THE AMERICAN LEGION

POST SERVICE OFFICERS GUIDE

2011

The American Legion

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Foreword

This 2011 edition of the Post Service Officer Guide has been updated to provide you the most current information available to help you insure that our Nation's veterans and their dependents receive the best possible assistance and service when seeking VA benefits. It is hoped that through its use, we continue to maintain and enhance the tradition and quality of The American Legion's Veterans Affairs and Rehabilitation Program.

Due to the complexity of the VA benefit process with its multitude of laws and regulations, we continue to emphasize the importance for Post Service Officers to coordinate their efforts with their Department Service Officer. This guide is a general source of information, and should be used in conjunction with the direction of the Department's accredited representatives.

One copy for each Post has been forwarded through the Department Adjutant for distribution. As always, your comments and suggestions about this guide are welcome by our staff. Should there be any questions regarding the content, please contact the Veterans Affairs and Rehabilitation Division in Washington, D.C.

Michael Helm
Chairman, VA&R Commission

Verna Jones
Director, VA&R Commission

The Veterans Affairs and Rehabilitation Program

OVERVIEW

Since its inception, The American Legion's National Veterans Affairs and Rehabilitation (VA&R) Commission has assisted veterans in "readjusting to civilian life, restoring their health, maintaining their dignity and respect, and assuring them of the well-being of their widows and children." The backbone of this effort has always been the service officer.

The VA&R program involves a comprehensive network of service officers at the Post, County, District, Department, and National levels to furnish direct assistance to veterans and their dependents and survivors, in claims for any federal or state benefits or services to which they may be entitled.

This section is intended to give the Post Service Officer a clear understanding of the importance of his/her position and its relationship to the various committees and officials responsible for carrying out the VA&R program.

POST REHABILITATION COMMITTEE

This committee has two principal areas of focus. The first deals with national policy issues affecting veterans in general and the second is in providing direct service and assistance to veterans and their families locally.

When active and properly utilized, the Post Rehabilitation Committee can be one of the service officer's most effective tools, providing expertise in the VA&R program, contacts to community leaders, and assistance in carrying out the Post's service programs.

THE KEY ELEMENTS OF A SUCCESSFUL SERVICE PROGRAM ARE:

- A competent and dedicated Post Service Officer, who ideally should serve as Chairperson of the Post Rehabilitation Committee Appointment of an Assistant Post Service Officer
- An ongoing communication program within the local community that publicizes issues of importance to veterans and their families

POST SERVICE OFFICER

Veterans needing assistance with benefits and programs of the Department of Veterans Affairs (VA), and other military-related matters, often turn to The American Legion for help. For most veterans, the post in their community is "The American Legion," This means veterans needing help are going to look for it at the local post. This is especially true today with the thousands of troops deploying and returning from the War on Terrorism. If a veteran goes to a post for help and is turned away or treated with indifference, The American Legion, not the post, is seen as not caring about veterans. Regardless of what the Legion has done or is currently doing for veterans at the state and national levels The American Legion has turned away a veteran and potential new member. This is why it is so important that every post have a Post Service Officer (PSO) truly interested in helping fellow veterans.

The PSO is often the initial contact between The American Legion and the veteran. The PSO, in most instances, is not a professional service officer, nor is he or she an "accredited" representative of The American Legion (the exception would be when a professional service officer, county, state or Legion, also serves as the PSO for his or her post). It isn't necessary for the PSO to be an expert in veterans' law or benefits. What is important is for the PSO to have a strong desire to assist veterans. The purpose of the PSO is to be an initial point of contact regarding veteran issues by providing veterans in the community where the post is located with basic information and assistance, including referral as directed by the Department Service Officer (DSO). Given the complexity and broad range of rules that govern VA benefits, it is critically important for the PSO to work with the professional American Legion DSO and ensure any paperwork submitted by the veteran

is forwarded to the DSO in a timely manner.

The PSO should be familiar with laws and regulations pertaining to the filing of claims, as well as the policies and guidelines established by the National VA&R Commission as outlined in the VA&R "Code of Procedure." (See Disability Claims section.) However, it cannot be stressed enough, that given both the volume of regulations and the technical nature of the benefits process, the PSO should coordinate his/her efforts to assist a veteran or dependent with an accredited American Legion service officer, according to the customs of his or her department.

DEPARTMENT SERVICE OFFICER

"Department Service Officer or DSO" includes all American Legion professional service officer employees of a Department or a State Veterans agency. The DSO is normally located at the VA regional office (RO). In some states there is more than one RO and there will be one or more DSOs.

DSOs have specialized training and experience that contribute to a thorough knowledge of VA regulations and instructions. They are familiar with the broad spectrum of VA programs and operations. The DSO is also an accredited representative, responsible for providing assistance and representation in any claim for VA benefits.

NATIONAL VETERANS AFFAIRS & REHABILITATION COMMISSION

The main purpose of the National VA&R Commission is to coordinate VA&R program activities at the national level to carry out the mandates of the National Executive Committee and National Convention.

The Commission also provides direct service to veterans, their dependents and survivors, as well as advice and assistance to service officers. Staff members of the Commission are located at the Washington, D.C. Headquarters of The American Legion and include units at the Board of Veterans' Appeals, Washington Regional Office/Appeals Management Center and the Military Discharge and Corrections Boards. The National Field Service Representatives monitors and evaluates the services of VA health care facilities. There are also personnel in St. Paul, Minnesota, at the Debt Management Center and in Philadelphia, Pennsylvania, at the VA Regional Office Pension Management and Insurance Center (VAROIC). VA&R also has representatives located at VA's Benefits Delivery at Discharge (BDD) and Pension Management offices in Winston-Salem, North Carolina and Salt Lake City, Utah, and a Pension Management Center in Milwaukee, Wisconsin.

Division staff members maintain a working relationship with VA program officials and participate in VA advisory councils and committees. Staff also provides testimony to Congressional committees and oversight hearings. VA&R staff also participates in national and Department outreach and training efforts.

The Commission holds an annual Mid-Winter Conference in Washington, D.C. Officials from the Department of Veterans Affairs, other federal agencies and Congress are invited to discuss issues and problems of mutual interest and concern. This conference is open to all interested individuals.

The Department of Veterans Affairs Voluntary Service Program

BACKGROUND

The American Legion has been a staunch supporter and active participant in the Veterans Affairs Voluntary Service (VAVS) program since its inception in 1946. Today, as the largest centralized volunteer program in the federal government, VAVS is tremendously successful. It has developed an exciting and challenging concept of volunteer service within the VA health care system. Volunteer contributions in donated hours of service, gifts and donations, direct patient care programs and support activities and services that may not be fiscal priorities from year to year.

The success of the VAVS program is due to the enthusiastic efforts on the part of many organizations such as The American Legion, and especially through the efforts of individuals displaying determination and dedication to help veterans using VA services.

ABOUT VOLUNTARY SERVICE

Today, across the country we have close to 7,000 volunteers that serve over 900,000 hours annually at various VA Medical Centers, Community Based Outpatient Centers, Vet Centers, Nursing Homes, State Veterans Homes, and many more locations in support of our hospitalized veterans. In every VA Medical Center, there are American Legion VAVS Representatives and Deputy Representatives that attend quarterly hospital meetings and coordinate volunteers and donation needs lists with their local community American Legion posts. Anyone can volunteer, for information concerning individual or post participation, you can contact the Chief of Voluntary Service at the local VA Medical Center. They arrange initial screenings and help veterans choose the program that best meets their needs. The volunteer decides where they want to volunteer and how they want to volunteer (be regularly scheduled or serve on an occasional basis).

In the constantly evolving environment of VA health care delivery, there is an abundance of opportunities for everyone to contribute as a volunteer. In the VA hospital and Polytrauma Centers, a volunteer can provide administration support, escort patients, be a food court ambassador, coffee server, information desk worker, shuttle driver and help with the veterans' history project. In the community, you can volunteer at the Fisher House, Community Based Outpatient Clinic and at a Vet Center.

The VA has moved toward accommodating the skills of anyone who wants to volunteer, and within the time frame you have available. This can involve direct patient contact, or none at all depending on the comfort level of the volunteer. Activities can be long-term, short-term or on an occasional basis. American Legion Posts can also participate by offering their facilities and their members to the VAVS program, sponsoring youth volunteers, or partnering with local businesses and agencies to provide services to veterans.

VOLUNTEER LOCATIONS

Poly Trauma Centers

The VA has four regional Poly Trauma Centers and 17 Network Poly Trauma Centers. These centers are receiving an influx of OEF/OIF wounded warriors that are treated for traumatic brain injury, amputation, blindness, or other visual impairment, complex orthopedic injuries and mental health concerns. There are many needs these wounded soldiers and their family members have and you can ask your local VA hospital Chief of Voluntary Service how to help. (http://www.polytrauma.va.gov)

VA Community Based Outpatient Clinics (CBOC)

Community Based-Outpatient Clinics were designed to improve veterans' access to care by offering primary care in local communities. Volunteer opportunities include: making coffee, answering phones and scheduling appointments. Each CBOC has a VA-administrative officer that can certify your volunteer hours.

Fisher Houses

The Fisher House Foundation offers support and provides lodging for families while they are visiting the hospital for extended periods of time due to patients receiving care. Assistance is needed in donations of paper goods, linens, food, books and videos, assisting in fund raising efforts to support existing houses and to promote development of new Fisher Houses. Please confer with the local VA Hospital's Chief of Voluntary Service. (http://www.fisherhouse.org/)

State Veterans Homes

Volunteers at State Veterans Homes can help plan social events, assist with transportation, direct patient care, food and beverage services and answering phones. State Veterans Homes' volunteers receive the same recognition and credit for volunteer hours as VAVS volunteers. (http://www.nasvh.org/home/index.cfm)

Vet Centers

Vet Centers serve veterans and their families including professional readjustment counseling, community education, outreach to special populations, work with community organizations and are a key link between the veteran and other services available within VA. Opportunities to serve veterans include answering phones, making coffee, transportation and planning holiday and social activities. (http://www.vetcenter.va.gov/)

Youth Volunteers (VolunTeens)

VA offers excellent opportunities for youth exploring career options, gaining experience in a health care environment and learning new skills. Volunteering helps students enhance their resumes/college applications, secure a better job during summers and open doors to networking with community and business leaders. Students can also qualify for the James H. Parke Scholarship if they volunteer over 100 hundred hours, are in 10th grade or higher and have not reached their 19th birthday. (http://www1.va.gov/volunteer/studentprgm.cfm)

VAVS ASSIGNMENTS

1. Decide if you want to be a regularly scheduled, occasional volunteer or volunteer for special events.

- **Regularly Scheduled (RS) volunteers -** work for the VA on a scheduled basis. RS volunteers are considered employees who work on a "without compensation" basis. These volunteers go through a formal VA orientation and receive individual rewards for hours and service given.
- **Occasional volunteers -** work with VA on an infrequent basis. They do not have a regular schedule. They volunteer on an average of 24 hours per quarter. The American Legion receives credit for service given rather than individually
- **Special Events -** VA has many annual events that volunteer support is needed. Some of these include: National Wheelchair Games, National Golden Age Games, National Creative Arts Festival, National Winter Sports Clinic, Homeless Stand Downs, Annual Red Cross Blood Drive and the Operation Enduring Freedom (OEF) and Operation Iraqi Freedom (OIF) Welcome Home Event Celebrations.

2. Choose your assignment, some examples are:

- Administrative Support & Assistance to Clinical Staff Volunteers
- Making patient reminder calls
- Escort Volunteers
- Food Court Ambassadors
- Coffee Servers
- Information Desk
- Shuttle Drivers
- Veterans History Project Volunteers
- Volunteers In-Home Respite Program – volunteers go to a veteran's home one or two days a week for 2-4 hours each day to give the caregiver a break.
- Companion Therapy

VOLUNTEER

For information concerning individual or Post participation contact the Chief of Voluntary Service at your nearest VA medical center. They will arrange an initial screening and help you in choosing the program that best meets your time and interests. Information is also available on the Internet at http://www.va.gov/volunteer

PROGRAM GOALS IN 2011

- Encourage departments offer VAVS training at a minimum of once per year. The National VA&R Division can send a representative to assist in developing and/or facilitating the training.
- Encourage departments to set up volunteer booths at department events such as mid-winter conferences, spring/fall meetings, department conventions and OEF/OIF welcome-home celebrations.
- Have VAVS outreach and recruitment teams adopt a university and look for veterans who need assistance with the GI Bill. Invite those veterans to Legion posts for events and ask them to become VA volunteers.
- Have VAVS representatives and deputy representatives attend quarterly VAVS meetings at VA medical centers and share pertinent volunteer assignments and donation requests with each post's VAVS point of contact. Each post needs to identify a VAVS point of contact and then contact the VAVS representative or deputy representative to get on a phone and mailing list.
- Each department is asked to recruit a minimum of 22 new volunteers in 2011.

FOR MORE INFORMATION

For information concerning individual or Post participation contact the VAVS Program Manager at your nearest VA medical center, your local VAVS Representative or Department Service Officer, or write to: The American Legion, National Veterans Affairs and Rehabilitation Commission, 1608 K Street, N.W., Washington, D.C. 20006. You may also contact Jacob Gadd, Deputy National VAVS Representative at jgadd@legion.org. Information is also available on the internet at www1.va.gov/volunteer or at http://www.legion.org/veterans/affairs/volunteer.

THE VOLUNTEEN PROGRAM

NOTE: "VolunTeen" is both an American Legion Auxiliary and American Legion term. It was coined by the Auxiliary in 1960.

Teenagers have demonstrated that with appropriate orientation and supervision they can adapt quickly and easily to the medical center setting and provide valuable assistance in various programs that is comparable to and sometimes surpasses that of adult volunteers. Teenage volunteers, in addition to providing valuable service in the care and treatment program, bring to the hospital atmosphere sparkling enthusiasm, radiant cheerfulness, and dynamic energy and vigor which contribute greatly to the patient's morale and well-being. Young people have much to give and gain through serving as volunteers. They have the opportunity to explore the possibility of careers in medical and allied health fields and to develop an understanding and awareness of the problems of

the sick and disabled, as well as a greater sense of responsibility as citizens in giving service to others.

There is no better source, for attracting well-qualified teenage volunteers, than within Legion circles. The VAVS program provides the local Post, Auxiliary Unit, and Squadron with an excellent program through which to encourage the participation of the junior Auxiliary member, the Sons of the American Legion, as well as youth involved in Legion Family-sponsored programs in a most worthwhile endeavor.

AMERICAN LEGION AUXILIARY

The American Legion Auxiliary is one of the more energetic and valuable resources available to the Post Service Officer. Service to hospitalized veterans is an Auxiliary priority. Members volunteer for a number of tasks that help the staff of VA Medical Centers continue the programs already in place for our veterans. Included in the many activities the Auxiliary performs in VA Medical Centers are The National Salute to Hospitalized Veterans and Christmas Gift Shops.

The Auxiliary is a national co-sponsor for the Creative Arts Festival, a program that offers veterans being treated in VA facilities the opportunity to develop new skills and attain progress and recovery through therapy in creative arts such as art, dance, drama and music. Winners of local competitions advance to a national level and are highlighted in a Festival event.

Post Service Officers may inquire if a Fisher House is available in their area. The Auxiliary members volunteer in and financially support these special homes that house family members of patients receiving treatment at a military or VA Medical Center.

Volunteering to assist with veterans outreach centers and VA outpatient clinics is another area of interest for Auxiliary members.Volunteering in any other facility where a veteran is located (except their own homes) is the Auxiliary Field Service program. Non-referral nursing homes, Veterans Homes, geriatric day care centers, foster homes, halfway houses, hospices, and cemeteries where veterans are buried in the communities are part of this program. Assisting homeless veterans is an important part of the Veterans Affairs and Rehabilitation program

Auxiliary Home Service includes time spent by the volunteer in her own home sewing, knitting, cooking, shopping for materials and supplies for veterans.

Recruitment and retention of volunteers is vital in replacing aging volunteers. The American LegionAuxiliary continually educates its members about the importance of the VAVS program and offers suggestions about how to proceed in successfully motivating members to recruit and retain volunteers.

Heroes to Hometowns

BACKGROUND

As part of its informal contract with servicemembers and their families to care for their quality of life, the Department of Defense established the Wounded Warrior Resource Center. This program was designed to augment the Severely Injured Support Programs:

- ARMY Wounded Warrior (AW2)
- Marine Corps Wounded Warrior Regiment
- Air Force Wounded Warrior (formally known as Air Force Palace HART)
- Navy Safe Harbor

The objective is to ensure seamless care to severely injured personal and their families for as long as it takes. Heroes to Hometowns is one element of the Wounded Warrior Resource Center network of non-governmental operations operating at a national level, reaching into the state and local communities. Heroes to Hometowns is designed to identify needs and coordinate resources in local communities prior to service members and their families returning home. The American Legion family will work with the community to organize a proper "Heroes Welcome" for our wounded warriors.

NATIONAL LEVEL

The Heroes to Hometowns Program Coordinator is the first point of contact within the program. Applications are forwarded to the Program Coordinator through on line services, referrals from the Wounded Warrior Resource Center and direct contact. Program Coordinator will initiate contact with the Department Adjutant of the state where the veteran or service member resides.

DEPARTMENT LEVEL

Each department will be asked to appoint a Heroes to Hometowns representative to communicate with charter members from the National Guard State Family Program and State Veterans Affairs Office. The Heroes to Hometowns representatives will encourage his or her community to establish a state wide support network to include:

- Government Representatives
- Members of the clergy
- Chambers of Commerce
- Military Family Support Units
- State Vocational Office
- State Transition Assistance Office
- Civic Groups
- Adaptive Sports Clubs
- Veterans Affairs Voluntary Services
- Local Media
- Leaders of The American Legion local posts

VA MEDICAL CENTER LEVEL

VA Medical Center Level (Heroes to Hometowns VAVS Volunteer Coordinator Pilot Program)

The American Legion Family and Voluntary Services are working together to support the VA's new transition patient advocates (TPAs). TPAs help returning service members access the VA. The Heroes to Hometowns Volunteer Coordinator helps these TPAs access community resources for returning service members. Volunteer coordinators will foster community support, offering each VA hospital a complete transition package that goes beyond medical treatment. Regardless whether or not your community has a VA Medical Center, it is our job to identify families within our communities that have been affected by the Global War on Terrorism and numerous other conflicts throughout the years.

Post Level

Your post is the foundation of The American Legion. Legionnaires have the experience, knowledge, and leadership ability to accomplish our mission to assist our men and women in uniform. By utilizing your military training and civilian experiences, our communities can provide ease to the transition back to the hometowns for our wounded warriors. As long as America has armed services, The American Legion will be there for them. Your relationship with the community can serve as a basis for public coalition of government, civic, and business professionals to respond to any specific need of military families. The American Legion post Hero Transition Team (HTT) can provide the leadership to coordinate community outreach and support to our returning veterans.

Individuals to include in your HTT should be chaplains, vice commanders, post service officers, a public relations officer, and representatives from the auxiliary and son's of The American Legion. Depending of the size and location of your post your HTT members are encouraged to coordinate their efforts with other posts and meet many of the immediate needs of returning veterans and their families. Once your HTT is established notify your department. The department adjutant can connect your HTT with other resources within your state.

Program Benefits

A cooperative environment of government agencies and communities can work together to assist our service members and their families on a variety of support issues. Immediate needs may include but are not limited to:

- Temporary financial assistance
- Government claims assistance
- Housing
- Employment
- Adaptation of a home or vehicle
- Family support
- Transportation to and from appointments

While Heroes to Hometowns was created to serve as a safety net for our severely injured servicemembers, we can utilize these same resources to assist families throughout the deployment cycles, and the subsequent return of their loved ones.

How to Receive Assistance

Applications can be completed and sent online at http://www.legion.org/veterans/h2h/request, submitted by mail or through direct contact with the service member.

For More Information

E-mail: heroestohometowns@legion.org
Office Phone: (202) 263-5762

Department of Veterans Affairs

ORGANIZATION

It is useful for the Post Service Officer to have a basic understanding of how the Department of Veterans Affairs (VA) is structured, where its offices are located and what benefits and services are available. The following information is an organizational breakdown of VA.

The three major departments of VA are the Veterans Health Administration, the Veterans Benefits Administration and the National Cemetery Administration. VA Central Office (VACO), located in Washington, DC, houses the Secretary of Veterans Affairs; Deputy Secretary; General Counsel; Under Secretary for Health; Under Secretary for Benefits and the Under Secretary for the National Cemetery Administration. The Secretary of Veterans Affairs is responsible to the President for establishing policy for the operation of the Department's programs.

VETERANS HEALTH ADMINISTRATION

The Veterans Health Administration (VHA) is responsible for more than 1300 sites of VA-related health care matters including 154 hospitals, 875 ambulatory care and community-based outpatient clinics, 136 nursing homes, 43 domiciliary residential treatment programs, and 232 Readjustment Counseling Centers (Vet Centers). VHA also supports patients in 116 State Veterans Homes in 48 states and Puerto Rico. Currently, VHA field operations are managed within 21 health care networks or VISNs (Veterans Integrated Service Networks). Post Service Officers should be familiar with their local VA health care system to ensure every veteran is provided with guidance and information to such access.

VETERANS BENEFITS ADMINISTRATION

The Veterans Benefits Administration (VBA) directs the processing of veterans benefit claims. This includes service-connected disability compensation, Dependency and Indemnity Compensation (DIC), disability and death pension, vocational rehabilitation for veterans with a service-connected disability, and education assistance for veterans and their dependents, programs of government life insurance, home loan guaranty, a special adapted housing grant and special adapted automobile allowance for severely disabled service-connected veterans, burial benefits and flags. VBA also administers the "Soldiers' and Sailors' Civil Relief Act" which provides certain rights and protection to individuals called to active duty in the Armed Forces, including members of the Reserves and National Guard.

REGIONAL OFFICES AND THE INSURANCE CENTER

Post Service Officers should be familiar with the VA regional office(s) (VAROs) serving the veterans of their state, and the name and phone number of the Legion Department Service Officer (DSO) working there. There are 57 VAROs, with a regional office located in each of the 50 states as well as Puerto Rico, the Philippines and Washington, D.C. There is also an insurance center in Philadelphia that provides underwriting and death claims service to veterans under the various programs of government life insurance.

BOARD OF VETERANS' APPEALS

The Board of Veterans' Appeals (BVA), located in Washington, D.C., is responsible for reviewing decisions by a regional office that are appealed by a claimant. National American Legion Appeals Representatives located at the BVA provide written argument for appellants who have designated The American Legion as their power of attorney (POA), or represent appellants at BVA hearings.

NATIONAL CEMETERY ADMINISTRATION

The National Cemetery Administration (NCA) provides burial services to veterans and eligible dependents in national, state veterans and private cemeteries. VA maintains 128 national cemeteries in 39 states and Puerto Rico, and 33 soldier's lots and monuments sites.

Veterans Benefits

INTRODUCTION

All laws relating to veterans benefits administered by VA have been codified in Title 38, United States Code (USC), "Veterans Benefits." Related regulations issued by the Secretary of Veterans Affairs are contained in Title 38, Code of Federal Regulations (CFR), "Pensions, Bonuses and Veterans Relief." Specific entitlement and eligibility criteria for the various benefits programs are set forth in these volumes.

