you access VA services and programs
- Options to meet with a female or male clinician to make you feel more comfortable during your treatments
- Additional MST-related counseling services at VA's community-based Vet Centers

Current Service members can receive these Vet Center services without a referral from the Department of Defense (DOD). Information about any MST-related services that current Service members receive at Vet Centers is confidential and will not be released to the DOD.

**NOTE:** All VA medical facilities can assist you in obtaining a Sexual Assault Forensic Exam (SAFE) to collect evidence and provide any acute treatment needed after sexual assault.

## Eligibility for MST-Related Care

- To receive MST-related care, you do not need to have reported an incident at the time it occurred or have other documentation showing that it occurred.
- You do not need to initiate MST-related care within a certain time period after an incident or separation from service.
- Service connection (VA disability compensation) is not required.



# Caregiver Support Program (CSP)

## || CSP assists family caregivers of eligible Service members and Veterans.

The VA Caregiver Support Program is comprised of two programs: the **Program of General Caregiver Support Services** and the **Program of Comprehensive Assistance for Family Caregivers**.

The Program of General Caregiver Support Services (PGCSS) offers caregivers:

- A wide range of support, education and wrap-around services that empowers them to care for themselves and the Veteran, including tips and tools
- Self-care guidance, educational publications, frequently asked questions, fact sheets and more

The Program of Comprehensive Assistance for Family Caregivers (PCAFC) offers:

- The same services as PGCSS
- Monthly stipend for family caregivers of eligible Veterans
- Certain beneficiary travel benefits when traveling with the Veteran to appointments
- Access to health insurance for those who are eligible if they do not have coverage under a health care plan

**Caregiver Support Coordinators (CSC)** at each VAMC help caregivers find the right support. The locator tool at [VA Caregiver Support Program](#) helps you find your local CSP Team or Caregiver Support Coordinator (CSC).

**VA's Caregiver Support Line (CSL), 1-855-260-3274 (toll-free)**, is a primary resource and referral center to assist caregivers and Veterans.



## VA's caregiver stipend differs from DOD's stipend.

- » There are different eligibility requirements. The payment amounts may be different.
- » VA's stipend is not intended to replace career earnings.
- » VA's stipend does not create an employment relationship between VA and the caregiver.





# Course Capstone Answer Key

**Table 25: Course Capstone Answer Key**

Module	Question Number	Answer	iPG Page
Module 1	1	b. DD214	Page 12
Module 1	2	d. Leave and Earnings Statement (LES)	Page 13
Module 2	3	c. A and B	Page 44
Module 2	4	d. There is no deadline	Page 39
Module 2	5	b. Dial 988, then press 1	Page 55
Module 3	6	d. 485 days (One year and 120 days) post-separation	Page 83
Module 3	7	a. The day VA receives your claim	Page 69
Module 3	8	b. 180 to 90 days before separation	Page 70
Module 3	9	c. A and C	Page 70
Module 3	10	c. FDC	Page 70
Module 3	11	b. Veterans Service Organizations	Page 78
Module 4	12	d. 36 months	Page 93
Module 4	13	a. You must make an irrevocable election in writing before receiving any Post-9/11 GI Bill benefits	Page 93
Module 4	14	c. 10 years	Page 95
Module 5	15	d. None	Page 126
Module 5	16	c. Your chain of command	Page 133





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