Monetary benefits to veterans and their dependents are tax-exempt and may be classified into three general categories: Compensation; Dependency and Indemnity Compensation (DIC); and Pension. Additionally, there are other programs, which will be dealt with in the appropriate sections of this guide.

ELIGIBILITY

Eligibility depends upon individual circumstances.

Eligibility for most VA benefits is based upon discharge from active military service under other than dishonorable conditions. General and under honorable conditions discharges qualify a veteran for most VA benefits (excepting educational). An honorable discharge qualifies a veteran for any and all benefits he would otherwise be entitled to including educational benefits. Dishonorable and bad conduct discharges are a bar to VA benefits. Other than honorable discharges may be a bar to VA benefits requiring a determination as to eligibility by the VA Regional Office concerned.

Active service means full-time service as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, the Environmental Services Administration or the National Oceanic and Atmospheric Administration.

Prior to September 8, 1980 a veteran, who was enlisted, must have served one day or more to be eligible to receive VA health care, excluding for training purposes only. Officers must have served prior to October 17, 1981. After these dates, a veteran must have served 24 consecutive months of active duty to be eligible for this care. A veteran would also be eligible if he:

- Were a reservist called to active duty and completed the term for which he was called, and granted an other than dishonorable discharge, or
- Were a National Guard member called to active duty by federal executive order, and completed the term for which he was called and granted an other than dishonorable discharge, or
- Were discharged for a hardship, "early out," or for a service-connected disability.

Some individuals who have not served in the U.S. Armed Forces have been granted benefit eligibility because of their roles in past US conflicts, notably World War II. To qualify, an individual must be a member of certain groups, civilian or military, have served during the conflict and been issued a discharge by the U.S. Secretary of Defense. Among those eligible are certain World War II Filipino veterans, including the Old Philippine Scouts. Other Filipino veterans, including veterans of guerilla groups, may be eligible for certain benefits. Members of the U.S. Merchant Marine during World War II and other civilian participants in that conflict may also be eligible. Their surviving family members may also qualify for certain benefits. (Service in groups that is certified as active military service for benefits purposes is listed under "Special Groups" on pages 2-4 of VA booklet, "Federal Benefits for Veterans and Dependents," or the VA website at www.va.gov.)

Those seeking a VA benefit for the first time must submit a copy of their service discharge form (usually DD-214 or DD-215, or for WWII veterans, a WD form). NA Form 13038 may be used by many older veterans whose records were destroyed in the 1973 Records Center fire.

WAR PERIODS

Eligibility for certain veterans' benefits may be contingent upon active service in the U.S. Armed Forces during one or more periods of war. Veterans serving in more than one period of war may combine their active duty days to make the 90 days required for certain VA benefits.

PERIODS OF WARTIME SERVICE	
WWI	April 6, 1917 to November 11, 1918
WWII	December 7, 1941 to December 31, 1946
Korean Conflict	June 27, 1950 to January 31, 1955
Vietnam Era	August 5, 1964 (Feb. 28, 1961, for veterans who served "in country" before Aug. 4, 1964) to May 7, 1975
Gulf War	August 2, 1990 – TBA

PEACETIME SERVICE

Service during peacetime includes all periods of active duty other than wartime service. Certain VA, other federal and state benefits are available to peacetime veterans.

NOTE – LEGION MEMBERSHIP

Veterans who served honorably with at least one day on active duty during any of these war periods are eligible for membership in The American Legion. Veterans who served in military operations in Lebanon, Grenada or Panama are also eligible for Legion membership, but, for VA purposes, they do not meet the definition of a "wartime" veteran. Individuals on active duty are eligible for membership in The American Legion, if they served honorably for at least one day during any of the above periods.

DEFINITIONS

Veteran

A person who served in the active military, naval, or air service of the Armed Forces of the United States and who was released or discharged under conditions other than dishonorable.

Veterans Benefits

Applies to programs of benefits and services administered by the Department of Veterans Affairs, in accordance with criteria authorized by Congress and set forth in Title 38, United States Code (38 USC), "Veterans Benefits." Specific entitlement and eligibility requirements are set forth in Title 38, Code of Federal Regulations (38 CFR), "Pensions, Bonuses, and Veterans Relief."

Types of benefits include: service-connected disability compensation and Dependency and Indemnity Compensation; nonservice-connected disability and death pension benefits; burial; medical care; education assistance, including vocational rehabilitation; guaranteed home loans; and government life insurance. In addition, individuals called to active duty in the Armed Forces have certain rights and protection under the "Soldiers' and Sailors' Civil Relief Act."

Period of War

Those periods which the President and the Congress have declared to be wartime service.

Veteran of Any War

Any veteran who served on active duty in the Armed Forces during a period of war.

Armed Forces

The United States Army, Navy, Marine Corps, Air Force and Coast Guard, including the reserve components.

Compensation

The monthly payment made to a veteran because of a service-connected disability or disease.

Dependency and Indemnity Compensation (DIC)

A monthly payment made to a surviving spouse, children, or parent(s): (a) because of a service-connected death occurring after December 31, 1956, or (b) pursuant to the election of a widow, child or parent, in the case of the death occurring before January 1, 1957.

Nonservice-connected Disability

The disability or death was not incurred or aggravated in line of duty during active military service.

Pension

A monthly payment - based on financial need - to a veteran, widow, or children for nonservice-connected disability or death.

Spouse

Includes the husband of a female veteran and "widow" includes the widower of a female veteran. For the purpose of this definition, a husband or widower is in the same status as a wife or widow of a male veteran and is eligible to receive the same benefits, if otherwise entitled, in a claim for pension, compensation, Dependency and Indemnity Compensation, or survivors' education assistance.

Surviving Spouse

A person of the opposite sex who was the spouse of a veteran at the time of the veteran's death and who lived with the veteran continuously from the date of marriage to the date of the veteran's death, where there was no separation due to the fault of the spouse and who has not remarried since the death of the veteran. For DIC purposes, benefits are retained if the surviving spouse remarries after the age of 57.

Child

A person who is unmarried and:

a. who is under the age of 18 years and who is, a legitimate child, a legally adopted child, a stepchild who is a member of the veteran's household or was a member at the time of his death, or an illegitimate child but only if acknowledged by the veteran in writing or if he has been decreed father of the child, or is otherwise shown by evidence satisfactory to the Secretary of Veterans Affairs to be the father of the child; or

b. who, before attaining the age of 18 years, became permanently incapable of self-support; or

c. who, after attaining the age of 18 years and until completion of education or training (but not after attaining the age of 23), is pursuing a course of instruction in an approved educational institution.

Parent

A natural father or a mother, or father or mother through adoption, or an individual who for a period of at least one year stood in the relationship of parent to a veteran at any time prior to his or her entry into active service.

State Veterans Home

A facility established by a state (other than a possession) for veterans disabled by age, disease, or otherwise, who by reason of such disability are incapable of earning a living. It may provide nursing home care for veterans.

Retirement

Benefits are provided for officers and enlisted personnel of the Armed Forces, based on the length of service, disability, or age.

CLASSIFICATION OF SERVICE

The following duty classifications qualify for benefit purposes:

Active Duty

1. Full-time duty in the Armed Forces, other than active duty for training.
2. Full-time duty as a commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration (formerly the Coast and Geodetic Survey and Environmental Science Services Administration).
3. Service as a cadet at the United States Military, Air Force or Coast Guard Academies, or as a midshipman at the United States Naval Academy.

4. Authorized travel to and from the above duty or service.
5. Full-time duty as a member of a recognized group that has been held to have rendered active military service.
6. Period immediately following date of release from active duty as required to proceed to home of record by the most direct route, or in any case until midnight of the day of release.

Active Duty for Training (ACTDUTRA)

1. Full-time duty performed by reserves for training purposes.
2. Full-time duty of commissioned officers of the Reserve Corps of the Public Health Service for training purposes.
3. Full-time duty performed by members of the National Guard or Air National Guard of any state, other than federal duty.
4. Service for a period of 14 days or more in the Reserve Officers Training Corps (ROTC) for annual training duty.

MERCHANT MARINE

Pursuant to PL 95-202, on January 7, 1988, the Secretary of Defense declared certain Merchant Marine services as qualifying for Department of Veterans Affairs' benefits. To receive recognition, each member of the "American Merchant Marine in Oceangoing Service during the Period of Armed Conflict December 7, 1941, to August 15, 1945," must meet the following eligibility criteria:

1. Was employed by the War Shipping Administration or Office of Defense Transportation or their agents as a merchant seaman documented by the U.S. Coast Guard or Department of Commerce (Merchant Mariner's Document/Certificate of Service), or as a civil servant employed by U.S. Army Transport Service (later redesignated U.S. Army Transportation Corps, Water Division) or the Naval Transportation Service; and

2. Served satisfactorily as a crew member during the period of armed conflict, December 7, 1941, to August 15, 1945, aboard:

   a. Merchant vessels in "oceangoing," i.e., foreign, inter-coastal, or coastal or coastwise service (46 USC 10301 & 10501) and further, to include "near foreign" voyages between the United States and Canada, Mexico, or the West Indies via ocean routes; or

   b. Public vessels in oceangoing service or foreign waters.

A "Certificate of Release or Discharge from Active Duty," DD Form 214, plus a discharge certificate, or, an Honorable Service Certificate/Report of Casualty shall be provided each qualifying member of the Merchant Marine, the U.S. Army Transport Service and the U.S. Naval Transportation Service upon receipt of application from the member and upon verification of credible service in accordance with service directives. Total active duty service shall be the summation of each foreign, near foreign, coastal and inter-coastal voyage within the period of armed conflict of World War II. Inclusive dates of each creditable voyage shall be reflected on the **DD Form 214**. For qualifying members taken prisoner of war while on active duty, credible service shall extend to date of repatriation or date of death while a prisoner of war.

The form "Application for Discharge of Member or Survivor of Member of Group Certified to Have Performed Active Duty With the Armed Forces of the United States," DD Form 2168, available through any VA regional office or by visiting www.va.gov, is to be used by applicants seeking a discharge certificate.

Note: Merchant Mariners are now eligible for American Legion membership. If any questions as to individual qualifications for membership exist, the application and substantiating documentation (**DD-214**), or copies thereof, should be forwarded to the National Judge Advocate in Indianapolis.

Health Care Benefits

HEALTH CARE ENROLLMENT

To receive health care, veterans generally must be enrolled. Veterans do not have to be enrolled if they: (1) have a service-connected (SC) disability of 50 percent or more; or (2) need care for a compensable disability.

A veteran may apply for enrollment at any VA health care facility or veterans' benefits office at any time. There is no time limit. A form, "Application for Health Benefits," VA Form 10-10EZ, must be completed and can be submitted in person or by mail. Make sure the application form is signed, otherwise; it cannot be processed for enrollment. Application forms can be obtained by visiting, calling or writing any VA health care facility or veterans' benefits office, or by calling toll-free 1-877-222-VETS (8387). Application via the Internet is also available at www.va.gov/forms. For information on VA's comprehensive health benefits, eligibility and enrollment you can access VA at www.va.gov/healtheligibility.

For a new VA patient, not already enrolled, the application for enrollment will be generated automatically as part of the patient registration process at the first visit to a VA health care facility. After the veteran has enrolled, VA will send a letter from the VA Health Eligibility Center notifying the veteran of his/her priority group. However, this letter is not necessary to initially receive treatment. Check with the local VA health care facility if there is uncertainty about a veteran's enrollment status.

Once enrolled, most veterans will remain enrolled without further action on their part. However, certain veterans are required to provide income information to determine their priority level. These veterans will be mailed VA Form 10-10EZ for completion on an annual basis for re-enrollment. Failure to update this information could adversely affect a veteran's enrollment status.

SPECIAL ACCESS TO CARE

Operation Iraqi Freedom/Enduring Freedom Veterans

VA provides five years of free health care for veterans who served in combat locations, beginning with their separation from active duty. This benefit covers all illnesses and injuries except those clearly unrelated to active military service. For further information call 1-877-222-8387.

ENROLLMENT LEVELS

Priority groups were established to help ensure that VA resources are allocated to veterans with the highest priority of care. Enrollment levels are set according to the following eight priority groups established by Congress:

1. Veterans with service-connected conditions rated 50 percent or more disabling.
2. Veterans with service-connected conditions rated 30 or 40 percent disabling.
3. Veterans who are former POWs, veterans with disabilities rated 10 and 20 percent and veterans awarded special eligibility for disabilities incurred in treatment.
4. Veterans receiving Aid and Attendance or housebound benefits and veterans determined by VA to be catastrophically disabled. Some veterans in this group may be responsible for copayments.
5. Veterans receiving VA pension benefits or eligible for Medicaid programs, and non-service connected veterans and non-compensable zero percent service-connected veterans, whose annual income and net worth are below the established VA means test thresholds.
6. Veterans of the Mexican border period or World War I; veterans seeking care solely for certain conditions associated with exposure to radiation, for any illness associated with combat service in a war after the Gulf War or during a period of hostility after Nov. 11, 1998, for any illness associated with participation in tests conducted by the Defense Department as part of Project 112/Project SHAD; and veterans with

zero percent service-connected disabilities who are receiving disability compensation benefits.

Veterans who served in a theater of combat operations after Nov. 11, 1998 as follows:

Veterans discharged from active duty on or after Jan. 28, 2003, who were enrolled as of Jan. 28, 2008 and veterans who apply for enrollment after Jan. 28, 2008, for 5 years post discharge

Veterans discharged from active duty before Jan. 28, 2003, who apply for enrollment after Jan. 28, 2008, until Jan. 27, 2011

7. Non-service connected veterans and non-compensable zero percent service-connected veterans with income above VA's national means test threshold and below VA's geographic means test threshold, or with income below both the VA national threshold and the VA geographically based threshold, but whose net worth exceeds VA's ceiling (currently $80,000) who agree to pay copayments.
8. Veterans with gross household income above the VA national income threshold and the geographically-adjusted income threshold for their resident location and who agrees to pay co-pays

Veterans eligible for enrollment: Non-compensable 0% service-connected and:

- Sub-priority a: Enrolled as of January 16, 2003, and who have remained enrolled since that date and/or placed in this sub-priority due to changed eligibility status
- Sub-priority b: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10% or less

Veterans eligible for enrollment: Non-service-connected and:

- Sub-priority c: Enrolled as of January 16, 2003, and who have remained enrolled since that date and/or placed in this sub-priority due to changed eligibility status
- Sub-priority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA National Income Thresholds or VA National Geographic Income Thresholds by 10% or less

Veterans not eligible for enrollment: Veterans not meeting the criteria above:

- Sub-priority e: Non-compensable 0% service-connected
- Sub-priority g: Non-service-connected

FINANCIAL ASSESSMENT

Non-service connected veterans and those rated 0% non-compensable service-connected are subject to the VA "means test" provisions of the enrollment application. The "means test" eligibility assessment includes information about Social Security, U.S. Civil Service retirement, U.S. Railroad Retirement, military retirement, unemployment insurance, any other retirement income, total wages from all employers, interest and dividends, workers' compensation, black lung benefits and any other gross income for the calendar year prior to application for care. Also considered are assets such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts and cash. In making the assessment, the income of the patient's spouse and dependent children also are considered.

"Means test" thresholds are adjusted annually and announced in January. Veterans below the means test threshold are enrolled in Priority Group 5. Veterans above the VA threshold but below the HUD geographic index threshold are enrolled in Priority Group 7 and must agree to make specified copayments for their treatment. As of January 17, 2003 veterans whose income and net worth are above the HUD index may not enroll (unless they can qualify under categories 1 to 7).

COPAYMENTS

Non-service connected veterans with income and net worth above either of the two "means tests'" thresholds and who were "grandfathered in" at the time of the January 17, 2003 veteran exclusion, as well as

those zero percent service-connected non-compensable veterans needing care for any non-service connected disability are subject to copayments.

Co-pay rates may change annually, including the annual cap on medication co-pays—they are published separately. Current year rates can be obtained at any VA health care facility or on the eligibility page on VA's Web site: www.va.gov/healtheligibility/costs.

PRESCRIPTIONS

Veterans receiving medication for non-service connected conditions are responsible for a prescription copayment. The fee is $8.00 for each 30-day supply or less of medication received for veterans in priority group 2 through 6 and $9.00 for veterans in priority group 7 or 8. There is an annual cap on total prescription copayments of $840.

Veterans rated service-connected 50% or more are exempt from prescription copayments. Other veterans may be exempt based on their income if it is below the maximum annual "Rate of Pension."

INSURANCE COMPANY BILLING

When applying for medical care, all veterans will be asked to provide information pertaining to health insurance coverage, including policies held by spouses. VA is authorized to submit claims to insurance carriers for the recovery of costs for medical care provided to non-service connected veterans and service-connected veterans for non-service connected conditions. Veterans will not be held responsible for the deductible requirements and copayments established by their insurance carriers. They also will not be responsible for portions of an insurance claim not covered by the policy. Veterans above certain income levels, however, are responsible for VA copayments as required by federal law.

Veterans with a billing problem should contact the Medical Care Cost Funds (MCCF) office at the treating VA medical center.

THE UNIFORM BENEFITS PACKAGE

Public Law 104-262, the "Veterans' Health Care Eligibility Reform Act of 1996," simplified the process to receive services and paved the way for a standard health benefits plan, VA's "Uniform Benefits Package," which emphasizes preventive and primary care and offers a full range of outpatient and inpatient services that include:

- Preventive services, including immunizations, screening tests and health education and training classes
- Primary health care
- Diagnosis and treatment
- Surgery, including outpatient surgery
- Mental health and substance abuse treatment
- Home health care
- Respite, hospice and palliative care
- Urgent and limited emergency care services in VA facilities
- Drugs and pharmaceuticals
- Nursing home care

Nursing Home Care

Nursing care in VA or private nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. VA will provide needed nursing home care to any veteran whose service-connected (SC) disability medically requires such care. Veterans with a combined SC disability rating of 70 percent or more are not required to pay for nursing home care whereas veterans with service connected disability ratings of 60% or less have copayments decided by information collected on the 10-10EC (Extended Care Form; differing from the 10-10EZ Health Care Form). Veterans with a SC disability are given first priority for nursing home care. Additionally, applicants who may be provided access to nursing home care are veterans who were exposed to and require nursing home care for a disorder associated with exposure to a toxic substance or radiation, for a disorder associated with service in

the Southwest Asia theater of operations during the Gulf War, or for any illness associated with service in combat in a war after the Gulf War or during a period of hostility after November 11, 1998, as provided and limited in 38 USC 1710(e).

PL 106-117, the "Veterans Millennium Healthcare and Benefits Act," created additional provisions to the "Uniform Benefits Package" that went into effect on May 29, 2000. A restricted emergency care benefit provides a safety net for some enrolled veterans who have no other means of paying a private facility emergency bill. VA will be the "payor of last resort" for emergency services rendered for nonservice-connected conditions at non-VA facilities for qualifying veterans. Specified criteria must be met, such as, but not limited to:

- Veterans must be enrolled and have been provided care by a VA provider within the last 24 months.
- The emergency must be life threatening as determined by a prudent lay person.
- There is no other form of health care or legal recourse to cover the expenses.
- VA or other federal facilities were not reasonably available at the time of the emergency event.

Veterans should contact their local facility or a DSO to verify their eligibility for this benefit.

Restrictions Apply to Hearing Aids and Eyeglasses

Hearing aids and eyeglasses usually require a service-connected disability rating of 10% or more. They are usually not provided to nonservice-connected veterans for generally-occurring hearing or vision loss. Veterans should contact the nearest health care facility to determine their entitlement.

Services Not a Part of the "Uniform Benefits Package"

An enrolled veteran may be eligible for some services that are not part of the "Uniform Benefits Package." These services were not changed by the Eligibility Reform legislation and a veteran must still qualify for them on a case-by-case basis and specific restrictions apply to each. The services include:

- Limited nursing home care
- Limited domiciliary care
- Limited non-VA hospitalization or health care services for veterans with special eligibility
- Limited dental care
- Readjustment counseling
- Adult day health care
- Homeless programs
- Sexual trauma counseling

In addition, VA has comprehensive specialized programs for blind rehabilitation and the treatment of veterans with spinal cord injury.

GULF WAR, AGENT ORANGE AND IONIZING RADIATION

Registry Programs

VA has developed databases called "registries" to help analyze the type of health conditions being reported by veterans who may have experienced unique environmental exposures. These veterans are provided with free, comprehensive medical examinations, including laboratory and other diagnostic tests deemed necessary, by an examining physician to determine health status. VA currently has registry programs for veterans of the Gulf War, which includes those who have served in the theater from August 2, 1990 to the present; those who served in Vietnam during the war (January 9, 1962, to May 7, 1975) and claim exposure to Agent Orange; those who may have been exposed to Agent Orange. Veterans eligible to participate In the Agent Orange registry program are those who were stationed along the demilitarized zone between North and South Korea in 1968 and 1969; and other veterans who may have been exposed to dioxin and other toxic substances in a herbicide or defoliant during the conduct of, or as a result of testing, transporting or spraying of herbicides for military purposes. VA also has a registry program for veterans who claim exposure to ionizing radiation while participating in

onsite atmospheric testing; while participating in the occupation of Hiroshima or Nagasaki; while prisoners-of-war in Japan during World War II, having been treated with nasopharyngeal (NP) radium during military service; while participating in other "radiation-risk" activities at underground nuclear tests at Amchitka Island, AK (before January 1, 1974), at Department of Energy gaseous diffusion plants at Paducah, KY, Portsmouth, OH, and at Area K25 in Oak Ridge, TN.

Eligible veterans do not have to be enrolled in VA health care to participate in registry examinations. Examination results, along with reviews of the veteran's military service and exposure histories, are entered into the registries. Registry participants are advised of the results of their examinations in personal consultations and by letters. Veterans wishing to participate should contact the nearest VA health care facility for an examination.

Treatment

Health care services are available for medical conditions VA recognizes as related to an atomic veteran's exposure to ionizing radiation. Atomic veterans are defined as those who participated in atmospheric nuclear tests (conducted from 1945 to 1962), those who were prisoners of war in Japan during the war, and those who participated in the occupation of Hiroshima and Nagasaki. These veterans are eligible for treatment without co-payment because they are eligible for Priority 6 enrollment, they are eligible for treatment without co-payment. Veterans in this category are eligible for presumptive and non-presumptive compensation.

Veterans who were participants in other "radiation-risk" activities-- underground nuclear tests at Amchitka Island, AK (before January 1, 1974), at Department of Energy gaseous diffusion plants at Paducah, KY, Portsmouth, OH, and at Area K25 in Oak Ridge, TN --are not classified as atomic veterans and are not eligible Priority 6 enrollment for their exposure to ionizing radiation, nor are they eligible for treatment for cancer of the head and neck without co-payment. Veterans in this category diagnosed with radiation "presumptive disabilities" are eligible for presumptive compensation for such disabilities.

Veterans who were treated with nasopharyngeal (NP) radium during military service are not eligible for Priority 6 enrollment for their exposure to ionizing radiation, but are eligible for treatment for cancer of the head and neck without co-payment. Veterans in this category are not eligible for compensation based on the radiation presumptions.

Under a regulation enacted in March 2002,cancers of the bone, brain, lung, colon and ovary were added to the list of conditions presumed related to exposure to ionizing radiation.

AMYOTROPHIC LATERAL SCLEROSIS (ALS)

Registry Program

The Department of Veterans Affairs recently established that veterans with ALS may obtain support for themselves and their families. This comes about as a result of VA's announcement that confirmed ALS as a presumptively compensable illness for veterans who served for more than 90 days of continuous active duty in the military. VA based its decision mainly on a 2006 report by the National Academy of Sciences' Institute of Medicine (IOM) on the association between active-duty service and ALS.

In 2008, Congress passed the ALS Registry Act, which allows the Secretary of VA to ensure that an epidemiological and other type of information is made available to the National Institutes of Health (NIH) and the Department of Veterans Affairs (VA).

The act also authorizes the Secretary to report to the appropriate congressional committees on ALS registries, including: (1) the registries currently under way and future planned registries; (2) the criteria involved in determining what registries to conduct, defer, or suspend; (3) the scope of those registries; and (4) the activities the Secretary undertakes to establish partnerships with research and patient advocacy communities to expand registries.

WOMEN VETERANS

Women are a vital part of the armed forces and the community of veterans. VA's commitment to the needs of women veterans has been long-standing, but has been particularly noteworthy since the early 1980s with the establishment of the VA Advisory Committee on Women Veterans. Although the number of women veterans is relatively small compared to that of their male counterparts, the population of women veterans has been growing and is projected to grow further, as well as become older. These demographic facts, coupled with the special needs of women veterans, particularly with respect to health care, drive the need to consider how many women veterans use VA benefits and the characteristics which might be related to the need for and use of benefits such as health status, race, education, income, employment and marital status.

Women veterans are eligible for the same VA benefits as male veterans. Services and benefits for women veterans are gender-specific and include breast and pelvic examinations and other general reproductive health care services. Preventive health care provided includes counseling, psychosocial rehabilitation programs, contraceptive services, menopause management, Pap smears and mammography. Referrals are made for services that VA is unable to provide.

VA health care professionals provide counseling and treatment to help women overcome psychological trauma resulting from sexual harassment, post-traumatic stress disorder, and domestic violence or other personal and sexual assault during military service. Care also is provided for any injury, illness or psychological condition resulting from such trauma.

To ensure privacy for women veterans, VA medical centers have made structural changes. Women Veterans Coordinators are available at all VA facilities to assist women veterans seeking treatment and benefits.

In 1994, Congress passed legislation authorizing VA to establish a Center for Women Veterans. The center collaborates with other federal departments on issues related to women veterans, develops materials on VA benefits programs and health care services, and conducts outreach to make women veterans aware of these services. In addition, the Center monitors VA briefings, particularly during the Transition Assistance Program (TAP), to ensure active duty women are provided access to benefit information and services available to them as veterans. Their web site, www.va.gov/womenvet, (phone: 202-273-6193) offers women veterans direct access to the Center for Women Veterans where they can express concerns, ask questions and provide feedback about VA benefits and services.

HOMELESS VETERANS

A number of VA benefits assist veterans "at risk" of becoming homeless, including disability compensation, pension and educational benefits. VA also provides health and rehabilitation programs for homeless veterans (HCHV). VA's Homeless Chronically Mentally Ill (HCMI) Program provides health exams, treatment, referrals and ongoing case management to homeless veterans with mental health problems. The Domiciliary Care for Homeless Veterans (DCHV) Program provides biopsychosocial treatment and rehabilitation. VA has a growing number of Compensated Work Therapy/Therapeutic Residence group homes, special day treatment centers and Comprehensive Homeless Centers. "Stand-Downs" are conducted for up to 3 days to provide general assistance, food, shelter, clothing, and offer information about VA health care and benefits.

VA's Homeless Providers Grant and Per Diem Program assist nonprofit and local government agencies to establish housing or service centers for homeless veterans. Grants are awarded for the construction, acquisition or renovation of facilities. VA also has joined with the Department of Housing and Urban Development (HUD), the Social Security Administration, veterans' service organizations and community nonprofit groups to assist homeless veterans. For information on benefits for homeless veterans, contact the nearest VA facility. For information regarding Legion Homeless Veteran Initiatives, contact our Economics Commission or the Department Homeless Chairman **(See Appendix)**.

Each VA VISN has a dedicated Network Homeless Coordinator that is tasked to assist homeless veterans within all VA campus and non-campus facilities. These critical staff members need The American Legions help. **(HCHV Coordinators See Appendix)**

THE AMERICAN LEGION HOMELESS VETERANS TASK FORCE

The American Legion coordinates a Homeless Veterans Task Force (HVTF) amongst its 55 departments. Our goal is to augment existing homeless veteran providers, the VA Network Homeless Coordinators, and the Department of Labor's Homeless Veterans Reintegration Program (HVRP), Veterans Workforce Investment Program (VWIP), Disabled Veterans' Outreach Personnel (DVOPs) and Local Veterans' Employment Representative (LVERs). In addition to augmentation, we then attempt to fill in the gaps where there is no coverage. Each of The American Legion's Departments contains an HVTF chairman and an employment chairman. These two individuals coordinate activities with The American Legion's local posts within their state. The three-tiered coordination of these two chairmen and numerous local posts attempt to symbiotically assist homeless veterans and prevent future homelessness.

The American Legion has conducted training with the assistance of the National Coalition for Homeless Veterans (NCHV), DOL-VETS, Project Homeless Connect, and VA on how to apply for Federal grants in various assistance programs, most notably the "Stand Down" and Grant and Per Diem programs. It is our goal to assist the Grant and Per Diem program by enabling individual posts and homeless providers to use The American Legion as a force multiplier. We may not have the job-specific expertise in the fields of social work and mental health, but we do have 2.7 million volunteers with an impressive network of resources within their communities.

The American Legion augments homeless veteran providers with transportation, food, clothing, cash and in-kind donations, technical assistance, employment placement, employment referral, claims assistance, veterans' benefits assistance, and in some cases housing for homeless veterans. The American Legion department service officers are accredited representatives that assist homeless veterans with their VA compensation and pension claims, and are fierce advocates for assuring that all VA benefits are afforded to the unfortunate homeless veterans that they may encounter.

READJUSTMENT COUNSELING

Readjustment counseling is provided at Vet Centers to help veterans resolve war-related psychological traumas and to help them achieve a successful post-war readjustment to civilian life. Vet Centers are located in local communities close to the veterans they serve. Assistance typically includes readjustment counseling, spouse/significant other counseling, alcohol/drug abuse counseling and referral, employment assistance, psychological services, benefits counseling referral and homeless veteran assistance. Counseling also is provided to all veterans who have experienced sexual trauma (sexual assault or harassment) while on active duty. In addition to counseling, the Vet Centers provide extensive community outreach and brokering of services for veterans. Eligible for counseling are veterans who served on active duty in a combat theater during WWII, the Korean Conflict, the Vietnam Era, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, Bosnia, Kosovo, Afghanistan, Iraq and the global War on Terrorism. Vietnam Era veterans not in the war zone: August 5, 1964 - May 7, 1975, are eligible as long as they accessed care at a Vet Center prior to January 1, 2004. Most recently, the Vet Centers were authorized to provide bereavement counseling services to the families of those service members killed on active duty.

One common readjustment problem is post-traumatic stress disorder, or PTSD. This refers to such symptoms as nightmares, intrusive recollections or memories, flashbacks, anxiety or sudden reactions after exposure to traumatic conditions. Readjustment difficulties may affect functioning in school, family or work. In areas distant from Vet Centers or VA medical facilities, combat veterans may obtain readjustment counseling from private sector professionals

who are on contract with VA. To locate a contract provider, contact the nearest Vet Center. Vet Centers are listed in the white pages, blue pages and on the web at www.va.gov/rcs.

VA has recently added 50 mobile vet centers to the Vet Center program to provide outreach and direct readjustment counseling at active-duty, reserves and National Guard activities, including post deployment health reassessments for returning combat service members. The vehicles will also be used to visit events typically staffed by local Vet Center staff, including homeless "stand downs," veteran community events, county fairs, and unit reunions at sites ranging from Native American reservations to colleges. At their discretion local managers may arrange with VA hospitals or clinics in the respective region to provide occasional support for health promotion activities such as health screenings. The normal counseling layout can be converted to support emergency medical missions, such as, hurricanes and other natural disasters.

MEDICAL CARE FOR DEPENDENTS AND SURVIVORS

CHAMPVA, the Civilian Health and Medical Program of the Department of Veterans Affairs, provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment (DME). To be eligible for CHAMPVA, you cannot be eligible for TRICARE (formerly called CHAMPUS) and you must be in one of these categories:

- The spouse or child of a veteran who has been rated 100% permanently and totally disabled for a service-connected disability by a VA regional office; or
- The surviving spouse or child of a veteran who died from a VA-rated service-connected disability, or who, at the time of death, was rated 100% permanently and totally disabled; or
- The surviving spouse or child of a military member who died in the line of duty, not due to misconduct (though in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).
- An eligible CHAMPVA sponsor may be entitled to receive medical care through the VA health care system based on his or her own veteran status. Additionally, as the result of a recent policy change, if the eligible CHAMPVA sponsor is the spouse of another eligible CHAMPVA sponsor, both may now be eligible for CHAMPVA benefits. In each instance where the eligible spouse requires medical attention, he or she may choose the VA health care system or coverage under CHAMPVA for his/her health care needs.

To be eligible for CHAMPVA benefits over age 65, you must also meet the following conditions (adjusted margin):

- If you turned 65 before June 5, 2001, and only have Medicare Part A, you will be eligible for CHAMPVA without having to have Medicare Part B coverage.
- If you turned 65 before June 5, 2001, and have Medicare Parts A and B, you must keep both Parts to be eligible.
- If you turn age 65 on or after June 5, 2001, you must be enrolled in Medicare Parts A and B to be eligible.

To apply for benefits, contact the VA Health Administration Center (HAC), P.O. Box 65023, Denver, CO 80206 or call 1-800-733-8387 or check the HAC's web site at www.va.gov/hac.

Many VA medical centers provide services to CHAMPVA beneficiaries under the "CHAMPVA In-house Treatment Initiative" (CITI) program. Services provided under this program are space-available after the needs of veterans are met. Services may be episodic, that is, they may not be available at all times, nor may the same services be available from day to day. CHAMPVA beneficiaries who use a CITI facility have no cost-share for the services they receive.

OVERSEAS MEDICAL BENEFITS - THE FOREIGN MEDICAL PROGRAM

The Foreign Medical Program (FMP) is a program for VA-rated service-connected veterans who live or travel overseas. Under the FMP, Veterans Affairs will pay 100% of the charges for any health care the veteran needs that is associated with a service-connected disability.

Services in most foreign countries must be authorized by the Foreign Medical Program Office, P.O. Box 65021, Denver, CO 802026-9021, U.S.A. The phone number is: 303-331-7590. Services in Canada must be authorized by the VA Medical Center in White River Junction, VT 05009-0001, U.S.A. The phone number is: 802-296-6379. The VA office in Pasay City must authorize services in the Philippines. The phone number is: 011-632-833-4566.

ALLIED VETERANS

VA is authorized to provide medical care to veterans of nations allied or associated with the United States during World War I or World War II. Such treatment is available at any VA medical facility if authorized and reimbursed by the foreign government. VA also is authorized to provide hospitalization, outpatient and domiciliary care to former members of the armed forces of Czechoslovakia or Poland, who participated during World Wars I and II in armed conflict against an enemy of the United States, if they have been citizens of the United States for at least 10 years.

BENEFICIARY TRAVEL

Veterans may be eligible for payment or reimbursement for travel costs to receive VA medical care. Mileage reimbursement is paid at .41.5 cents per mile and is subject to a deductible of $3 for each one-way, $6 for a round trip, with a maximum of $18 per calendar month. The current deductible amounts applied to certain mileage reimbursements are $7.77 for a one way trip, $15.54 for a round trip, and a maximum cap of $46.62 per calendar month. Deductibles can be waived if they pose a financial hardship to the veteran. Two exceptions to the deductible are travel for a compensation or pension examination and travel by special modes of transportation, such as an ambulance or a specially equipped van. Beneficiary travel payments may be made to the following:

a. Veterans whose service-connected disabilities are rated at 30 percent or more

b. Veterans traveling for treatment of a service-connected condition

c. Veterans who receive a VA pension

d. Veterans traveling for scheduled compensation or pension examinations

e. Veterans whose income does not exceed the maximum VA pension rate

f. Veterans whose medical condition requires use of a special mode of transportation, if the veteran is unable to defray the costs and travel is pre-authorized. If the medical condition is a medical emergency, travel need not be pre-authorized when a delay to obtain authorization would be hazardous. Consult your local VA Medical Facility.

For special mode transportation purposes, VA regulation 38 CFR 17.143(e) defines "unable to defray the cost of travel" as follows:

A veteran or other person shall be considered unable to defray the expenses of travel if,

a. Annual income for the year immediately preceding the application for benefits does not exceed the maximum annual rate of pension which would be payable if the person were eligible for pension; or

b. The person is able to demonstrate that due to circumstances such as loss of employment, or incidence of a disability, income in the year of application will not exceed the maximum annual rate of pension which would be payable if the person were eligible for pension; or

c. The person has a service-connected disability rated at least 30 percent; or

d. The person is traveling in connection with treatment of a service-connected disability.

CAREGIVER PROGRAMS

The Department of Veterans Affairs (VA) provides general caregiver services such as education and assistance, counseling, support groups, respite care, home-based primary care and telehealth to support caregivers. On May 5, 2010 President Obama signed the Caregivers and Veterans Omnibus Health Services Act of 2010 which expanded services for primary, family and general caregivers of veterans.

Primary caregivers of veterans that served after September 11, 2001 who were seriously injured in the line of duty would be provided a caregiver stipend, mental health services, respite care and health care coverage.

Family Caregivers of veterans that served after September 11, 2001 would be provided with instruction, training, travel, lodging, per diem for training, respite care and counseling.

General Caregivers for veterans of all eras would be provided in-person education, interactive website, telehealth training, counseling, respite care and information on all available services. Following passage of the law, VA developed a Caregiver Implementation Committee and the final plan is currently under review by the Office of Management and Budget (OMB).

Caregiver benefit program include areas such as:

- Homecare programs such as home health aide, home-based primary care, skilled nursing, and adult day health care.
- Respite care (generally available for 30 days per year).
- Home modification and equipment.
- The Caregiver Support Each VA medical center has a Caregiver Support Coordinator who can assist Veterans and their Caregivers in accessing these services.
- A National Caregiver Hotline will open February 1, 2011in Canandaigua, NY where caregivers can call, ask benefits and general questions and be connected with their local VA Medical Center Caregiver Support Coordinator.

It is also important to point out that the post 9-11 Caregiver bill is statute driven. Public Law 111-163, Congress restricted certain new benefits, which include stipends, access to health care coverage and mental health services, to designated and approved caregivers of eligible Veterans who have a serious injury incurred or aggravated in the line of duty on or after September 11, 2001. We also want you to know that, as required by law, and as supported by The American Legion, VA will report to Congress in the future on the feasibility of expanding the enhanced services to family caregivers of Veterans of all eras.

The American Legion has voiced its concerns and has advocated that the VA provide support and assistance to all Veterans and Caregivers. The American Legion believes a veteran is a veteran is does not believe that benefits should be distinguished between periods of service or conflicts.

For more information on the VA Caregiver Program, please visit: http://www.caregiver.va.gov/.

For special mode transportation purposes, VA regulation 38 CFR 17.143(e) defines "unable to defray the cost of travel" as follows:

A veteran or other person shall be considered unable to defray the expenses of travel if,

a. Annual income for the year immediately preceding the application for benefits does not exceed the maximum annual rate of pension which would be payable if the person were eligible for pension; or

b. The person is able to demonstrate that due to circumstances such as loss of employment, or incidence of a disability, income in the year of application will not exceed the maximum annual rate of pension which would be payable if the person were eligible for pension; or

c. The person has a service-connected disability rated at least 30 percent; or

d. The person is traveling in connection with treatment of a service-connected disability.

Disability Claims

ROLE OF THE POST SERVICE OFFICER

The role of the volunteer Post Service Officer may vary somewhat from Department to Department. Therefore, it is extremely important that the Post Service Officer discuss with the Department Service Officer the Department's policy regarding their assistance to veterans and their dependents.

In general, the PSO primary responsibility is to help the DSO protect a claimant's interests. This means doing nothing that could have an adverse effect on his/her claim, including providing information or advice that may not be accurate or proper.

The Post Service Officer should work with and through The American Legion Department Service Officer and the staff of Legion-accredited representatives located at the VA regional office in the filing of any claim or evidence in support of a claim or appeal. Similarly, the PSO should strongly advise claimants that it is to their advantage to cooperate with and work through the DSO. Only the DSOs and their staff have direct access to a claimant's VA claims folder ("C-file") and can take official action on the claimant's behalf.

CODE OF PROCEDURE

The VA&R Commission has established certain formal policies and procedures that Post Service Officers and Department Service Officers should follow in any claim for VA benefits. This "Code of Procedure" (Revised August 2005) safeguards the interests of the National Organization, the Departments and Posts in carrying out The American Legion's program of service to veterans and their families.

The following are essential elements of the Code:

POWER OF ATTORNEY (VA FORM 21-22)

This form, "Appointment of Veterans Service Organization as Claimant's Representative" or "POA," notifies the Department of Veterans Affairs (VA) what organization is officially authorized to represent a particular claimant. VA recognizes one organization at a time as a claimant's representative.

With certain exceptions, a POA may be accepted from:

a. the veteran or, if incompetent, the veteran's legal guardian, wife, parent, near relative, or manager of an institution in which the veteran is maintained;

b. a deceased veteran's dependents or designated beneficiaries, or, if incompetent, the fiduciary;

c. persons entitled to reimbursement for expenses incurred in connection with the veteran's last illness and burial.

LIMITATIONS OF REPRESENTATION

There are certain limitations that may affect The American Legion's efforts to assist a claimant:

- Character of Discharge: Almost always, an "Honorable" or "General under Honorable Conditions" is required to be eligible for most VA benefits. The DSO should be consulted about less than honorable discharges.
- Representation and Power of Attorney: American Legion "representation" can only be provided by a professional service officer who has been "accredited" by the VA General Counsel. To obtain Legion representation and all related services requires the filing of VA Form 21-22, "Appointment of Veterans Service Organization as Claimant's Representative." Once the form is a part of the VA record, VA will provide the DSO with a copy of all correspondence sent to the claimant. Once filed, the POA remains valid unless withdrawn by the claimant or the representative.

Note: It is contrary to the policy of The American Legion to accept POA from any person whose interests are detrimental or adverse to those of the veteran regardless of the fact The American Legion does not hold the veteran's POA.

It is also contrary to the policy of The American Legion to participate in a "contested claim," that is, one in which there are two persons seeking or claiming the same benefit, such as two former spouses.

PROHIBITION ON THE SOLICITATION OF A FEE FOR SERVICE

Any American Legion service officer who directly or indirectly solicits, contracts for, or receives any fee or compensation, or wrongfully withholds from any claimant or beneficiary any part of a benefit due, shall by law be fined or imprisoned for not more than one year or both.

CONFIDENTIAL NATURE OF VA RECORDS

Under the Privacy Act, any information or records in a VA claim may not be disclosed by any American Legion service officer without the claimant's expressed authorization.

CLAIM FORMS, DOCUMENTATION AND CORRESPONDENCE

Post Service Officers should not hold such material. To avoid delays and potentially lost benefits, all claims or correspondence submitted to the PSO should be **immediately** directed to the DSO at the VA regional office having jurisdiction over the geographic area where the claimant lives.

It is also important that no material or evidence ever be submitted directly to VA. Should a benefit claim be denied, the PSO should advise claimants to contact the DSO right away, before initiating an appeal or taking further action on their claim.

DISABILITY CLAIMS PROCEDURE

Service-connected Disability

VA pays compensation ("comp") for a current condition or disability that is related to the veteran's period of active military service. Sufficient evidence must be submitted to show that the claimed disability was incurred during (i.e., acquired) or aggravated (made worse) during military service. The disability does not have to be related to combat. Income or assets do not affect the payment of compensation benefits.

There are several ways that service connection can be awarded:

1. There is a current condition which can be directly linked to a recorded injury that happened or a disease suffered from while the veteran was in service; or
2. There is a current condition whose symptoms began shortly after discharge, usually within one year of separation. VA can consider that the condition began during service; or
3. There is a current condition that existed before entry into service and which became worse or was aggravated while in service; or
4. There is a current condition that was caused or aggravated by a service-connected condition; or
5. There is a current condition that began years after discharge from service but was caused by something that happened during service, such as cancer related to exposure to radiation, asbestos, or Agent Orange.

VA may also recognize a current condition as if it were service-connected when:

a. The condition resulted from an injury or aggravation as the result of negligent VA medical care or involvement in a VA vocational rehabilitation program.

b. The loss, or loss of use, of one of a pair of organs (such as a kidney, lung, eye, or ear) or an extremity (hand or foot) is service-connected and the other paired organ or extremity becomes disabled as the result of a nonservice-connected cause.

Evidence Needed to Establish a Claim for Service Connection

The Post Service Officer can help the veteran assist the Department Service Officer in developing the necessary background information and supporting evidence.

It may be to the veteran's advantage to know what information is contained in his or her service treatment records (STRs) or in the VA C-file, if one exists. The veteran is entitled to a copy of any of these records. STRs can be requested by submitting Standard Form 180, "Request Pertaining to Military Records," or a letter with identifying information to the National Personnel Records Center (NPRC), 9700 Page Ave., St. Louis, MO 63132-5100. The Department Service Officer can provide this form. The veteran can also request a copy of the C-file by sending a letter to the VA regional office that says: "I am exercising my rights under the Freedom of Information Act to obtain a free copy of all my VA records."

The basic requirements for a claim for service connection are:

a. **There must be a currently diagnosed chronic medical or psychiatric condition or disability.**

b. **There is information or records that "something" happened in service – an injury or disease was incurred or aggravated – or shortly after separation.**

c. **There is medical opinion and/or other medical evidence linking the current diagnosis with what happened in service.**

FILING A CLAIM FOR SERVICE CONNECTION

In filing an initial claim for service connection, the veteran is required to submit **VA Form 21-526**, "Application for Compensation or Pension." The Post Service Officer can assist the veteran in completing this form and compiling the additional supporting documentation that should be submitted to the Department Service Officer for review before it is formally filed with VA.

The following is a list of some of the important documents and information that will be helpful in preparing a "formal claim":

- A copy of the DD-214, "Certificate of Release or Discharge from Active Duty"
- Copies of any service treatment records or other service records
- Copies of any private medical records
- Information on all dependents, including Social Security numbers and copy of marriage certificate(s), divorce decree(s) and children's birth certificates
- A statement describing in detail what happened in service, history of symptoms and in-service and post-service treatment, if any, as well as names of individuals with knowledge of this and how this is related to the claimed current disability
- A statement, if possible, from people (family, friends, co-workers) who observed the symptoms since service
- Information on any application for non-VA disability benefits (Social Security, Workmen's Compensation, etc.); and
- A full account of family income and assets - this is needed to help the Department Service Officer determine if a claim for nonservice-connected disability pension should also be pursued, as possibly a greater benefit.

It may take some time for the veteran to fully complete the VA Form 21-526 and obtain the additional needed evidence. To protect the veteran's interest and establish the earliest possible date of claim for future benefit payment purposes, the Post Service Officer should advise the veteran to file an "informal claim" through the Department Service Officer. An informal claim can be a simple letter that basically says:

> "I am applying for service connection for ..... and any other benefits to which I may be entitled. Additional evidence to be submitted at a later date. Signed..."

The veteran then has one year within which to file a formal application (VA Form 21-526) along with the necessary evidence.

COMPUTING COMPENSATION BENEFITS

Once VA recognizes that a current condition is service-connected, a determination must be made as to the severity of the current disability and an appropriate percentage rating from zero to one hundred percent assigned. The amount of compensation payable is based on the disability percentage for ratings of ten through one hundred. Veterans rated 30% or more are entitled to an additional dependent's allowance.

A zero percent evaluation is non-compensable, since the condition is considered non-disabling. However, it is still valuable, because the veteran is entitled to free VA inpatient and outpatient medical treatment for that condition. It also entitles the veteran to other advantages.

CLAIMING AN INCREASE IN A SERVICE-CONNECTED DISABILITY

Once VA has determined that a disability is service-connected, the veteran can file a claim for an Increased evaluation at any time If he or she believes the disability has worsened or Is more severe.

CAUTION: The Post Service Officer should advise the veteran that, as a result of the request for re-evaluation, VA may determine the current level is now more severe as claimed, is essentially unchanged, or that it has improved and can reduce the veteran's rating and compensation benefits.

The DSO should be consulted before the veteran takes any action to reopen his or her claim.

WHAT IF A CLAIM FOR SERVICE CONNECTION OR AN INCREASED RATING IS DENIED

If a claim has been denied, the Post Service Officer should contact the Department Service Officer for information and guidance, before advising the veteran to take any action. There are several possible options: file an appeal (see Chapter VIII, **"The Appeals Procedure"**), request a personal hearing at the regional office, or try to get additional evidence to reopen the claim.

A personal hearing before a VA Decision Review Officer at the regional office can be requested to hear testimony from the veteran on his or her claim. Additional evidence can also be submitted at that time. The Department Service Officer will provide representation at this hearing. The Post Service Officer should advise the veteran to contact the Department Service Officer to discuss the personal hearing option. If the veteran does not file a Notice of Disagreement (for more on the Notice of Disagreement see Chapter VIII, **"The Appeals Procedure"**) or request a personal hearing within one year of the denial notice, the denial decision becomes final.

REOPENING A PREVIOUSLY DENIED CLAIM

In order for VA to "reopen" a finally denied claim, i.e., take another look at the case, the veteran must submit "new and material evidence." "New" means additional medical evidence or other records, which have not been previously considered and "material" means that it directly relates to the issue in the claim. If the VA regional office determines this evidence is both new and material, the entire claim will be reviewed and re-adjudicated. If benefits are granted, they would be paid based on the new effective date of the reopened claim. If reopening is denied, this can be appealed. The veteran should be advised to consult with the Department Service Officer before initiating an appeal.

NONSERVICE-CONNECTED DISABILITY PENSION

VA nonservice-connected disability pension is an income support program available to those veterans who:

a. Served 90 or more continuous days of active duty, one of which was during wartime; and

b. Have established financial need; and

c. Are age 65 or permanently and totally disabled.

VA will evaluate all of the veteran's disabilities in determining whether he or she is totally disabled, including if the veteran is able to perform substantial work and whether the total disability is permanent or not.

Evidence Needed to Support a Claim for Nonservice-connected Disability Pension

The Post Service Officer can help the Department Service Officer in developing the following supporting information and documentation in support of the claim for pension:

- A copy of the "Certificate of Release or Discharge from Active Duty" (DD-214)
- A copy of any private medical records, including a written account of all medical expenses that were not covered by insurance for the last 12 months and an estimate of those medical expenses which would not be covered by insurance in the next 12 months
- A statement of income from all sources and assets (net worth), excluding residence
- A list of all dependents, including spouse and minor children or children in college, along with Social Security numbers, marriage certificate(s) and divorce decree(s)
- If available, a copy of the decision from Social Security finding the veteran permanently and totally disabled; and
- A statement by the veteran indicating the reasons why he or she is permanently and totally disabled and when this occurred.

If VA denies entitlement to pension, the veteran has the right to appeal. However, before any action is taken to initiate an appeal, the Post Service Officer should consult the Department Service Officer for guidance.

Survivors Benefits

DEPENDENCY AND INDEMNITY COMPENSATION

Dependency and Indemnity Compensation (DIC) payments may be available for surviving spouses, unmarried children under 18, helpless children, those between 18 and 23 if attending a VA-approved school and low-income parents of servicemembers or veterans who died from:

a. a service-connected disability.

b. a disease or injury incurred or aggravated while on active duty or active duty for training; or

c. an injury incurred or aggravated in line of duty while on inactive duty training; or a heart attack or stroke while traveling to or from inactive duty for training.

DIC payments also may be authorized for survivors of veterans who were totally service-connected disabled at time of death but whose deaths were not the result of their service-connected disability. Payments under this provision are subject to offset by the amount received from judicial proceedings brought against VA on account of the veteran's death. The survivor qualifies if:

a. the veteran was receiving compensation for a disability continuously rated totally disabling for a period of 10 or more years immediately preceding death (or would have been receiving such compensation except for clear and unmistakable error in a VA or BVA decision). **NOTE: clear and unmistakable error has a special legal meaning, please consult your DSO**; or

b. the veteran was receiving compensation for a disability continuously rated totally disabling for a period of not less than five years from the date of discharge from military service (or would have been receiving such compensation except for clear and unmistakable error in a VA or BVA decision); or

c. the veteran was a former prisoner-of-war who died after September 30, 1999, and who was receiving compensation for a disability rated totally disabling for at least one year immediately preceding death (or would have been receiving such compensation except for clear and unmistakable error in a VA or BVA decision).

DIC payments based on death resulting from VA medical treatment are subject to offset by the amount received from judicial proceedings brought against VA on account of the veteran's death.

For DIC eligibility, death cannot be the result of willful misconduct. Also, the veteran's discharge must have been under conditions other than dishonorable. If a spouse remarries after age 57 benefits will continue. If under age 57, eligibility is terminated for DIC benefits and may be restored if the remarriage is terminated later by death or divorce.

DIC PAYMENTS TO SURVIVING SPOUSE

Surviving spouses of veterans who died on or after Jan. 1, 1993, receive $1154 a month for 2009. For a spouse entitled to DIC based on the veteran's death prior to Jan. 1, 1993, the amount paid is $1154 a month or the amount based on the veteran's pay grade, whichever is higher.

DIC PAYMENTS TO PARENTS AND CHILDREN

The monthly payment for parents of deceased veterans depends upon their income. There are additional DIC payments for dependent children. Where there is no surviving spouse, an unmarried child under age 18, or between the ages of 18 and 23 and attending school, may be eligible.

SPECIAL PROVISIONS RELATING TO MARRIAGE

Whenever a widow/widower of a veteran files for gratuitous death benefits under laws administered by VA, it must be established that she/he, without knowledge of any legal impediment, entered into a marriage with the veteran which, but for a legal impediment, would have been valid. It must also be shown that the widow/widower cohabited with the veteran one or more years immediately before his or her death, or for any period of time if a child was

born of the purported marriage or was born to them before such marriage. The purported marriage shall be deemed to be a valid marriage, but only if no claim has been filed by a legal widow of such veteran who is found to be entitled to such benefits. No duplicate payments shall be made.

Where a widow has been legally married to a veteran more than once, the date of original marriage will be used in determining whether the statutory requirement as to the date of marriage has been met. Validity of a marriage for the purpose of all laws administered by VA will be considered according to the law of the place where the parties resided at the time of the marriage, or the law of the place where the parties resided when the right to benefits accrued.

The marriage of a child of a veteran shall bar recognition of such child as the dependent child of the veteran for benefits purposes.

SPINA BIFIDA ALLOWANCE

Individuals with Spina Bifida who are children of Vietnam veterans are eligible for vocational training, health care and a monthly allowance. Contact a VA regional office to apply for medical treatment or benefit payments. The monthly allowance is set at three levels based on the degree of disability suffered by the child. The three levels are based on neurological manifestations that define the severity of disability: impairment of the functioning of the extremities, impairment of bowel or bladder function and impairment of intellectual functioning.

SPECIAL ALLOWANCES

Surviving spouses and parents receiving DIC may be granted a special allowance to pay for Aid and Attendance by another person if they are patients in a nursing home or require the regular assistance of another person. Surviving spouses receiving DIC may be granted a housebound special allowance if they are permanently housebound.

RESTORED ENTITLEMENT PROGRAM FOR SURVIVORS

Survivors of veterans who died of service-connected causes incurred or aggravated prior to Aug. 13, 1981, may be eligible for special benefits. This benefit is similar to the benefits for students and surviving spouses with children between ages 16 and 18 that were eliminated from Social Security benefits. The benefits are payable in addition to any other benefits to which the family may be entitled. The amount of benefit is based on information provided by the Social Security Administration.

DEATH PENSION

Surviving spouses and unmarried children of deceased veterans with wartime service may be eligible for a pension based on need. Spouses must not have remarried and children must be under age 18, or under age 23 if attending a VA-approved school. Pension is not payable to those with estates large enough to provide maintenance. The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge for disability. If the veteran died in service but not in line of duty, benefits may be payable if the veteran had completed at least two years of honorable service. Children who became incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit. A surviving spouse who is a patient in a nursing home, is in need of the regular Aid and Attendance by another person or is permanently housebound may be entitled to higher income limitations or additional benefits.

The "Improved Pension" program provides a monthly payment to bring an eligible person's income to a support level established by law. The payment is reduced by the annual income from other sources such as Social Security paid to either the surviving spouse or dependent children. Medical expenses may be deducted from countable income.

Pension is not payable to those who have assets that can be used to provide adequate maintenance.

DEPENDENTS EDUCATION

Educational assistance benefits are available to spouses who have not remarried or for those who have remarried and that marriage was terminated and children of:

1. Veterans who died or are permanently and totally disabled as the result of a disability arising from active service in the Armed Forces
2. Veterans who died from any cause while rated permanently and totally disabled from service-connected disability
3. Servicemembers listed for more than 90 days as currently missing in action or captured in line of duty by a hostile force
4. Servicemembers listed for more than 90 days as currently detained or interned by a foreign government or power

Benefits may be awarded for pursuit of associate, bachelor or graduate degrees at colleges and universities - including independent study, cooperative training and study abroad programs. Courses leading to a certificate or diploma from business, technical or vocational schools also may be taken. Benefits may be awarded for apprenticeships, on-job training programs and farm cooperative courses. Benefits for correspondence courses under certain conditions are available to spouses only. Secondary-school programs may be pursued if the individual is not a high-school graduate. An individual with a deficiency in a subject may receive tutorial assistance benefits if enrolled half-time or more. Deficiency, refresher and other training also may be available. Payments are made monthly. A person may receive educational assistance for full-time training for up to 45 months or the equivalent in part-time training. Children generally must be between 18 and 26 to receive education benefits, though extensions may be granted.

EDUCATIONAL LOANS

Loans may be available to spouses who qualify for educational assistance. For information contact a VA Education Regional Processing Office at 1-888-GI-Bill 1 (888-442-4551).

HOME LOAN GUARANTY

A VA loan guaranty to acquire a home may be available to:

- An un-remarried spouse
- A spouse who has remarried but that marriage was terminated to a veteran or servicemember who died as a result of service-connected disabilities.
- A spouse of a servicemember who has been officially listed as missing in action or as a prisoner of war for more than 90 days.
- Spouses of those listed as prisoners of war or missing in action are limited to one loan.

[NOTE: A surviving spouse who remarries on or after attaining age 57, and on or after December 16, 2003, may be eligible for the home loan benefit. However, a surviving spouse who remarried before December 16, 2003, and on or after attaining age 57, must have applied no later than December 15, 2004, to establish home loan eligibility. VA must deny applications from surviving spouses who remarried before December 16, 2003 that are received after December 15, 2004.]

MONTGOMERY GI BILL (ACTIVE DUTY) DEATH BENEFIT

VA will pay a special Montgomery GI Bill death benefit to a designated survivor in the event of the service-connected death of an individual while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the Montgomery GI Bill program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction less any education benefits paid.

The Appeals Procedure
The Board of Veterans Appeals and The U.S. Court of Appeals for Veterans Claims

BACKGROUND

Any decision by VA can be appealed! As with any other type of claims action, it is important that the claimant and the Post Service Officer work with and through the Department Service Officer. Examples of unfavorable action that can be appealed are:

- denial of service connection for a veteran's disability or death
- initial rating assigned for a veteran's service-connected disability
- denial of an increased rating for a service-connected disability
- the effective date VA benefits are paid
- denial of pension benefits due to excess net worth
- denial of medical care or payment of medical care at VA expense

APPEAL TO THE BOARD OF VETERANS' APPEALS

An appeal is initiated by filing a Notice of Disagreement (NOD) with the regional office which simply states, "This is a Notice of Disagreement with VA decision(s) dated (specify date) which denied the claim for (list specific issues to be appealed)." There is no specific VA form for this purpose. The NOD is the first step in an appeal. It must be postmarked within one year of the date of the VA regional office's letter notifying the claimant of its decision, otherwise, that decision becomes final. If the filing deadline is missed, the claimant's only option is to try to reopen the claim with new and material evidence that has not been previously considered by VA.

The second step in an appeal is for the regional office to issue to the claimant a Statement of the Case (SOC). This should describe in some detail the evidence considered, the laws that apply to the claim and the reason(s) why the claim was denied. If additional evidence is submitted, a Supplemental Statement of the Case (SSOC) will be issued.

The third step in the appeals process involves VA Form 9, "Appeal to the Board of Veterans' Appeals." This form is included with the Statement of the Case. The claimant has 60 days from the date stamped on the cover letter of the SOC or one year from the date of the regional office decision, whichever is later, to file a Form 9. In some cases, where additional evidence is submitted after the time limits expire, a 60-day extension to file a Form 9 may be allowed. The rules are complicated, so it is very important for the claimant to work with an accredited veteran's service officer toward submitting his or her Form 9 on time.

On the Form 9 it is not necessary for the claimant to make any statements about what specifically is wrong with the regional office's decision. The claimant should simply restate the issues on appeal along with a short explanation of why he or she believes they deserve the benefits sought. Form 9 has a box in which to indicate whether or not a personal hearing is requested at the Board of Veterans' Appeals (BVA) in Washington, D.C., before a Traveling Section of the Board at the regional office or a video conference hearing at the RO with a Board member in Washington, D.C. Travel to any such hearing is at the claimant's expense.

The fourth step in the appeal is a review by The American Legion's Appeals Unit (This applies only to appeals in which The American Legion has been designated as the power of attorney). After the case is received at the BVA in Washington, D.C. from the regional office, it is referred to the Legion appeals staff for a thorough review for error, omission, lack of development, etc., and preparation of a written appeals brief.

There are four possible outcomes:

- the appeal is granted
- the appeal is denied
- the appeal is remanded to the VA regional office or the Appeals Management Center in Washington, D.C. for further development and re-adjudication. In this case, the appeal will automatically return to the BVA for a decision once development has been completed.
- the appeal can be dismissed, due to the claimant's death or, an inadequate or untimely VA Form 9

A BVA denial is not the end of the process. The veteran/claimant still has options:

- A Motion for Reconsideration may be filed with the Chairman of the Board of Veterans' Appeals. There is no time limit. When there is a reasonable possibility that the Board made an error in applying the law to the facts of a case, the Chairman may appoint either a single or panel of Board member(s) to reconsider the appeal. Specific allegations of legal error must be made in the Motion; simply expressing disagreement with the Board's decision is not enough to win reconsideration. See your DSO for assistance.
- A Motion for Revision based upon clear and unmistakable error (CUE) may be filed with the Chairman of the Board of Veterans' Appeals. There is no time limit. CUE exists only when the facts before the adjudicator legally mandated a different outcome, or the statutory or regulatory provisions extant at the time were incorrectly applied. Specific allegations must be made in the motion. See your DSO for assistance.
- The previously denied claim may be reopened with new and material evidence; however, the effective date will be the date of the claim to reopen.
- The veteran may appeal to the U.S. Court of Appeals for Veterans Claims (CAVC or Court).

U.S. COURT OF APPEALS FOR VETERANS CLAIMS

- Unfavorable decisions of the Board of Veterans' Appeals may be appealed to the U.S. CAVC. This is a federal level Court independent of the Department of Veterans Affairs. Only claimants may seek a review by the Court: VA may not appeal BVA decisions by CAVC. Either party may appeal a CAVC decision to the U.S. Court of Appeals for the Federal Circuit and to the U.S. Supreme Court.
- The Notice of Appeal must be filed within 120 days of the date on the BVA decision and legal representation, including pro se (when a veteran represents himself), must be declared within 30 days from the issuance of a docket number. The American Legion does not represent claimants at the Court, but does support the Veteran's Pro-Bono Consortium (http://www.vetsprobono.org). This is a small group of attorneys who donate their time to represent a limited number of veterans who cannot afford to hire a lawyer. The Consortium will automatically screen the cases of appellants who have filed a Declaration of Financial Hardship along with their Notice of Appeal to the Court. Claimants who do not wish to go to the Court pro se should consult their DSO for information about representation at the Court. Also, the Court's website (http://www.vetapp.uscourts.gov) has a listing of both attorney and non-attorney authorized practitioners.
- The Court's decisions are published in West's "Veterans Appeals Reporter" and in the WESTLAW and LEXIS on-line services. Decisions may also be found at the Court's informative website (above), which among other things, explains the appeals process and enables the user to search case dockets, to read the Rules of Practice and Procedure and to download various forms.
- The Court's address is: U.S. Court of Appeals for Veterans Claims, 625 Indiana Ave., NW, Suite 900, Washington, D.C. 2004-2950.

Education & Training

The Post 9/11 Veterans Education Assistance Act was signed into law on June 30, 2008, and was implemented on August 1, 2009. On January 4, 2011, S. 3447, Post-9/11 Veterans Educational Assistance Improvements Act of 2010 was signed into law and became Public Law No: 111-377 and will be fully implemented on October 1, 2011. Four very different education programs currently exist: the Post 9/11 GI Bill, the Montgomery GI Bill, the Montgomery GI Bill/Selected Reserve and the Reserve Educational Assistance Program (REAP).

Additional information about education benefits can be found on VA's Education Service Web page (http://www.gibill.va.gov) or by calling 1-888-GI-BILL-1 (1-888-442-4551). Education laws are complex. This information is only a summary, and is not all inclusive.

For the latest in veterans education benefits visit The American Legion's online resource for the GI Bill and more (http://www.mygibill.org).

POST 9/11 VETERANS EDUCATION ASSISTANCE IMPROVEMENTS ACT OF 2010

When does the new Changes take effect?

Provisions of the improvements to the Post 9/11 GI Bill are scheduled to take effect on three separate dates: January 4, 2001, August 1, 2011 and October 1, 2011.

WHO IS ELIGIBLE?

- Active-duty members of the U.S. Armed Forces
- Honorably discharged veterans of the U.S. Armed Forces with at least 90 aggregate days of active-duty service since September 10, 2001
- Veterans who performed at least 30 days of continuous active-duty service after September 10, 2001, and were discharged due to a service-connected disability
- Veterans with at least 90 aggregate days of active-duty service who were released from the armed forces with service characterized as honorable and placed on the retired list, temporary disability retired list, or transferred to the Fleet Reserve or the Fleet Marine Corps Reserve
- Veterans honorably released after at least 90 days of aggregate days of active-duty service for a reserve component
- Veterans discharged or released due to hardship, a condition that existed prior to service or a condition that interfered with duty
- Veterans with full-time service in the Title 32 Active Guard Reserve (AGR) program
- Veterans under state activations in response to national disasters.

HOW MANY MONTHS ARE COVERED?

Generally, the Post 9/11 GI Bill provides benefits for up to 36 months. Veterans are limited to a total of 48 months of combined VA education benefits. Veterans who transfer Montgomery GI Bill benefits to the Post 9/11 program are limited to the amount of months remaining from their Montgomery GI Bill benefit unless they use all existing 36 months of Montgomery GI Bill and then transfer over to the Post-9/11 GI Bill, then they are eligible for an additional 12 months of Post-9/11 benefits

WHAT IS THE WINDOW OF TIME TO USE IT?

Individuals are generally eligible for Post 9/11 GI Bill benefits for 15 years after the veteran's last day of active duty, following at least 90 continuous days of active duty.

WHAT COSTS ARE COVERED?

- Established charges, like tuition and fees at state public institution of higher learning.
- A monthly housing allowance, which is equivalent to the base housing allowance for an E-5 with dependents, calculated according to the cost of housing in the region where the student Is enrolled (Active-duty members are not eligible) (Half of the national average of BHA: around $666.00 per month for distance learners)
- A stipend of up to $1,000 per year is paid for books and supplies, provided proportionally by term- quarter, semester, trimester, etc. (Active-duty members are eligible)

- Offers at least 17,500/yr for private school and vocational schools.

To receive 100 percent of the Post 9/11 GI Bill benefit, a veteran must have either served at least 36 months after September 10, 2001, or have 30 continuous days of active duty and be discharged with a service-connected disability. The minimum benefit, 40 percent, Is paid for those who served on active duty at least 90 days but less than six months. Other percentages of the benefit are applied based on the number of active-duty months served. See chart below.

Service Requirement*	Percentage of Maximum Benefit Payable
36 months of service	100
At least 30 continuous days of active duty before discharge with a service-connected disability	100
30-36 months of service	90
24-30 months of service	80
18-24 months of service	70
12-18 months of service	60
6-12 months of service	50
90 days - 6 months of service	40

*For individuals serving after 9/10/01

WHAT KIND OF EDUCATION IS COVERED?

The Post 9/11 GI Bill only covers education at institutes of higher learning, such as state and public-private colleges and universities. The benefit has recently been changed to cover: flight training, correspondence schools, vocational schools, apprentice programs, on-the-job training programs, national tests or online distance education programs.

The "Yellow Ribbon Program" allows certain institutions, like private colleges and non-degree granting institution such as vocational schools, to enter into agreements with VA to pay established education costs not covered by the Post 9/11 GI Bill. VA will match each additional dollar funded by the school, as long as the combined total does not exceed the full cost of the established charges. Only individuals entitled to the 100 percent benefit rate may use it.

WILL THE 1,200 MONTGOMERY GI BILL BUY-IN BE REFUNDED FOR THOSE WHO QUALIFY AND SWITCH TO THE POST 9/11 BENEFIT?

A proportional amount of the $1200 contribution will be included with the last monthly housing allowance payment when the Post 9/11 benefit exhausts. Those who do not exhaust the Post 9/11 benefit will not receive a Montgomery GI Bill refund.

WHAT ABOUT SWITCHING TO THE POST 9/11 GI BILL?

An individual can elect to irrevocably switch to the Post 9/11 GI Bill as long he or she is eligible for it as of August 1, 2009, and is:

- Eligible for either the Montgomery GI Bill (Chapter 30), the Montgomery GI Bill-Selected Reserve (Chapter 1606) or the Reserve Educational Assistance Program (Chapter 1607)
- A member of the armed forces and making the basic $1,200 contribution toward the Montgomery GI Bill benefit
- A member of the armed forces who previously declined to use Montgomery GI Bill Benefits

CAN THE BENEFIT BE TRANSFERRED TO OTHERS?

DoD may allow an individual to transfer Post 9/11 GI Bill benefits to one or more dependents if he or she has served at least six years and commits to serve an additional four years in the U.S. Armed Forces. DoD determines eligibility for those wishing to transfer GI Bill benefits and may impose additional requirements and limit the number of months that can be transferred.

THE MONTGOMERY GI BILL- ACTIVE DUTY (U.S. CODE, TITLE 38, CHAPTER 30)

Individuals must have first enlisted on or after July 1, 1985, to use the Montgomery GI Bill, paid the $1,200 contribution and served on active duty for a period equal to, or greater than, the initial enlistment period, and receive an honorable discharge.

WHAT KIND OF EDUCATION PROGRAMS DOES THE MONTGOMERY GI BILL COVER?

- Classes that lead to college degrees
- Vocational programs that lead to degrees or certification
- Independent study programs, including online and Internet training
- Fifty-five percent of the cost of approved correspondence training
- On-the-job or apprentice training (75 percent for the first six months, 55 percent for the second six months and 35 percent for the remainder
- Up to 60 percent of approved charges for flight training
- Up to $2,000 per licensing or certification exam
- Entrepreneurship classes offered through the Small Business Development Center or the National Veterans Business Development Center
- Up to 60 percent of charges for courses defined as "high cost" or "high tech"

HOW MUCH IS THE MONTHLY BENEFIT?

The monthly benefit for the Montgomery GI Bill is based on the type of training and length of service. A member of the armed forces can contribute "kickers" to add to the benefit over time.

WHAT IS THE TIME LIMIT?

Typically, the time limit to use the Montgomery GI Bill is 10 years with 36 months of eligibility.

THE MONTGOMERY GI BILL- SELECTED RESERVE (U.S. CODE, TITLE 10, CHAPTER 1606)

WHAT OTHER ELIGIBILITY REQUIREMENTS ARE THERE?

In addition to current membership in the Selected Reserve or National Guard, an individual must also have completed initial Active Duty for Training, have a high-school diploma or equivalency certificate before applying for the GI Bill benefit and remain In good standing with his or her Selected Reserve or Guard unit.

WHAT DOES THE PROGRAM PROVIDE?

Up to 36 months of education benefits are payable 14 years from the date of eligibility or until the individual leaves the Selected Reserves or Guard.

WHAT KINDS OF EDUCATION QUALIFY?

The benefit may be used for college degree or certification programs, technical or vocational training, flight training, apprenticeship or on-the-job training, and correspondence courses. Non-credit, remedial and refresher courses may be approved under certain circumstances.

www.gibill.va.gov/pamphlets/CH1606/CH1606_Pamphlet_General.htm

RESERVE EDUCATIONAL ASSISTANCE PROGRAM- SELECTED RESERVE (U.S. CODE, TITLE 10, CHAPTER 1607)

HOW MUCH DOES THE REAP BENEFIT PAY?

The benefit amount is based on a percentage of the Montgomery GI Bill (Chapter 30) benefit for a three-year enlistment or longer. Those who serve 90 days to a year of active duty, for instance, can receive 40 percent of the active-duty rate. Those who serve at least one year but less than two on active duty can receive 60 percent. Those who were mobilized for at least two continuous years of active duty or served multiple mobilizations totaling three years or more may be eligible for 80 percent of the active-duty rate.

Reservists may use the $600 Buy-Up Program to increase the benefit by up to an additional $5,400.

HOW MANY MONTHS OF EDUCATIONAL BENEFITS ARE PROVIDED?

Reservists may receive 36 months of benefits at their given rate under the REAP program. They may not receive more than 48 months of benefits collectively, using other VA education programs.

WHAT IS THE TIME SPAN TO USE REAP BENEFITS?

Members of the Selected Reserve who were called up and fulfilled their REAP active-duty eligibility requirements can receive benefits for up to 10 years after separation.

Members must separate from the Selected Reserve, not the Individual Ready Reserve or Inactive National Guard, to maintain eligibility for the 10-year benefit period.

WHAT EDUCATION PROGRAMS ARE COVERED?

All education programs under the Montgomery GI Bill are available under REAP, except national examination and testing reimbursements.

www.gibill.va.gov/pamphlets/CH1607/REAP_FAQ.htm

Employment

VOCATIONAL REHABILITATION AND EMPLOYMENT (VR&E) PROGRAM

Vocational Rehabilitation and Employment is a program whose primary function is to help Veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living. The program offers a number of services to help eligible and entitled Veterans reach their rehabilitation goal. These services may include vocational and personal counseling, education and training, job assistance, and if needed, medical and dental treatment. Benefits may last up to 48 months, but can be extended in certain instances.

Eligibility

A veteran must have received or will receive discharge that is other than dishonorable, or have a service-connected disability rated at least 10 percent and submit a completed application for VR&E services. An active duty Servicemember must expect to receive an honorable discharge upon separation from active duty, have a service-connected disability rated at 20 percent or more, and apply for VR&E services. Additional information is available on the Internet at http://www.vba.va.gov or www.vetsuccess.gov.

Eligible Veterans are evaluated by an assigned Veterans Affairs (VA) counselor to determine if they qualify for and need vocational rehabilitation services to help overcome barriers to employment. Service-connected Veterans with a disability should not presume that they are entitled to vocational rehabilitation benefits until such a finding has been confirmed by a VA counselor. Once entitlement to vocational rehabilitation has been established, the Veteran and the VA or contract counselor will work together to develop a Rehabilitation Plan. They will also work together to decide upon the best way to reach the Veteran's employment goal by selecting one of the Five Tracks to Employment:

- Reemployment (Returning to work in the job prior to entering active duty)
- Rapid Access to Employment (Immediate employment)
- Self-Employment: (Developing a business plan toward self-employment)
- Employment Through Long-Term Services (Services to include training and/or education sufficient to obtain suitable employment)
- Independent Living (Services to aid in increased independence in daily living)

Additional information about the Five Tracks to Employment can be found at http://www.vetsuccess.gov.

VR&E Services

Depending on an individual's needs, services provided through VR&E may include:

- An evaluation of the individual's abilities, skills, interests and needs;
- Employment services such as job seeking skills, resume development, and other work readiness assistance;
- Assistance getting and keeping suitable employment;
- Vocational counseling and planning;
- Training, such as on-the-job and work experience programs;
- Training, such as certificate, two or four-year college or technical programs.
- Independent living services

PERIOD OF A REHABILITATION PROGRAM

Veterans must complete a vocational rehabilitation program 12 years from the date VA notifies them that they have a compensable service-connected disability. Depending on the length of program needed, Veterans may be provided up to 48 months of full-time services or the part-time equivalent. These conditions and limitations may be extended under certain circumstances with individual vocational rehabilitation program participants.

Educational and Vocational Counseling is also available from VR&E for eligible service members, Veterans, and Veterans' dependents. The purpose

of this counseling is to provide assistance in selecting an educational or vocational goal, and obtaining guidance in the selection of a school or training facility where the selected goal may be pursued.

PROGRAM FOR UNEMPLOYABLE VETERANS

Veterans awarded 100 percent disability compensation based upon un-employability may still request an evaluation and, if found eligible, may participate in a vocational rehabilitation and employment program. A veteran who secures employment under this special program will continue to receive 100 percent disability compensation until the veteran has worked continuously for at least 12 months.

JOB-FINDING ASSISTANCE

State Workforce Agency (SWA) offices, including "One-Stops," help veterans find jobs by providing free job counseling, testing, and referral and placement services. Veterans are given priority when these offices refer applicants to job openings and training opportunities if they are qualified. Labor exchange offices also assist veterans by providing information about unemployment compensation, job markets and on-job and apprenticeship training opportunities. Veterans should present a copy of their DD Form 214 at the nearest State Workforce Agency office.

THE DEPARTMENT OF LABOR'S EMPLOYMENT AND TRAING SERVICES FOR VETERANS

ONE-STOP CAREER CENTERS

The Department of Labor (DOL) serves veterans through several specific programs, which are described in this section and in the three sections that follow. The services available under these programs are offered to the general public and to veterans through One-Stop Career Centers, which operate in local communities nationwide. One-Stop Career Centers serve as organizational "umbrellas" or "store fronts" through which job seekers are able to access the services available from a variety of programs at a single location.

Some DOL programs are available to everyone and other programs are only available to those who meet certain eligibility requirements. For both types of programs, veterans are entitled to priority of service. For those programs with eligibility requirements, veterans must first meet the program's specific eligibility requirements in order to be eligible for priority service.

All One-Stop Career Centers offer certain employment services to all job seekers, including veterans, without the need to meet any eligibility requirements. The services available on that basis generally are of two types:

- Electronic information and services - The State Workforce Agencies that administer the One-Stop Career Centers in each state typically maintain web sites that offer extensive information and certain automated services to job seekers.
- Staff-assisted services - One-Stop Career Centers usually include some staff members who are available to assist all job seekers to access the electronic information and services available and to provide direct services on a limited basis to assist any job seeker's efforts.

In addition to the services available to all job seeker at One-Stop Career Centers, those program that Include eligibility requirements also can be accessed at One-Stop Career Centers. The primary programs of that type that are described further here are:

- Programs under the Workforce Act (WIA) - The WIA programs offered for Adults and for Dislocated Workers are often relevant to employment needs of veterans. Both programs include specific eligibility requirements that veterans and non-veterans must meet in order to receive specific services under these programs.
- Programs under Jobs for Veterans State Grants - These grants fund two programs that are available at One-Stop Career Centers and provide services to veterans only through the activities of: a) Disabled Veterans' Outreach Program (DVOP) specialist; and b) Local Veterans'

Employment Representative (LVER) staff members. These two types of specialist in veterans' employment are often referred to in shortened form as "Vet-Reps."

The WIA, DVOP and LVER programs are described further in the sections that follow.

WORKFORCE INVESTMENT ACT

Veterans seeking services under the Workforce Investment Act (WIA) can expect to obtain various services that are designed to "increase employment, retention, and earnings…" The determination of eligibility for WIA services is a result of" an interview, evaluation, or assessment conducted by a One-Stop staff member. These various types of services are available under WIA:

Core Services:

- Determinations of whether the individuals are eligible to receive assistance under this title
- Outreach, intake (which may include worker profiling), and orientation to the information and other services available through the one-stop delivery system
- Initial assessment of skill levels, aptitudes, abilities, and supportive service needs
- Job search and placement assistance, and where appropriate, career counseling
- Provision of employment statistics information, including the provision of accurate information relating to local, regional, and national labor market areas, including job vacancy listings in such labor market areas, information on job skills necessary to obtain the jobs described, and information relating to local occupations in demand and the earnings and skill requirements for such occupations
- Provision of performance information and program cost information on eligible providers of training services
- Provision of information regarding how the local area is performing on the local performance measures and any additional performance information with respect to the one-stop delivery system in the local area
- Provision of accurate information relating to the availability of supportive services, including child care and transportation, available in the local area, and referral to such services, as appropriate
- Provision of information regarding filing claims for unemployment compensation
- Assistance in establishing eligibility for welfare-to-work activities and programs of financial aid assistance for training and education programs that are not funded under this Act and are available in the local area
- Follow-up services, including counseling regarding the workplace, for participants in workforce investment activities authorized under this subtitle who are placed in unsubsidized employment, for not less than 12 months after the first day of the employment, as appropriate.

Intensive Services:

- Comprehensive and specialized assessments of the skill levels and service needs of adults and dislocated workers, which may include diagnostic testing and use of other assessment tools; and in-depth interviewing and evaluation to identify employment barriers and appropriate employment goals
- Development of an individual employment plan, to identify the employment goals, appropriate achievement objectives, and appropriate combination of services for the participant to achieve the employment goals
- Group counseling
- Individual counseling and career planning
- Case management for participants seeking training services
- Short-term prevocational services, including development of learning skills, communication skills, interviewing skills, punctuality, personal

maintenance skills, and professional conduct, to prepare individuals for unsubsidized employment or training.

Training Services:

- Occupational skills training, including training for nontraditional employment
- On-the-job training
- Programs that combine workplace training with related instruction, which may include cooperative education programs
- Training programs operated by the private sector
- Skill upgrading and retraining
- Entrepreneurial training
- Job readiness training
- Adult education and literacy activities
- Customized training conducted with a commitment by an employer or group of employers to employ an individual upon successful completion of the training.

DISABLED VETERANS OUTREACH PROGRAM (DVOP)

State labor exchange offices assist disabled veterans gain employment. These offices do not guarantee a job but can assist in providing resources and training. Outreach staff members are usually disabled veterans themselves. Most staff members are located in SWA offices but some may be stationed in VA regional offices and readjustment counseling centers (Vet Centers). To quickly locate the nearest DVOP please use the following website: http://www.servicelocator.org/

LOCAL VETERANS' EMPLOYMENT REPRESENTATIVES (LVER)

Local Veterans' Employment Representatives conduct outreach to employers and engage in advocacy efforts with hiring executives to increase employment opportunities for veterans, encourage the hiring of disabled veterans, and generally assist veterans to gain and retain employment. LVER staff conduct seminars for employers and job search workshops for veterans seeking employment, and facilitate priority of service in regard to employment, training, and placement services furnished to veterans by all staff of the employment service delivery system.

To meet the specific needs of veterans, particularly veterans with barriers to employment, DVOP specialists and LVER staff are thoroughly familiar with the full range of job development services and training programs available at the State Workforce Agency One-Stop Career Centers and Department of Veterans' Affairs Vocational Rehabilitation and Employment Program locations. To quickly locate the nearest LVER please use the following website: http://www.servicelocator.org/

ONE-STOP CAREER CENTERS

WHERE TO FIND LOCAL HELP WITH YOUR EMPLOYMENT NEEDS

ABOUT ONE-STOP CAREER CENTERS

Your local One-Stop Career Center is part of a network of nearly 3,000 Centers nationwide. One-Stop Career Centers address the employment needs of both job seekers and businesses in every community. One-Stop Career Centers draw from an array of community partners to make available to you a broad range of services and resources to help you achieve your career goals

ONE-STOP CAREER CENTER LOCAL RESOURCES

- Employment Services for Veterans and their spouses
- Local Veterans' Employment Representatives
- Specialist for Veterans with Disabilities
- Job search, Matching, and Placement Assistance
- Career Counseling
- Assistance with Job Interviewing Skills
- No-cost Training Services (base on eligibility)

- Access to Other Supportive Services
- Assistance with Pell Grants and Student Loans

JOB SEARCH, SECREENING AND REFERRALS

- Provides access to online job boards
- Assists with completing online job applications
- helps with developing and effective resume
- Posts current local job openings
- Screens and refers veterans to employers for entry level and high-skill positions
- Recruits full-time, part-time, and seasonal workers
- Host job fairs and other employment events
- Partners with businesses to clarify job description and eligibility criteria to ensure workers with the right skills are selected for interviews

ONLINE MILITARY TRANSITION CAREER RESOURCES

http://www.careeronestio.org/military transition

Key to Career Success connects veterans and transitioning service members with high quality career planning, training, and job search resources available at local One-Stop Career Centers. The Career One-Stop Web site provides valuable information to help you:

- Match your Experience with Civilian Jobs
- Get Certifications and Other Credentials
- Access Financial Resources
- Write a Resume and Find a Job
- Plan Your Education and Training
- Find Support for a Disability or Injury
- Transition to Civilian Life
- Locate State and Local Resources for Veterans

LOCATE YOUR NEAREST OFFICE

http://www.servicelocator.org

Use America's Service Locator (ASL) to find the location and contact information for your nearest One-Stop Career Center. ASL contains local resources and offices around the country

TOLL-FREE HELP LINE

1-877-US2-JOBS

TTY: 1-877-889-5627

The Toll-Free Help Line provides a full range of information about workforce programs and services for job seekers, including locations of One-Stop Career Centers and unemployment insurance assistance. Information is available in over 160 languages

REEMPLOYMENT RIGHTS

UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) provides reemployment and other rights for those persons who perform active duty service, initial active duty for training, active duty for training, inactive duty for training, or must report for an examination for the purpose of determining fitness for such duty, regardless of whether on a voluntary or involuntary basis. USERRA protects civilian job rights and benefits for veterans, members of the active regular armed forces, and members of the Reserve Components.

The law allows up to five years cumulative length of time that an individual may perform military duty and retain reemployment rights. There are some important exceptions to the five year limit. Exceptions include but are not limited to initial enlistments lasting more than five years, traditional Guard or Reserve duty, and involuntary or involuntary service performed in or in support of military operations in time of war or national emergency. USERRA clearly establishes that reemployment protection does not depend on the timing, frequency, duration, or nature of an individual's service so long as the law's basic eligibility criteria for protection are met.

USERRA also provides for enhanced protection for returning servicemembers with disabilities, such as the requirement that employers make reasonable efforts to accommodate the disability. Servicemembers convalescing from injuries received during service or training may have up to two years to return to their jobs following discharge from active duty.

USERRA provides that returning servicemembers be reemployed in the job that they would have attained had they not been absent for military service (the long-standing 'escalator' principle), with the same seniority, status and pay, as well as other rights and benefits determined by seniority.

However, USERRA also requires that reasonable efforts be made (such as training or retraining) that would enable returning servicemembers to refresh or upgrade their skills so that they might qualify for reemployment. USERRA further provides that returning servicemembers may be placed in alternative reemployment positions if they cannot qualify for their 'escalator' positions.

USERRA clarifies that while an individual is performing military service, he or she is deemed to be on a furlough or leave of absence and is entitled to the non-seniority rights accorded similarly-situated individuals on nonmilitary leaves of absence of commensurate duration.

Health and pension plan coverage for servicemembers is clarified under USERRA. Individuals performing military duty of more than 30 days may elect to continue employer-sponsored health care for up to 24 months; however, they may be required to pay up to 102 percent of the full premium. For military service of less than 31 days, health care coverage is provided as if the servicemembers had never left. This benefit is similar to that provided under COBRA, except that under USERRA, small businesses are covered as well.

The application period after military service is based on time spent on military duty not on the category of service performed. For service of less than 31 days, the servicemember must report at the beginning of the first full regularly scheduled work period on the first full calendar day after release from service, taking into account safe travel home plus an eight hour rest period. For service of more than 30 days but less than 181 days, the servicemember must submit an application for reemployment within 14 days of release from service. For service of more than 180 days, an application for reemployment must be submitted within 90 days of release from service.

USERRA also requires that servicemembers provide advance written or verbal notice to their employers for all military duty. Additionally, servicemembers will be able (but cannot be required) to use accrued vacation or annual leave while performing military duty.

The Department of Labor, through the Veterans' Employment and Training Service (VETS) investigates claims filed by individuals who allege that their employment or reemployment rights under USERRA were violated. VETS applies to virtually all employers, including U.S. companies conducting businesses overseas, foreign companies in the U.S. or Its territories and all branches of the Federal government. Complaints may come before VETS by a variety of sources. They may come to VETS directly, come at the recommendation of the National Committee for Employer Support of the Guard and Reserve (ESGR), or evolve from a technical assistance request. VETS conduct formal investigations into USERRA complaints and will obtain all relevant evidence and interview all available witnesses. VETS may also exercise its subpoena authority if requested evidence or witnesses are not forthcoming. Upon conclusion of its investigation, if VETS finds that the objective evidence supports the allegations raised in the complaint, it will work with the employer in order to obtain an appropriate resolution to the matter. If VETS is unable to obtain a satisfactory resolution, and even if the evidence fails to support the allegations made in the complaint, the claimant has the right to request that the case be referred to the U.S. Department of Justice (DOJ) or the Office of Special Counsel (OSC) for further review and possible representation in either Federal District Court (for private employers and State and local government entities) or with the Merit Systems Protection Board (MSPB) (for Federal executive-sector agencies). If violations under USERRA are shown to be willful, the court may award liquidated damages. Individuals who pursue their own claims in court or before the MSPB may be awarded reasonable attorney and expert witness fees if they prevail.

Persons seeking assistance or information should contact the Department of Labor's Veterans'

Employment and Training Service (VETS) in their State. Contact numbers are provided on VETS update Staff Directory on its website at: www.dol.gov/vets. in addition, contact information is listed in your local telephone directories and are available at Transition Assistance Program sites on military bases, National Guard and Reserve unit legal offices, and through (ESGR)representatives.

Information is also available through VETS' USERRA Advisor Expert System website: www.dol.gov/elaws/vets/userra/default.asp. A hot button provides easy access to the expert system. This system is designed as an interactive guided program of questions and answers about USERRA.

UNEMPLOYMENT COMPENSATION

Weekly unemployment compensation may be paid to servicemembers that are discharged for a limited period of time. State laws govern the amount and duration of payments. To apply, veterans should immediately contact their nearest state employment office after leaving military service and present a copy of their military discharge, Form DD-214.

Reservists and National Guard members are strongly encouraged to inquire about unemployment compensation upon their return to the private sector following their deployments. State agencies can provide assistance to returning veterans instead of service members expunging their savings earned from their prior mobilization.

FEDERAL CONTRACTOR AFFIRMATIVE ACTION

Federal legislation requires employers with federal contracts in the amount of $100,000 (effective December 1, 2002) to take affirmative action to employ and advance in employment certain qualified veterans and disabled veterans. This legislation requires these contractors to take affirmative action to employ and advance in employment veterans, disabled veterans, other veterans who served on active duty during a war or in a campaign or expedition for which a campaign badge has been authorized and recently separated veterans. It also requires these contractors to list jobs with offices of the state employment service, including full-time employment, temporary employment and part-time employment. Complaints may be filed with the Department of Labor, Office of Federal Contract Compliance Programs (OFCCP), or at a local state employment office.

FEDERAL JOBS FOR VETERANS

Preference in Employment and Retention Veteran's Preference in Hiring

Five-point preference is given to those honorably separated veterans (this means an honorable or general discharge) who served on active duty (not active duty for training) in the Armed Forces: (a) during any war (this means a war declared by Congress, the last of which was World War II); (b) during the period April 28, 1952, through July 1, 1955; (c) for more than 180 consecutive days, any part of which occurred after January 31, 1955, and before October 15, 1976; (d) during the Gulf War period beginning August 2, 1990 during the Gulf War period beginning August 2, 1990, and ending January 2, 1992; or for more than 180 consecutive days, any part of which occurred during the period beginning September 11, 2001, and ending on the date prescribed by Presidential proclamation or by law as the last day of Operation Iraqi Freedom; (e) in a campaign or expedition for which a campaign medal has been authorized, such as El Salvador, Lebanon, Granada, Panama, Southwest Asia, Somalia, and Haiti.

Campaign Medal holders and Gulf War veterans who originally enlisted after September 7, 1980, or began on active duty on or after October 14, 1982, without having previously completed 24 months of continuous active duty, must have served continuously for 24 months or the full period called or ordered to active duty.

Military retirees at or above the rank of major or lieutenant commander are not entitled to preference unless they qualify as disabled veterans.

Ten-point preference is given to those honorably separated veterans who: (1) qualify as disabled veterans because they have served on active duty in the Armed

Forces at any time and have a present service-connected disability or are receiving compensation, disability retirement benefits, or pension from the military or the Department of Veterans Affairs; (2) are Purple Heart recipients; (3) are the spouse of a veteran unable to work because of a service-connected disability; (4) are the unmarried widow of certain deceased veterans; and (5) are the mother of a veteran who died in service or who is permanently and totally disabled.

When applying for federal jobs, eligible veterans should claim preference on their application or resume. Applicants claiming ten-point preference must complete form SF-15, Application for ten-point Veteran Preference. Veterans who are still in the service may be granted five-point tentative preference on the basis of information contained in their applications, but they must produce a DD Form 214 prior to appointment to document entitlement to preference.

Note: Reservists who are retired from the Reserves but are not receiving retired pay are not considered "retired military" for purposes of veterans' preference.

The Department of Labor's Office of the Assistant Secretary for Veterans' Employment and Training Service (VETS) developed an "expert system" to help veterans receive the preferences to which they are entitled. Two versions of this system are currently available, both of which help the veterans determine the type of preference to which they are entitled, the benefits associated with the preference and the steps necessary to file a complaint due to the failure of a federal agency to provide those benefits. To find out whether you qualify for veterans' preference, visit www.dol.gov/elaws/vetspref.htm.

The Veterans Employment Opportunities Act (VEOA) of 1998 gives veterans access to federal job opportunities that might otherwise be closed to them. The law requires that: (1) agencies allow eligible veterans to compete for vacancies advertised under the agency's merit promotion procedures when the agency is seeking applications from individuals outside its own workforce; (2) all merit promotion announcements open to applicants outside an agency's workforce include a statement that these eligible veterans may apply; and (3) veterans who are selected be given career conditional appointments.

There is a redress system for preference eligibles and the law makes it a prohibited personnel practice for an agency to knowingly take or fails to take a personnel action if that action or failure to act would violate a statutory or regulatory veterans' preference requirement.

Preference in Retention During Layoffs

In-Government Reduction In Force (RIF) actions brought about by the economy or other factors, Congress has given employees with veterans' preference (except for certain retired military personnel—see "Employment of Retired Military Personnel" following) in the federal service job priority rights over certain non-veterans.

Career civil service preference-eligible veterans have job retention rights over all other federal workers in the same occupational series and grade at their place of employment.

Preference-eligible veterans with career-conditional tenure do not have job retention rights over non-veterans who have career civil service tenure. However, they do have retention rights over non-veteran workers with the same tenure. Preference-eligible veterans with Temporary Appointment Pending Establishment of a Register (TAPER) appointment have retention rights over non-veteran TAPERs.

Thus, between two persons who are doing similar work in identical positions and serving under the same tenure, the preference-eligible veteran is retained over the non-veteran. Preference-eligible veterans who are subject to an involuntarily reduction-in-force also have a wider range of retention rights than non-veterans.

Veterans' Preference Complaints and Redress

Veterans who believe that they have not been properly accorded their rights have several different avenues for complaints, depending upon the nature of the complaint and the individual's veteran status.

The Veterans Employment Opportunities Act of 1998 allows preference eligibles to complain to the Department of Labor's Veterans' Employment and Training Service (VETS) when the person believes an agency has violated his or her rights under any statute or regulation relating to veterans' preference.

Under a separate Memorandum of Understanding (MOU) between OPM and the Department of Labor, eligible veterans seeking employment who believe that an agency has not properly accorded them their veterans' preference, failed to list jobs with state employment service offices as required by law, or failed to provide special placement consideration noted above, may file a complaint with the local Department of Labor VETS representative.

In order to file a complaint under the MOU, a veteran must: (1) have served on active duty for more than 180 days and have other than a dishonorable discharge; (2) have a service-connected disability; or (3) if a member of a Reserve component, have been ordered to active duty under sections 12301 (a), (d), or (g) of Title 10, United States Code, or served on active duty during a period of war, or received a campaign badge or expeditionary medal (e.g., the Southwest Asia Service Medal).

Veterans' Recruitment Appointment (VRA)

The VRA is a special authority by which agencies can appoint an eligible veteran without competition. The VRA is an excepted appointment to a position that is otherwise in the competitive service. After two years of satisfactory service, the veteran is converted to a career-conditional appointment in the competitive service. Note: A veteran may be given a noncompetitive temporary or term appointment based on VRA eligibility. These appointments do not lead to career jobs.

Eligibility

To be eligible for a VRA appointment, a veteran must have served on active duty in the Armed Forces for more than 180 days and been separated under conditions other than dishonorable. The 180-day requirement does not apply to veterans released from active duty because of a service-connected disability, or to members of a Reserve Component ordered to active duty during a period of war or in a campaign or expedition for which a campaign or expeditionary medal is authorized.

Public Law 107-288 changed the eligibility to include all qualified covered veterans. The term "covered veterans" means any of the following veterans: (1) disabled veterans; (2) veterans who served on active duty in the Armed Forces during a war or in a campaign or expedition for which a campaign badge has been authorized (For VRA eligibility, the term "period of war" includes the Vietnam era and the Persian Gulf War beginning August 2, 1990 and ending November 30, 1995, but does not include other operations such as Panama and Somalia); (3) veterans who, while serving on active duty in the Armed Forces, participated in a United States military operation for which an Armed Forces Service Medal was awarded pursuant to Executive order 12985; and (4) recently separated veterans. It also removed the ten-year limit for covered veterans.

Terms and conditions of employment

VRA eligibles may be appointed to any position for which qualified up to GS-11 or equivalent (the promotion potential of the position is not a factor). The veteran must meet the qualification requirements for the position. (Any military service is considered qualifying for GS-3 or equivalent.) After two years of substantial continuous service in a permanent position under a VRA, the appointment will be converted to a career or career conditional appointment in the competitive service, providing performance has been satisfactory. Once hired, VRAs are treated like any other competitive service employee and may be promoted, reassigned, or transferred. VRA appointees with less than 15 years of education must complete a training program established by the agency.

Hiring agencies can easily use the Veteran Recruitment Authority (VRA) to hire veterans. OPM regulations state that this can be applied to:

- Veterans who served on active duty in the

Armed Forces during a war declared by Congress, or in a campaign or expedition for which a campaign badge has been authorized;

- Veterans who, while serving on active duty in the Armed Forces, participated in a military operation for which the Armed Forces Service Medal was awarded; and
- Veterans separated from active duty within 3 years

Hundreds of thousands of recently discharged veterans have been awarded medals for their service to defend our country that make them eligible to receive a VRA appointment. Executive Order 13289 established the Global War on Terrorism Service Medal and the Global War on Terrorism Expeditionary Medal that is awarded for anti-terrorism operations around the world. (Federal Register Vol. 68, No. 50 Friday, March 14, 2003) The Department of Defense can provide more detailed information about the requirements of such awards and the number of veterans receiving these awards.

The following website provides current, in depth information regarding veterans' employment within the federal government: http://www.opm.gov/veterans/

The following website contains the most current nationwide federal job listings: http://www.usajobs.gov/

TRANSITION ASSISTANCE PROGRAM

The Transition Assistance Program (TAP) assists servicemembers who are scheduled for separation or retirement from active duty. The program, a joint effort by the Departments of Defense, Labor, Transportation, and Veterans Affairs, provides employment and training information to servicemembers within one year of separation or two years of retirement. Three-day workshops to help veterans make the adjustment from military to civilian employment are conducted at military installations across the country. Additional counseling is available to disabled servicemembers. For information, contact the nearest state employment office or on-base Transition office.

Reservists and National Guard members are urged to continue their transitional training and education of their benefits.
www.transitionassistanceprogram.com/register.tpp

OPERATION TRANSITION

The Department of Defense has implemented an extensive array of services and benefits designed to equip separating servicemembers with the basic job-hunting skills, tools, and self-confidence necessary to secure successful employment in the civilian workforce. The programs described below were developed through the efforts of the Office of the Secretary of Defense, the military services, the Department of Labor and the Department of Veterans Affairs. Separating servicemembers are counseled on and advised of the availability of these programs at their last duty assignment prior to leaving the military. Some of the major elements of the program are:

Pre-separation Counseling

The military services are required to make pre-separation counseling available not later than 90 days prior to each servicemember's discharge or release from active duty. Retirees should begin pre-separation counseling as early as 24 months prior to retirement. All other eligible separates should begin pre-separation counseling as early as 12 months prior to separation.

Pre-separation counseling will include, as a minimum, information on:

- Development of an individual transition plan
- Positive and negative effects of a career change
- Employment assistance
- Relocation assistance
- Education/training
- Health and life insurance
- Finances
- Reserve affiliation
- Disabled veterans benefits
- VA benefits

Verification of Military Experience and Training Document (VMET)

The VMET, DD Form 2586, is available to all eligible departing servicemembers online at www.dmdc.osd.mil/vmet. Separating servicemembers are strongly encouraged to download their VMET as soon as they make the decision that they plan on leaving the service. The document assists servicemembers to verify previous military experience and training to potential employers, write resumes, interview for jobs, negotiate credits at schools and obtain licenses and certificates

Transition Bulletin Board

The Transition Bulletin Board (TBB) allows employers to post short-term or long-term job ads electronically. In addition, the TBB contains business opportunities, a calendar of transition seminars/workshops, job fairs, information on military and veterans associations, transition products and services, training and educational opportunities as well as other announcements pertaining to transitioning personnel. Separating servicemembers can access the TBB at www.dmcd.osd.mil/ot.

Public and Community Service Registry

All separating servicemembers are encouraged to consider public and community service jobs upon leaving the service. There is a Public and Community Service (PACS) organizational registry included in a section of the Transition Bulletin Board. Separating Servicemembers can check the registry to see the public and community service job opportunities that are listed.

Department of Defense Transportal

The DoD Transportal website www.dodtransportal.org was designed specifically to assist servicemembers leaving active duty and their spouses. While DoD Transportal contains valuable information and resources, it should be used as part of a comprehensive program of transition and employment assistance.

Employment Assistance

Information will be provided concerning resume writing, job search, job placement, job interviews, job fairs, job training, compensation negotiation, and individual skill assessment. Servicemembers are exposed to a myriad of online job data banks with thousands of employment opportunities in various career fields.

The Homeless Veterans' Reintegration Program (HVRP)

This program focuses on the provision of employment and training services to homeless veterans to enable their successful reintegration into the workforce. HVRP also stimulates the development of effective service delivery systems that address the complex problems facing homeless veterans. Organizations that receive HVRP grant funding provide job search, counseling, job placement assistance, remedial education, classroom and on-the-job training, and referral to support services. HVRP is designed to allow flexibility so that grantees may address any particular local or regional barriers that prevent homeless veterans from participating in the local workforce.

Incarcerated Veterans Program (IVTP)

The Department of Labor and the Department of Veterans Affairs are partnering to develop, support, and operate projects designed to provide career counseling, employment training, job search assistance, and life skills support services to incarcerated veterans at risk of homelessness. Public Law 110-387 Sec 602 extended IVTP through Sep 30, 2012. However, money has not been appropriated for this.

E-VETS

e-VETS has a website which serves as an Internet gateway for hundreds of web sites dedicated to veteran type issues, programs, and benefits. The purpose of e-VETS is to help veterans and their family members sort through vast amounts of information on the Internet and is updated every

90 days to ensure the websites remain current and viable. Search menus will link to sites providing information on: Career Assessment Tools, Job Search Skills & Techniques, Resume Preparation Tips, Entrepreneurship, Financial Assistance, Job Opportunities, Veterans Benefits, Cost of Living Indexes, Relocation, and many others. The e-VETS website is www.dol.gov/elaws/evets.htm. Questions can be addressed to the Director of Veterans' Employment and Training (DVET) located in each state. Their telephone numbers are located in the blue pages of the local telephone directory under United States Government, Labor Department, Veterans' Employment and Training Service or through the VETS' website: www.dol.gov/vets.

Job Fairs with RecruitMilitary and Military.Com

The American Legion has formal Memorandum of Understanding (MOU) with RecruitMilitary and Military.com that will allow The American Legion to have a presence in all of their job fairs around the country. The main purpose of these job fairs is to provide veterans more outlets for employment AND promote The American Legion. This is an extremely important opportunity that has incredible positive impact for veterans and our organization.

The National Economic Commission encourages your department to urge members to volunteer for upcoming events in your respective departments. We ask that your volunteer staff include Service officers, Employment and Homeless Chairmen or designee, Children and Youth representatives or designee, as well as members of The American Legion Auxiliary and Sons of The American Legion.

MILITARY.COM

http://military.nationalcareerfairs.com/index.php?p=career_fair_details&id=23

For a list of upcoming Military.com job fairs see the Appendix. (pg. 76)

RECRUITMILITARY

http://www.recruitmilitary.com/employers/hiring_solution3b.asp

For a list of upcoming Recruit Military job fairs see the Appendix. (pg. 78)

Life Insurance

INTRODUCTION

Two regular and two disabled insurance programs are currently open for new policyholders. Servicemembers' Group Life Insurance (SGLI) is open to active duty members and reservists of the uniformed services. Veterans' Group Life Insurance is available to individuals released from active duty after August1, 1974, and to separated reservists. Service-Disabled Veterans' Insurance is available for veterans with service-connected disabilities. Veterans' Mortgage Life Insurance provides mortgage life insurance for veterans granted specially adapted housing grants.

SERVICEMEMBERS' GROUP LIFE INSURANCE

The following are automatically insured for $400,000 effective September 1, 2005 under Servicemembers' Group Life Insurance (SGLI): active duty members of the Army, Navy, Air Force, Marine Corps, Coast Guard; commissioned members of the National Oceanic and Atmospheric Administration and the Public Health Service; cadets or midshipmen of the service academies; members, cadets and midshipmen of the military service academies; members, cadets and midshipmen of the ROTC while engaged in authorized training; members of the Ready Reserves and those in the Individual Ready Reserve (IRR) who have volunteered for assignment to a mobilization category. IRR personnel will be notified by their military service departments as to sign-up procedures and premium payment provisions. Individuals may elect to be covered for a lesser amount or not to be covered at all. Part-time coverage may be provided to members of the reserves who do not qualify for full-time coverage. Premiums are deducted automatically from an individual's pay or are collected by the individual's service department..

Effective November 1, 2001, Servicemembers' Group Life Insurance has also added a provision for automatic spousal and dependent child coverage. Spouses are covered for a maximum of $100,000 on a paid premium basis and dependent children are covered for a maximum of $10,000 free. Spousal coverage can be decreased or declined by request of the insured servicemember. Spousal and dependent coverage cannot at present be carried over into the Veterans' Group Life Insurance program; however, spouses have the option of converting their coverage to a private life insurance policy with a participating company within 120 days of the servicemember leaving active duty or if the servicemember drops the primary SGLI coverage. Those SGLI policyholders who were already in the 120 day period immediately following service at the time this change became effective were not included in this provision. Effective November 18, 2009 dependent coverage for children will also include stillborn births with duration in utero of 20 or more completed weeks of gestation, not to include extraction for purposes of abortion.

Effective December 1, 2005 a special coverage was added to the SGLI program to provide protection against certain traumatic injuries. Called Traumatic Injury SGLI, this coverage provides for one sum payments ranging from $25,000 to $100,000 for certain severe physical traumas, such as loss of limbs, sensory organs, severe paralysis, etc., as defined by the Office of Servicemembers Group Life Insurance (OSGLI) and the Department of Defense (DOD). Coverage is automatic with award recipients identified by DOD and certified by it to the OSGLI center in Newark, NJ for payment action. This coverage pertains only to primary SGLI group members and does not pertain to dependent coverage or to Veterans Group Life Insurance.

VETERANS' GROUP LIFE INSURANCE

SGLI may be converted to Veterans' Group Life Insurance (VGLI), which is renewable five-year term coverage. This program is administered by the Office of Servicemembers' Group Life Insurance (OSGLI), 80 Livingston Avenue, Roseland, NJ 07068-1733 (800-419-1473). VGLI is available to: (a) individuals with full-time SGLI coverage upon release from active duty or the reserves; (b) individuals with part-time SGLI coverage who incur a disability or aggravate a pre-existing disability during a reserve period which renders them uninsurable at standard premium rates and (c) members of the individual Ready Reserve and inactive National Guard.

Individuals entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, the individual may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after termination of the veteran's SGLI coverage. Individuals with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may now be granted VGLI coverage free of premiums for two years following separation. Application for VGLI must, however be made as usual, with supporting evidence of total disability, to the OSGLI center. The amount of VGLI carried cannot exceed the amount of SGLI previously held.

SERVICE-DISABLED VETERANS' INSURANCE (RH OR SDVI)

A veteran who has a service-connected disability but is otherwise in good health may apply to VA for up to $10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of an original service-connected status (increases of pre-existing ratings alone do not qualify). This insurance is limited to veterans who left service after April 24, 1951. Veterans who are totally disabled and thereby not able to follow substantially gainful employment may apply for a waiver of premiums if the disability began before age 65. For those veterans who are eligible for this waiver and who are under age 65, additional coverage of up to $20,000 Is available upon application if such is made within one year of the VA notice granting premium waiver. Premiums cannot be waived on this additional insurance.

VETERANS' MORTGAGE LIFE INSURANCE (VMLI)

The maximum amount of mortgage life insurance available for those granted a specially adapted housing grant is $90,000. Protection is automatic, unless the veteran declines. Premiums are automatically deducted from VA benefit payments or paid direct, if the veteran does not draw compensation and will continue until the mortgage has been liquidated, the home is sold. If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home. Payment is to the current mortgage lender.

Effective August 3, 1998, the Veterans' Mortgage Life Insurance program moved from VA Regional Office Insurance Center (VAROIC), St. Paul to the VA Insurance Center in Philadelphia, PA. All future activity and claims concerning VMLI should now be addressed to VAROIC, Philadelphia.

Claims and inquiries that include representation by The American Legion should be addressed to:

The American Legion
Office of Insurance Activities
c/o Department of Veterans Affairs Center
P.O. Box 42938
Philadelphia, PA 19101-2938
Phone: 215-381-3022
Fax: 215-381-3183

All VA directly-administered life insurance is in Philadelphia.

ASSISTANCE WITH INSURANCE

For information about government life insurance, call the VA Insurance Center in Philadelphia toll-free, 1-800-669-8477 or visit www.insurance.va.gov. Specialists are available between the hours of 8:30 a.m. and 6 p.m., Eastern Time, to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message, to be answered on the next workday. If the policy number is unknown, send the veteran's VA file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
Box 13399
Philadelphia, PA 19101

INSURANCE DIVIDENDS

Those insurance programs that pay dividends pay on the policy anniversary date. The Internal Revenue Service has announced that interest on insurance dividends left on deposit with VA is not taxable. For details on this ruling contact the IRS.

INCREASING INSURANCE

Policyholders with National Service Life Insurance, Veterans' Special Life Insurance and Veterans' Reopened Insurance can use their dividends to purchase additional paid-up coverage.

REINSTATING LAPSED INSURANCE

Lapsed term policies may be reinstated within five years from the date of lapse. Contact the Insurance Center for details. A five-year term policy that is not lapsed at the end of the term period is automatically renewed for an additional five-year period. Lapsed permanent plan policies may also be reinstated. Reinstatements may include health requirements and payment of past due premiums. Contact the VA Insurance Center for details.

CONVERTING TERM POLICIES

A term policy that is in force may be converted to a permanent plan. Upon reaching renewal at age 70 or older, National Service Life term policies on total disability premium waivers are automatically converted to permanent insurance, which provides cash, loan value and higher dividends.

MODIFIED LIFE POLICY

A "modified life at age 65" plan is available to National Service Life policyholders. The premium rates for this plan remain the same throughout the premium paying period, while the face value reduces by 50 percent at age 65. The reduced amount may be replaced with a "special ordinary life." A "modified life at age 70" plan also is available.

DISABILITY PROVISIONS

National Service Life policyholders who become totally disabled should consult VA about premium waivers.

BORROWING ON POLICIES

Policyholders with permanent plan policies may borrow up to 94 percent of the cash surrender value of their insurance and continue the insurance in force under premium paying conditions and by making repayments on loan interest and principal as needed to prevent policy default. Interest on policy loans is compounded annually. The current interest rate may be obtained at any VA office, or by calling toll-free, 1-800-669-8477.

Burial Benefits

BURIAL IN NATIONAL CEMETERIES

Burial benefits include a gravesite in any of VA's national cemeteries within available space, the opening and closing of the grave, a Government headstone or marker, a burial flag and a Presidential Memorial Certificate, at no cost to the family. The Veterans Benefits Administration pays a burial and plot allowance to those veterans eligible by law. Many national cemeteries have columbaria or special gravesites for cremated remains. To contact a cemetery, please call the Department of Veterans Affairs at 1-800-827-1000 or visit the National Cemetery Administration at www.cem.va.gov.

Burial in a national cemetery is open to all members of the Armed Forces and veterans having met minimum active service duty requirements and having been discharged under conditions other than dishonorable. Their spouse, un-remarried widow/widower, minor children and, under certain conditions, unmarried adult children, are also eligible for burial. Eligible spouses may be buried, even if they predecease the veteran. Members of the reserve components of the Armed Forces who die while on active duty or while performing training duty, or who have 20 years of service in reserve components credible for retired pay, may also be eligible for burial. A U.S. citizen who served in the Armed Forces of a government allied with the U.S. in a war also may be eligible. A 1997 law bars persons convicted of federal or state capital crime from being buried or memorialized in one of the VA national cemeteries or in Arlington National Cemetery. Public Law 105-368 extends eligibility for burial in national cemeteries and funeral benefits to veterans of the Merchant Marines who served from 8-16-45 to 12-31-46. Prior law only extended eligibility from 12-7-41 to 8-15-45.

Spouses and minor children of eligible veterans and of servicemembers also may be buried in a national cemetery. Adult children incapable of self-support due to physical or mental disability are eligible for burial. If a surviving spouse of an eligible veteran marries a non-veteran and remarriage was terminated by death or divorce, the spouse is eligible for burial in a national cemetery.

The next of kin or the family's funeral director of choice may make arrangements directly with a national cemetery. Before burial can take place, cemetery staff must verify the veteran's eligibility. To do this, the next of kin or funeral director must provide the cemetery staff with a copy of the veteran's properly signed discharge papers, or the veteran's service, Social Security and VA claim numbers to use for verification of service and character of discharge.

Gravesites in national cemeteries cannot be reserved. Funeral directors or others making burial arrangements must apply at the time of death. Reservations made under previous programs are honored.

The National Cemetery Administration normally does not conduct burials on weekends. A weekend caller, however, will be directed to one of three VA cemetery offices that remain open during weekends to schedule burials at the cemetery of the caller's choice during the following week.

MILITARY FUNERAL HONORS

VA and the National Cemetery Administration are not responsible for the provision of military honors. Based upon Section 578 of the "National Defense Authorization Act for FY 2000," Public Law 105-261, the Department of Defense (DoD) will provide for military honors at the funeral of any eligible veteran whose family requests them as of January 1, 2000. VA will facilitate the provision of honors with DoD, local military units or veterans groups for burials at national cemeteries.

The law includes the following provisions:

- The military funeral honors ceremony will consist of the folding and presentation of the flag and the playing of "Taps." Because of the number of funeral honors being requested, versus the number of buglers available, DoD has developed a "ceremonial bugle" consisting of a real bugle with an insert that plays "Taps" when switched on. More information is to be found at www.ceremonialbugle.com.

- A detail to perform honors shall consist of two or more uniformed members of the Armed Forces, including Reserve Component members, with at least one member from the service in which the deceased member served.
- Authority is granted in the law to reimburse members of veterans service organizations (VSOs) and other authorized organizations for expenses when they participate with the military in the delivery of military funeral honors. These individuals are covered for purposes of liability and workers compensation.
- Pays Reserve Component members an allowance of $50 a day and provides retirement points, which are allowed to accrue above the annual 75 point cap, for performing honor details. Covers Reserve Component members for liability and authorizes reimbursement for their travel over 50 miles.

It should be noted that the military services may provide additional elements during funeral honors in keeping with their military traditions.

The Department of Defense, in conjunction with the Department of Veterans Affairs, Veterans Service Organizations and funeral directors associations, has developed a kit to assist funeral directors and others in requesting military honors. The kit includes: a military service directory for every state and county; a military funeral honors brochure; a list of frequently asked questions; an instructional brochure on how to fold the flag and a compact disc of "Taps." The kit will be provided to all licensed funeral directors, VSO headquarters, VA national cemeteries and state veterans cemeteries. DoD maintains a toll free number (1-877-MIL-HONR) for use by funeral directors only to request honors. VA can help arrange honors at VA national cemeteries. For more Information, visit: http://www.militaryfuneralhonors.osd.mil.

ARLINGTON NATIONAL CEMETERY

The Department of the Army administers Arlington National Cemetery. Eligibility is more restrictive than at VA national cemeteries.

For information, call (703) 607-8000, write Superintendent, Arlington National Cemetery, Arlington, VA 22211,
or visit: http://www.arlington-cemetery. org/.

HEADSTONES AND MARKERS

National Cemetery Administration provides headstones and markers:

- For all burials in national or state veterans cemeteries.
- For the grave of an eligible veteran or eligible reservist who is buried in a private cemetery anywhere in the world regardless of whether the grave is already marked by a headstone or marker purchased at private expense. The veteran's death must have occurred on or after September 11, 2001 for double marking. For eligible veterans who died before September 11, 2001, a government headstone or marker may only be furnished if the grave is unmarked.
- For eligible dependents of veterans buried in national, post or state veterans cemeteries. On existing veterans headstones, names of dependents, dates, etc., are reverse inscribed on the back of the stone.
- In a variety of styles: flat bronze, flat granite, flat marble and upright granite
- For niches to mark columbaria used for the internment of cremated remains

Headstones and markers are inscribed with the name of the deceased, the years of birth, death and branch of service. Optional items that may be inscribed are: military grade, rank or rate; war service such as WWII; month and day of births and deaths; an emblem reflecting religion and text indicating valor awards. New VA rules allow for custom inscriptions up to the space available on headstones. Belief symbols such as Christian Crosses, Stars of David, Islamic Crescents, etc., are also available; however, VA has severely limited other graphics such as logos, VSO shields and fraternal organization marks. Effective February 17, 1997, the National Cemetery Administration will not place The American Legion emblem on government grave-

markers; however, the words "The American Legion" can be used in lieu of the emblem and will be placed underneath date of birth and date of death.

When burial is in a national; state veterans'; or military post cemetery, the headstone or marker is ordered by the cemetery. Information on style, inscription and shipping can be obtained through the cemetery. The headstone or marker will be placed on the grave by cemetery officials.

When burial occurs in a private cemetery, the headstone or marker must be applied for through VA, usually by the mortuary or funeral director. It is shipped at government expense. It takes from 60-90 days for the application to be processed and the stone or marker to be shipped once all required documentation has been received. In 2006, NCA shipped nearly 95% of all new headstone and markers within 60 days of ordering. VA does not pay the cost of placing the headstone or marker on the grave. To apply, complete VA Form 40-1330 "Application for Standard Government Headstone or Marker for Installation in a Private or State Veterans Cemetery" and forward to Memorial Programs Service (403 A), Department of Veterans Affairs, 810 Vermont Avenue, NW, Washington, DC 20420-0001. This form can be downloaded from VA's website, www.va.gov or can be obtained from a VA regional office, where help is also available in filling it out.

For information regarding the status of an application concerning government headstones or markers in private cemeteries, write to the Director, Office of Memorial Programs (403 A) or call 1-800-697-6947. For the status of requests for monuments to be placed in national or state veterans cemeteries, contact the superintendent of that site.

VA cannot issue a headstone or marker for a spouse or child buried in a private cemetery.

HEADSTONES OR MARKERS FOR MEMORIAL PLOTS

To memorialize an eligible veteran whose remains are not available for burial, VA will provide a memorial headstone or marker. The headstone or marker is the same as that used to identify a grave except that the phrase "In Memory of" precedes the inscription. The memorial marker may be provided for placement in a cemetery other than a national cemetery. In such a case, VA supplies the marker and pays the cost of shipping, but does not pay for the plot or placement of the marker. Bronze memorial plaques must be installed in cemeteries and may not be held as mementos. A stone or marker may not be pre-ordered from VA.

MEDALLION

A medallion can also be requested in lieu of a traditional government headstone or marker. In order to be eligible needs to have a discharge status other than dishonorable and the veteran's death must have occurred on or after November 1, 1990. It can be attached to a privately purchased headstone or marker and comes in three different sizes: 5 inches, 3 inches, and 1 1/2 inches in width. Each medallion is bronze and contains the image of a folded flag, the word veteran written at the top, and the branch of service for the deceased at the bottom.

The medallion is obtained by filling out the VA Form 40-1330 as you would with a headstone or marker. The only differences come in at blocks 11 and 27. Leave block 11 blank and for block 27 write medallion and the size that you are requesting. The medallion will be sent to the next of kin and will also come with instructions on how to attach it.

PRESIDENTIAL MEMORIAL CERTIFICATES

A Presidential Memorial Certificate expresses the nation's recognition of a veteran's service. It is inscribed with the veteran's name and bears the President's signature to honor the memory of honorably discharged, deceased veterans. The veteran may have died at any time in the past.

Eligible recipients include the next of kin and loved ones. The award of a certificate to one eligible recipient does not preclude certificates to other eligible recipients. Requests for a certificate must be accompanied by a copy of a document such as a discharge in order

to establish honorable service. VA regional offices and Department Service Officers can assist in applying for certificates. The certificate may be replaced on written request if lost, damaged, destroyed or stolen.

BURIAL FLAGS

VA provides a United States flag to drape over the veteran's casket. After the funeral service, the flag may be given to the next of kin or close associate of the deceased. The next of kin may keep or donate the flag to a national cemetery for the Avenue of Flags program. Flags are issued at VA regional offices, post offices and national cemeteries. The flag is issued once only for burial purposes and will not be replaced if lost, stolen, damaged or destroyed. The standard issue burial flag is made of cotton and will not withstand continuous outdoor display.

REIMBURSEMENT OF BURIAL EXPENSES

VA will pay a burial allowance up to $2,000 if the veteran's death is service-connected. In some instances, VA will also pay the cost of transporting the remains of a service-disabled veteran to the national cemetery. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

VA will pay a $300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive pension or compensation or would have been entitled to compensation but for receipt of military retirement pay. Eligibility may also be established when death occurs in a VA facility, a nursing home under VA contract or a state nursing home. Additional costs of transportation of the remains may be paid. There is no time limit for filing reimbursement claims of service-connected deaths. In non service-connected deaths, claims must be filed within two (2) years after permanent burial or cremation.

VA will pay a $300 plot allowance when a veteran is not buried in a cemetery that is under U.S. government jurisdiction under the following circumstances:

- The veteran was discharged from active duty because of disability incurred or aggravated in line of duty.
- The veteran was in receipt of compensation or pension or would have been in receipt of compensation but for receipt of military retired pay; or
- The veteran died while hospitalized by VA.

The $300 plot allowance may be paid to the state if a veteran is buried without charge for the cost of a plot or interment in a state-owned cemetery reserved solely for veteran burials. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed. For information on monetary benefits call 1-800-827-1000.

PASSPORTS TO VISIT OVERSEAS CEMETERIES

"No-fee" passports are available for family members visiting overseas gravesites and memorial sites of WWI and WWII dead. For additional information, write to the American Battle Monuments Commission, Courthouse Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201 or call 703-696-6900 or visit www.abmc.gov.

Home Loan Guaranty

INTRODUCTION

VA housing loan program is available to servicemembers, veterans, reservists and unmarried surviving spouses for the purchase of homes, condominiums and manufactured homes and for refinancing loans. VA guarantees part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment if the lender agrees. VA requires that a down payment be made for the purchase of a manufactured home. VA also requires a down payment for a home or a condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a VA guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan.

A VA loan guaranty can be used to:

- Buy a home
- Buy a residential condominium
- Purchase a cooperative Unit
- Build a home
- Repair, alter or improve a home
- Refinance an existing home loan
- Buy a manufactured home with or without a lot
- Buy and improve a manufactured home lot
- Install a solar heating or cooling system or other weatherization improvements
- Purchase and improve a home simultaneously with energy efficient improvements
- Refinance an existing VA loan to reduce the interest rate and make energy efficient improvements
- Refinance a manufactured home loan to acquire a lot

ELIGIBILITY

Applicants must have a good credit rating, have an income sufficient to support mortgage payments and certify that they intend to occupy the property. In some cases, occupancy by the spouse will satisfy the occupancy requirement. In the case of an Interest Rate Reduction Refinancing Loan (IRRRL), previous occupancy is sufficient. To obtain a VA Certificate of Eligibility, veterans can:

1. Apply online through the Veterans information Portal. Detailed Instructions on how to apply online can be found at: http://www.benefits.va.gov/homeloans/docs/veteran_registration_coe.pdf
2. Apply through your lender. Lenders also have access to the WebLGY application on the VA Portal. This internet-based application can establish eligibility and issue an online Certificate of Eligibility in a matter of seconds. Not all cases can be processed through this system - only those for which VA has sufficient data in its records. However, veterans are encouraged to ask their lenders about this method of obtaining a certificate.

Complete VA Form 26-1880, "Request for A Certificate Of Eligibility." This form can be obtained from any VA office or by downloading it at www.vba.va.gov/pubs/forms1.htm. Once completed it should be submitted along with proof of military service, to the VA eligibility center. P.O. Box 20729, Winston-Salem, NC 27120. For more information, please visit http://www.benefits.va.gov/homeloans/eligibility.asp

WORLD WAR II ELIGIBILITY

a. active duty service after September 15, 1940, and prior to July 26, 1947;

b. discharge under other than dishonorable conditions; and

c. at least 90 days service unless discharged early for service-connected disability.

POST-WORLD WAR II ELIGIBILITY

a. active duty service after July 25, 1947, and prior to June 27, 1950;

b. discharge under other than dishonorable conditions; and

c. 181 days continuous active duty unless discharged early for service-connected disability.

KOREAN CONFLICT ELIGIBILITY

a. active duty after June 26, 1950, and prior to February 1, 1955;

b. discharge under other than dishonorable conditions; and

c. at least 90 days total service unless discharged early for service-connected disability.

POST-KOREAN CONFLICT ELIGIBILITY

a. active duty after January 31, 1955, and prior to August 5, 1964;

b. discharge under conditions other than dishonorable; and

c. 181 days continuous service unless discharged early for service-connected disability.

VIETNAM ELIGIBILITY

a. active duty after August 4, 1964 (February 28, 1961 for veterans who served "In country" before August 5, 1964)and prior to May 8, 1975;

b. discharge under conditions other than dishonorable; and

c. 90 days total service, unless discharged early for service-connected disability. For veterans who served in the Republic of Vietnam, the beginning date is February 28, 1961.

POST-VIETNAM ELIGIBILITY

For veterans whose enlisted service began before September 8, 1980, or whose service as an officer began before October 17, 1981:

a. active duty for 181 continuous days, all of which occurred after May 7, 1975, and discharge under conditions other than dishonorable; or

b. early discharge for service-connected disability.

For veterans separated from enlisted service between Sept. 8, 1980, and Aug. 1, 1990, or service as an officer between October 17, 1981, and August 1, 1990:

a. completion of 24 months of continuous active duty or the full period - at least 181 days - for which the person was called or ordered to active duty and discharged under conditions other than dishonorable; or

b. completion of at least 181 days of active duty with a hardship discharge or discharge for the convenience of the government, reduction in force or certain medical conditions; or

c. early discharge for service-connected disability.

GULF WAR ELIGIBILITY

(Beginning August 2, 1990):

a. completion of 24 months of continuous active duty or the full period and at least 90 days for which the person was called to active duty and discharge from active duty under conditions other than dishonorable; or

b. discharge after at least 90 days with a hardship discharge, discharged at the convenience of the government, reduction in force or certain medical conditions, or discharge for service-connected disability. Members of the Reserve and/or Guard may be found eligible if they were activated after August 1, 1990, and completed the full period for which they were called or ordered to active duty (at least 90 days). Service must have been honorable.

ACTIVE DUTY PERSONNEL

Until law or Presidential Proclamation ends the Gulf Era, persons on active duty are eligible after serving on continuous active duty for 90 days. Six-month enlistees who serve for six months on active duty for training only are not eligible, but they may be eligible for FHA Home Mortgage Insurance for veterans.

MEMBERS OF THE SELECTED RESERVE

Individuals are eligible if they have completed at least six years in the Reserves or National Guard or were discharged because of a service-connected disability. There is no expiration date for eligibility of members of the Selected Reserves. Public Law 108-183, the Veterans Benefits Act of 2003, made eligibility permanent.

OTHERS

Others eligible include unmarried spouses of veterans or reservists who died on active duty or as a result of service-connected causes; spouses of active-duty servicemembers who have been missing in action or a prisoner of war for at least 90 days; U.S. citizens who served in the Armed Forces of a U.S. ally in World War II; and members of organizations with recognized contributions to the U.S. World War II effort. (Note: A surviving spouse who remarries on or after age 57 and on or after December 16, 2003 may also be eligible.)

GUARANTY AMOUNT

The amount of the VA guaranty available to an eligible veteran is called the "entitlement," and may be considered the equivalent of a down payment by lenders. The maximum entitlement for loans up to $144,000 is $36, 000. For loans in excess of $144,000, the maximum entitlement varies depending on the location of the property. For information on loan limits and guaranty, visit the following link- http://www.benefits.va.gov/homeloans/.

VA does not establish a maximum loan amount. No loan for the acquisition of a home, however, may exceed the reasonable value of the property. A loan for the purpose of refinancing existing mortgage loans or other liens secured on a dwelling may be up to 100% of the appraised value of the dwelling. A loan to reduce the interest rate on an existing VA-guaranteed loan, however, can be made for an amount equal to the outstanding balance on the old loan plus closing costs, reasonable discount points and energy efficient improvements. For information on manufactured homes, not attached to a permanent foundation, please visit: http://www.benefits.va.gov/homeloans/VAP26-71-1.asp

A veteran who previously obtained a VA loan can use the remaining entitlement for a second purchase. The amount of remaining entitlement is the difference between the maximum entitlement potentially available for the county where a veteran wishes to obtain a loan and the amount of entitlement used on prior loans. Veterans refinancing an existing VA loan with a new VA loan at a lower interest rate need not have any entitlement available for use. Veterans can have previously used entitlement restored if the VA loan is paid in full and the property has been disposed of. One time only, a veteran can obtain restoration without disposal of the property as long as the VA is paid in full.

REQUIRED OCCUPANCY

Veterans must certify that they intend to live in the home they are buying or building with a VA guaranty. A veteran who wishes to refinance or improve a home with a VA guaranty also must certify occupancy at the time of application. A spouse may certify occupancy if the buyer is on active duty. When refinancing a VA-guaranteed loan solely to reduce the interest rate, veterans need only certify to prior occupancy.

CLOSING COSTS

Payment in cash is required on all home loan closing costs, including title search and recording, hazard insurance premiums, prepaid taxes and a 1 percent origination fee which may be required by lenders in lieu of certain other costs. In the case of refinancing loans, all such costs may be included in the loan. Interest rate reduction refinancing loans may include closing costs and a maximum of 2 discount points. Loans, including refinancing loans, are charged a funding fee by VA, except for loans made to disabled veterans and un-remarried surviving spouses of veterans who died as a result of service. The VA funding fee is based on the loan amount and at the discretion of the veteran and the

lender may be included in the loan. The fee can range from .5% for the interest rate reduction refinancing loans to 3.3 percent for a subsequent user of the program. There are reductions if a down payment of 5% or more is made.

FINANCING, INTEREST RATES AND TERMS

Veterans obtain VA-guaranteed loans through the usual lending institutions, including banks, savings and loan associations, credit unions, and mortgage loan companies. Veterans may obtain a loan with a fixed interest rate, which may be negotiated with the lender. VA is also authorized to guarantee Hybrid Adjustable-rate Mortgage (ARM) loans. Under the hybrid ARM program, the initial interest rate must remain fixed for at least 3 years. After that, the rate can be adjusted; however, it can't increase more than 1% a year and cannot increase more than 5% over the life of the loan. For hybrid ARM loans where the initial rate remains fixed for at least 5 years, the initial rate adjustment can be up to 2 percent. The interest rate over the life of the loan cannot increase more than 6 percentage points. VA is also authorized to guarantee traditional one year ARM loans, where the rate is adjusted yearly no more than 1%. The interest rate cannot increase more than 5 percentage points over the life of the loan. If the lender charges discount points on a loan, the veteran may negotiate with the seller as to who will pay points or if they will be split between buyer and seller. Points paid by the veteran may not be included in the loan, except that a maximum of 2 points may be included in interest rate reduction refinancing loans. The loan may be for as long as 30 years and 32 days.

VA does not require that a down payment be made, except in the following instances:

a. a manufactured home (not permanently affixed) or lot loan

b. a loan with graduated payment features

c. to prevent the amount of a loan from exceeding VA's determination of the property's reasonable value. If the sale price exceeds the reasonable value, the veteran must certify that the difference is being paid in cash without supplementary borrowing.

RELEASE OF LIABILITY

When a veteran sells a home financed through a VA guaranty to a purchaser who assumes the loan, the veteran may request release from liability to the federal government provided the loan is current, the purchaser has been obligated by contract to purchase the property and assume all of the veteran's liabilities and VA is satisfied that the purchaser is a good risk. A release of liability does not mean that a veteran's guaranty entitlement is restored. If the new veteran-buyer agrees to substitute entitlement for that of the original veteran-buyer, entitlement may be restored to the original veteran-buyer.

For loans made on or after March 1, 1988, a release from liability determination must be made in most cases involving the assumption of a VA-guaranteed loan. This will involve a determination of the good credit of the buyer assuming the loan by the holder of the loan or VA. A VA loan for which a commitment was made on or after March 1, 1988, is not assumable without approval of VA or its authorized agent. The person who assumes a VA loan, for which a commitment was made on or after March 1, 1988, must pay a fee to VA equal to one half of one percent of the balance of the loan being assumed. If a person disposes of the property securing a VA-guaranteed loan for which a commitment was made after March 1, 1988, without first notifying the holder of the loan, the holder may demand immediate and full payment of the loan.

LOANS FOR NATIVE AMERICANS

VA direct home loans are available to eligible Native American veterans who wish to purchase, construct or improve a home on Native American trust land. These loans may be used to simultaneously purchase and improve a home. Direct loans also are available to reduce the interest rate on existing loans obtained under this program. A funding fee must be paid to VA. The fee is 1.25 percent for loans to purchase, construct or improve a home. For refinance loans to

reduce the interest rate, the fee is 0.5 percent of the loan amount. Veterans receiving compensation for service-connected disability are not required to pay the funding fee. The funding fee may be paid in cash or included in the loan.

The following may not be included in the loan: VA appraisal, credit report, loan processing fee, title search, title insurance, recording fees, transfer taxes, survey charges and hazard insurance.

REPOSSESSED HOUSES

VA sells homes that have been acquired after foreclosure of a VA-guaranteed loan. These homes are available to both veterans and non-veterans. Contact local real estate agents for available listings.

SAFEGUARDS FOR VETERANS

1. Homes completed less than a year before purchase with VA financing and inspected during construction by either VA or HUD must meet VA requirements.
2. VA may suspend from the loan program those who take unfair advantage of veteran borrowers or decline to sell a new home or make a loan to an eligible veteran of good credit because of race, color, religion, sex, disability, family status or national origin.
3. The builder of a new home is required to give the purchasing veteran a one-year warranty that the home has been constructed to VA-approved plans and specifications. A similar warranty must be given for new manufactured homes.
4. In cases of new construction completed under VA or HUD inspection, VA may pay or otherwise compensate the veteran borrower for correction of structural defects seriously affecting livability if assistance is requested within four years of a home-loan guaranty.
5. The borrower obtaining a loan may only be charged the fees and other charges prescribed by VA as allowable.
6. The borrower can prepay without penalty the entire loan or any part not less than the amount of one installment or $100.
7. VA encourages holders to extend forbearance if a borrower becomes temporarily unable to meet the terms of the loan.

LOANS FOR FARMS AND HOMES

Loans and guaranties may be provided by the U.S. Department of Agriculture to buy, improve or operate farms. Loans and guaranties are available for housing in towns generally up to 20,000 in population. Applications from veterans have preference. For further information contact Farm Service Agency or Rural Economic and Community Development, U.S. Department of Agriculture, Washington, D.C. 20250, or apply at local Department of Agriculture offices, usually located in county seats.

FHA HOME MORTGAGE INSURANCE

The Federal Housing Administration is responsible for the Home Mortgage Insurance Program for Veterans. These home loans require less down-payment than other FHA programs. Veterans on active duty are eligible if they enlisted before September 8, 1980, or entered on active duty before October 14, 1982, and were discharged under other than dishonorable conditions with at least 90 days service. Veterans with enlisted service after September 7, 1980, or who entered on active duty after October 16, 1981, must have served at least 24 months unless discharged for hardship or disability. Active duty for training is qualifying service.

IMPORTANT VA WEBSITES

The main VA Home Loan Guaranty website is: http://www.benefits.va.gov/homeloans.

For specific VA forms visit: http://www.va.gov/vaforms/

For the VA portal (registration required): https://vip.vba.va.gov

Five Easy Steps To A VA Loan

1. Apply for a Certificate of Eligibility (COE).

   More information about how to apply, where to send the request and how to use the COE is available at: http://www.benefits.va.gov/homeloans/eligibility.asp

2. Decide on a home and sign a purchase agreement.

3. Order an appraisal from VA. (this is done by the lender.) Ordering an appraisal can be done via the Internet using TAS (The Appraisal System) at http://vip.vba.va.gov. This is a centralized system that allows lenders easy and quick access to order an appraisal.

4. Apply to a mortgage lender for the loan.

   While the appraisal is being done, the lender can be gathering credit and income information. If the lender is authorized by VA to process loans on the automatic basis (and approx. 99% of all VA loans are processed this way) the loan can be approved and closed upon receipt of the appraised value determination without waiting for a VA review of the credit application. For loans that must be approved by VA, lenders send the credit package to VA. VA staff will then review it and notify the lender of the decision.

5. Close the loan and move in

Since the home loan program was enacted as part of the original Servicemen's Readjustment Act of 1944 (the GI Bill), VA has guaranteed more than 19 million home loans totaling nearly $1.1 trillion for veterans to purchase or construct a home, or refinance another home loan on more favorable terms.

In the last five fiscal years (2005-2010), VA has assisted more than 1.24 million veterans in obtaining home loan financing totaling almost $244 billion. A veteran's basic loan guaranty entitlement is $36,000, or, for most loans over $144,000, 25 percent of the loan limit for the county where the property is located. (http://www.benefits.va.gov/homeloans/docs/2011_county_loan_limits.pdf).

IF YOUR VA HOME LOAN BECOMES DELINQUENT

VA offers financial counseling and may intervene directly with the lender on behalf of the veteran to negotiate a repayment plan or loan modification. In limited circumstances, the VA may buy the loan from the holder and allow the veteran to make payments directly to VA at a reduced interest rate.

In the event of foreclosure, VA usually acquires the property from the mortgage loan holder and the property is then transferred to a private contractor to be sold on VA's behalf.

AVOIDING FORECLOSURE OF A VA HOME LOAN

Assistance provided by the VA

The VA Home Loan Guarantee service provides supplemental servicing, meaning they act as an advocate for the veteran with the lender and assist people to prevent foreclosures. A nationwide staff of 335 distributed amongst 9 regional offices handles all guaranteed loans. The work is distributed nationwide, so the office that assists a veteran is not necessarily located in the same state.

If a veteran anticipates getting behind on their mortgage payments, or are already delinquent, VA may be able to help.

When a loan goes into default, the veterans' servicer/holder is responsible for contacting the veteran, the mortgagor, to determine the reason for the default and attempt to make arrangements to cure the delinquency. If the problem cannot be resolved by the 61st day, the servicer/holder is required to notify VA that the loan is in default. After this notice is received, VA will receive daily information from the servicer about their attempts to cure the default with the veteran borrower. VA will monitor the servicers' attempts to help the veteran, and will intervene when necessary to help the veteran.

The following are methods of avoiding foreclosure

1. Pay the Delinquency
2. Forbearance and Repayment
3. Payment Assistance
4. Reamortization/Modification
5. Private Sale/short sale
6. Deed in Lieu of Foreclosure
7. Refunding

Pay the Delinquency

Under most circumstances, lenders are required to accept payment of the full delinquency and reinstate the loan. The delinquency may include certain legal costs if you are already in foreclosure. Many lenders require certified funds for reinstatement.

Forbearance and Repayment

The most common way of resolving a loan default is to work out a plan which will let the veteran repay part of the delinquency each month, along with a regular monthly installment. If a veteran is temporarily unable to meet the monthly mortgage obligation, the holder may extend forbearance by agreeing to suspend payments for a limited period of time until the veteran will be able to begin a repayment schedule. VA cannot require the holder to extend forbearance or to agree to a specific repayment schedule; however, holders will usually cooperate so long as the veteran can show that they will be able to resume payments on a specific date in the near future.

Payment Assistance

Many state and local governments, as well as private charitable organizations have programs which will pay all or part of the veterans' mortgage obligation for a fixed period of time. VA can provide information on these programs; however, the VA does not have a program that would enable VA to give direct payment assistance.

Reamortization

If a veteran's loan is reamortized, the delinquency is added to the loan balance in order to bring your payments up to date. This increases the loan amount and will also increase the monthly payments. The amount of the payment increase will not be as great if the life of the loan is extended at the same time. The loan holder is allowed to extend and/or reamortize the loan by VA regulations; however, VA cannot require the holder to do so.

Private Sale

If a veteran does not believe that they will be able to reinstate the loan and cure the default, a private sale of the property will enable the veteran to meet obligations and receive any equity that may have built up. Most private sales are for more than the amount owing on the loan. A veteran may sell the property to a buyer who gets his or her own financing and pays off the VA Home Loan or to a buyer who will assume the veterans responsibility for the loan. If the buyer is assuming your loan, the veteran should contact VA and obtain a release of liability before the sale is closed. If the property cannot be sold for an amount that is greater than or equal to what the veteran owes on the loan, VA may pay a "compromise claim" for the difference in order to help the veteran go through with the sale. The veteran must contact VA to discuss the situation and get prior approval for a sale with a compromise claim payment.

Deed in Lieu of Foreclosure

If a veteran in unable to cure the default, and a private sale does not appear realistic, VA will consider accepting a deed in lieu of foreclosure. If there are no liens on the property, and VA agrees to accept a deed, the veteran will have to sign legal papers making VA the owner of the property. Normally, VA will have to pay the loan holder a claim for the difference between the value of the property and the amount the veteran owes on the loan. If a deed is accepted, a veteran may be released from all further liability, or may be asked to agree to repay the Government for all or part of the claim paid.

Refunding

VA has the discretionary authority to buy a loan from the holder and take over the service. This is called "refunding". The VA considers this alternative for every loan before foreclosure is completed. If the

veteran has the ability to make mortgage payments, or will have the ability to in the future, but the loan holder has decided it cannot extend further forbearance or a repayment plan, a veteran may qualify for refunding.

OVERSEAS MILITARY PERSONNEL

If a service member has a loan through another program other than the VA they can contact one of The National Foundation for Credit Counseling (NFCC) member agencies for assistance. All of the agencies listed the section of DebtAdvice.org provide individual, confidential credit counseling services over the Internet. The National Foundation for Credit Counseling (NFCC), founded in 1951, is the nation's largest and longest serving national nonprofit credit counseling organization. The NFCC's mission is to promote the national agenda for financially responsible behavior and build capacity for its members to deliver the highest quality financial education and counseling services. NFCC members annually help more than two million consumers through nearly 1,000 community-based offices nationwide.

The NFCC represents the largest and most experienced network of more than 1,200 certified housing counselors in the US. Housing counseling services include: foreclosure prevention and loss mitigation counseling; individual pre-purchase housing counseling; homebuyer education programs and seminars; down payment assistance programs; individual post-closing counseling; homeless counseling; post-closing education programs; predatory lending education; homeownership voucher counseling (Section 8); and reverse mortgage counseling.

http://www.nfcc.org/

Small Business Administration (SBA)

Veterans self employ as small business owners at higher rates than other American citizens. Since its creation in 1953, the U. S. Small Business Administration (SBA) has supported successful veteran entrepreneurship with field office staffing, special outreach, business counseling, entrepreneurial training, loan guarantees, disaster loans and government wide contracting opportunities for veteran and service-disabled veteran owned small businesses.

In 1974, The American Legion was instrumental in amending the Small Business Act requiring SBA to provide "special consideration" to veterans in SBA programs. Veterans receive targeted outreach and priority processing of business loans, and special assistance in SBAs 1,500 Small Business Center counseling and training program locations. Prior to Special Consideration at the SBA, the American Legion was central in the creation of the original 1944 GI Bill. This government effort supported veteran entrepreneurship by providing more than 300,000 small business and farm loans to returning veterans from 1944 to 1974.

The American Legion was instrumental in the development of Public Law 106-50, the Veterans Entrepreneurship and Small Business Development Act of 1999, creating the most significant federal small business development efforts for veterans since the original GI Bill.

Among the services provided by SBA are business planning assistance, counseling and training through community based Veterans Business Outreach Centers special outreach efforts initiated by SBA's 80 district and field services, through more than 900 University based Small Business Development Centers, nearly 400 SCORE Chapters (www.score.org/veteran/html) with 11,000 volunteer SCORE counselors, many of whom are veterans, and 100+ Women's Business Centers. SBA also manages a range of online counseling and special small business lending programs delivered at thousands of lender partner locations, ranging from Micro Loans to the Military community targeted Patriot Express Pilot Loan available to veterans, service-disabled veterans, Reserve Component members, TAP eligible service members, spouses and widows.SBA also delivers 504 loans through Community Development Corporations, venture capital through Small Business Investment Corporations, and Surety Bond Guarantees for veteran owned small businesses Veterans also participate in all SBA federal procurement programs, including a special 3% federal procurement goal set specially for service-connected disabled veterans, SBA also supports veteran's participation in international trade.

The SBA Office of Veterans Business Development (www.sba.gov/vets) has partnered with Syracuse University to deliver the Entrepreneurship Boot camp for Veterans with Disabilities (EBV) operating at Syracuse University, University of Connecticut, Florida State University, Texas A & M University, UCLA, Purdue University and Louisiana State University. This program offers high end entrepreneurship training to post 9/11 disabled veterans. Please visit: http://whitman.syr.edu/ebv or send an e-mail to ebvinfo@syr.edu for more information about this very competitive scholarship program.

OVBD has also entered into agreement with Syracuse University to development and deliver two more special programs, including, Women Veterans Igniting the Spirit of Entrepreneurship (V-WISE), and Operation Endure and Grow specifically for members of the Reserve and National Guard and their immediate family members.

SBA offers the Military Reservist Economic Injury Disaster Loan (MREIDL)

(for small businesses damaged by the Title 10 activation of an essential employee, Including reservist small business owners.. The SBA also conducts important research into successful veterans' entrepreneurship.

A Veteran Business Development Officer is stationed at every SBA District Office to act as your guide, and SBA offers a full range of self paced small business planning assistance specifically for veterans, reservists, discharging service members and their families.

Information about the full range of services can be found at http://www.sba.gov/vets/, or by calling 202-205-6773 or 1-800-U-ASK-SBA (1-800-827-5722). Your closet SBA District Office telephone number can be found in the Blue Pages of your local telephone Directory, or on the web at www.sba.gov/localresources/index.html.

Small Business Task Force

The American Legion Small Business Task Force was chartered in 2006 by the Economics Division in American Legion Headquarters in the Washington DC Office. Its mission is to gather information, data and research regarding the current and future economic status of Veteran Businesses. They gather this data and research through congressional channels, regular meetings, expert presentations, federal agencies and field analysis. They evaluate collected data and provide recommendations to the leadership of The American Legion.

The Task Force is made up of successful veteran business owners from across the country, federal agency officials and American Legion leadership. Meetings routinely include presentations and attendance of federal executives, Congressional staff and business owners from across the country and are held in Washington, DC. All Task Force members participate as volunteers and at their own expense.

The Task Force has facilitated business expos, conferences and training programs which have served hundreds of veteran business owners over the past few years. Featuring guest speakers, business experts and breakout workshops, The American Legion Small Business Task Force has quickly become the industry standard for helping veterans start and grow businesses.

If you would like to know more about The American Legion Task Force or would like to be considered for a position on the Task Force, please contact:

Louis J. Celli Jr
Vice Chairman
lcelli@nevbrc.org
(617)938-3933 x 702

Armed Forces

MILITARY REVIEW BOARDS, SERVICE RECORDS, MEDALS AND SPECIAL BENEFITS

Each of the service departments (Army, Air Force, Navy / Marine Corps, Coast Guard) maintains Military Discharge Review Boards and Boards for Correction of Military Records. While their authority, composition and procedures differ, the basic intent of both boards is to correct errors or injustices found in military personnel records.

In addition to these standing boards the service departments are currently maintaining boards to review eligibly of retired members for Combat Related Special Compensation (CRSC); the Physical Disability Board of Review (PDBR) to determine the correctness of evaluations for veterans discharged without medical retirement; and the Defense Finance and Accounting Service (DFAS) is determining eligibly for the new Concurrent Retirement and Disability Pay (CRDP).

The National Archives and Records Administration (NARA) maintain service records of all former service members most of which are housed at the National Personnel Records Center (NPRC). The records are available on request. The NPRC also screens records for processing of awards, decorations and medals.

As special benefits, membership is available for a limited number of disabled military retirees and unemployable veterans in the Armed Forces Retirement Homes (AFRH), as are exchange and commissary store privileges for totally disabled veterans.

MILITARY DISCHARGE REVIEW BOARDS

The Military Discharge Review Boards (MDRBs) have authority to review the discharge or dismissal of any former member, not sentenced by a General court-martial, applying within fifteen (15) years of the date of discharge. More specifically, the boards have authority to amend or upgrade Uncharacterized (Entry Level Separation), General (Under Honorable Conditions), Under Other Than Honorable Conditions and Bad Conduct discharges issued by a Special court-martial. In addition to characterizations of service, the MDRBs can correct or amend all non-medical narrative reasons for discharge. Former members may appeal unfavorable decisions to the Boards for Correction of Military Records. . Additional information is available at

USAF https://gum.afpc.randolph.af.mil/ (type AFDRB in search)

USA http://arba.army.pentagon.mil/

USN-USMC http://www.donhq.navy.mil/corb/

The (DD Form 293) Application for the Review of Discharge or Dismissal from the Armed Forces of the United States used to apply can be downloaded at www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0293.pdf.

BOARDS FOR CORRECTION OF MILITARY RECORDS

The Boards for Correction of Military Records (BCMRs) have authority to correct any error or injustice in the service record of active duty, reserve or discharged members with the following stipulations: all other administrative remedies, including MDRB review if applicable, have been exhausted and the petition is filed within three (3) years of the discovery date. The boards may waive the three (3) year rule if found in the interest of justice. Additional information is available at

USAF https://gum.afpc.randolph.af.mil/ (type AFDRB in search)

USA http://arba.army.pentagon.mil/

USN-USMC http://www.hq.navy.mil/bcnr/bcnr.htm/

The DD Form 149) Application for Correction of Military Record Under the Provisions of Title 10 U.S. Code, section 1552 used to apply can be downloaded at www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0149.pdf.

COMBAT RELATED SPECIAL COMPENSATION BOARDS

The Combat Related Special Compensation (CRSC) Boards have authority to determine eligibility for a special benefit program payable to certain military retirees to compensate for some or all of their military retired pay waived to receive VA disability compensation.

A retired member of the uniformed services who meets the following five conditions satisfies the eligibly criteria.

1. Is entitled to retired pay
2. Is in a retired status.
3. Has qualifying disability ratings from VA evaluated at least 10% disabling.
4. Has combat-related injuries incurred as a direct result of armed conflict, while engaged in hazardous service, in the performance of duty under conditions simulating war or through an instrumentality of war.

Additional information is available at:

USAF http://www.afpc.randolph.af.mil/library/combat.asp

USA https://www.hrc.army.mil/site/crsc/index.html

USN-USMC http://www.donhq.navy.mil/corb/crscb/CRSC_User.htm

The (DD Form 2860) Application for Combat-Related Special Compensation (CRSC) used to apply can be downloaded at http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2860.pdf.

PHYSICAL DISABILITY BOARD OF REVIEW

Former service members who have been medically separated since September 11, 2001 will have the opportunity to have their disability ratings reviewed to ensure fairness and accuracy. The Physical Disability Board of Review (PDBR) will examine each applicant's medical separation, compare DoD and VA ratings and make a recommendation of any changes to the respective Service Secretary.

To be eligible for review, a service member must have been medically separated between September 11, 2001 and December 31, 2009 with a combined disability evaluation of 20 percent or less and not found eligible for retirement. Veterans choosing review by the PDBR are not eligible for subsequent review by the BCMRs. Additional information is available at https://gum.afpc.randolph.af.mil/ (type PDBR in search)

The (DD Form 294) Application for a Review of the Physical Disability Board of Review (PDBR) of the Rating Awarded Accompanying a Medical Separation for the Armed Forces of the United States used to apply can be downloaded at http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd0294.pdf.

CONCURRENT RETIREMENT AND DISABILITY PAYMENTS

Concurrent Retirement and Disability Payments (CRDP) restores retired pay on a graduated 10 year schedule for retirees with a 50 to 90 percent VA rated disability. Concurrent retirement payments increase 10 percent per year through 2013. Veterans rated 100 percent disabled by VA are entitled to full CRDP without being phased in.

To qualify veterans must also meet all three of the following criteria. 1. Have 20 or more years of active duty or full-time National Guard duty or satisfactory service as a reservist. 2. Be in a retired status. 3. Be receiving retired pay offset by VA payments.

Retirees do not need to apply for this benefit. Payment is coordinated between VA and DoD. Retirees eligible for CRSC and CRDP will receive the higher benefit.

MILITARY SERVICE RECORDS AND MEDALS

The National Personnel Records Center (NPRC) in St. Louis, MO houses most former service members military records and will replace lost or destroyed Discharge Certificates (WDAGO Form 53-55 or DD Form 214) and, if available, complete service and medical records.

The NPRC screens military records for requests for

original and replacement awards, decorations and medals. If reflected in the service record, referral is made to the individual service department for issuance.

The NPRC will also provide medical emergency information from the service records at the following telephone number: 1-866-272-6272

The (Standard Form 180) Request Pertaining to Military Records used to request to service records and medals, and additional information is available at http://www.archives.gov/veterans/military-service-records/

ARMED FORCES RETIREMENT HOMES

The Armed Forces Retirement Homes is an independent federal agency that provides residential services to a limited number of disabled military retirees and veterans that are unemployable due to service incurred injuries. More information about the homes and the full eligibility criteria can be obtained by writing to the Admissions Office - Armed Forces Retirement Home - D.C., 3700 N. Capitol Street, NW, - Washington, D.C. 20011 or calling 1-800-422-9988; or writing to the Admissions Office - Armed Forces Retirement Home - Gulfport, 1800 Beach Drive - Gulfport, MS 39507, or calling 1-800-332-3527 or on their website at https://www.afrh.gov/afrh/afrhhome.htm.

COMMISSARY AND EXCHANGE PRIVILEGES

Unlimited exchange and commissary store privileges in the United States are available to honorably discharged veterans with service-connected disability rated at 100%, recipients of the Medal of Honor and their dependents, un-remarried surviving spouses of members or retired members of the Armed Forces, and reservists and their dependents.

The (DD Form 1172-2) Application for Uniformed Services Identification-DEERS Enrollment used to apply can be downloaded at http://www.dtic.mil/whs/directives/infomgt/forms/eforms/dd1172-2.pdf

ADDITIONAL ASSISTANCE

You should contact your Department Service Officer, listed in the back of this guide, for additional assistance.

The American Legion Life Insurance Program

New insurance broker is
Gallagher Benefit Services, Inc.

*****IMPORTANT INFORMATION REGARDING INSURANCE*****

For information regarding life insurance policies that were purchased prior to July 1, 2008, you will need to call the following numbers:

Term Life - 1-800-542-5547

Whole Life - 1-800-621-0393

Senior Whole Life - 1-800-715-1239

Our new insurance broker (Gallagher Benefit Services, Inc.) is in the process of obtaining new insurance carriers to provide new and improved plans for our members and their families!

For information on future insurance plans, please call our new administrator at 1-866-329-1769.

National Economic Commission

Awards Program

Commission Award was established in 1947, and recognized individuals across the country that had established outstanding records in the employment and retention of workers with disabilities. Since that time, categories were added to the current nine award programs.

The National Economic Commission is striving to award all possible pending awards that are available to The American Legion. We implore all departments to continue to submit award nominations for the awards with the hope that we receive all 400 + possible nominations. We are striving to reach 100% participation in this program.

1. EMPLOYER OF THE YEAR AWARD (SMALL)
2. EMPLOYER OF THE YEAR AWARD (MEDIUM)
3. EMPLOYER OF THE YEAR AWARD (LARGE)
4. EMPLOYMENT SERVICE AWARD (DVOP)
5. EMPLOYMENT SERVICE AWARD (LVER)
6. EMPLOYMENT SERVICE AWARD (LOCAL OFFICE)
7. EMPLOYER OF OLDER WORKERS AWARD
8. ENHANCE THE LIVES OF DISABLED PERSONS AWARD
9. HOMELESS VETERAN OUTREACH AWARD

To be considered for the National Award, the deadline for submittals to the National Economic Commission in Washington, DC is **January 15, of the following year.** Example: To be nominated for the 2007 awards the nomination must be in by January 15, 2008.

It is important that the department winners are submitted by this time to ensure that they are considered for the national award to be delivered at the annual National Convention. **Each of the national winners receives a stipend to help defray the cost of their representative's travel to the convention city to accept the award.**

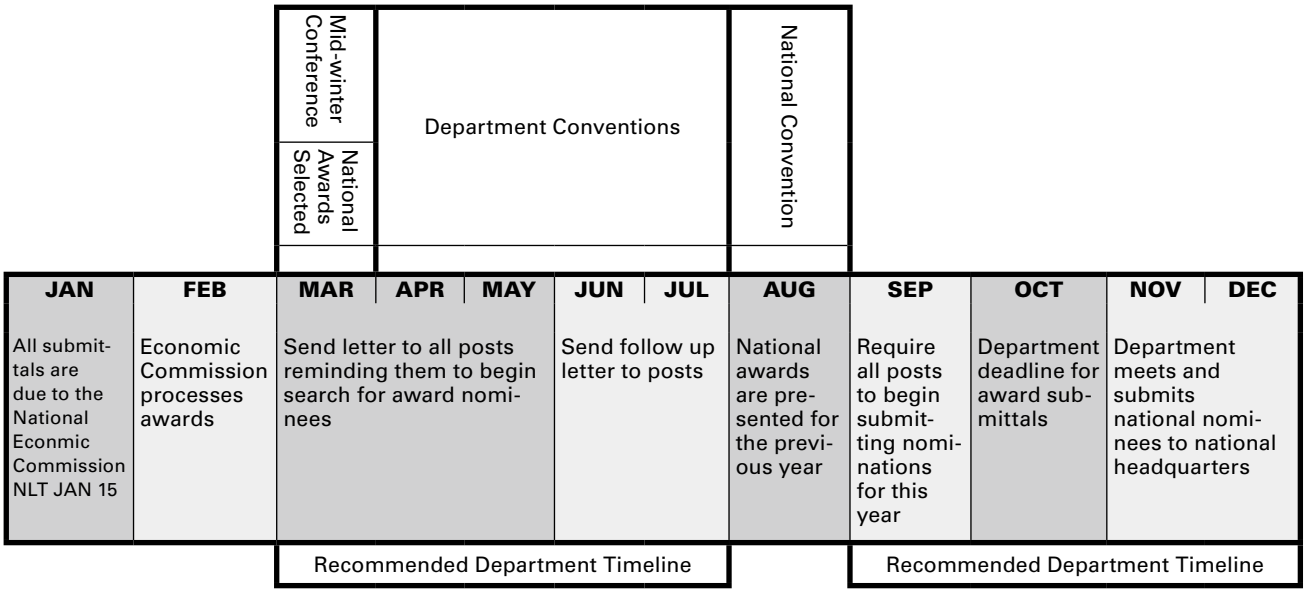
We ask that you submit written correspondence, or fax, or send an electronic scanned copy in the form of an e-mail to our national headquarters office. Please title your letter '[Title] Awards- [Department name]'.

All entries must be accompanied by an official nomination form and must not be longer than two pages of narrative. Supporting documents, which may also be submitted with the nomination, must not exceed ten pages.

Nominations from Posts, or sources outside The American Legion, must be sent to Department Headquarters. The Department then selects one nominee as its winner and sends the nomination form for the winning employer to the National Economic Commission. That nomination form must be signed by either the Department Adjutant or Department Employment Chairman.

Selection of the national winners will be made by the National Economic Commission's Awards Subcommittee during the annual Washington Conference. The National winners' will receive a stipend for travel expenses and are presented award plaques at the National Convention. For more information and/or nomination forms please contact the National Economic Division in Washington, DC.

BELOW IS A RECOMMENDED TIMELINE THAT EACH DEPARTMENT SHOULD FOLLOW



1. **SEPTEMBER**
   Departments require all posts to begin submitting nominations for the current year
2. **OCTOBER**
   Departments Set a Deadline for Submittals from their posts
3. **NOVEMBER - DECEMBER**
   Departments meet and submit national nominees to National Headquarters
4. **JANUARY**
   ALL SUBMITTALS FOR CONSIDERATION FOR THE NATIONAL AWARD ARE DUE **NO LATER THAN JANUARY 15** TO THE NATIONAL ECONOMIC COMMISSION
5. **FEBRUARY**
   National Economic Commission processes awards
6. **MARCH**
   National Economic Commission Award Subcommittee meets and selects award winners
7. **APRIL - MAY**
   Departments should send a letter to all the posts reminding them to begin the search for award nominees for the next year (current calendar year)
8. **JUNE - JULY**
   Departments should send a follow up letter to their posts
9. **AUGUST**
   National Awards are presented for the previous year at the National Convention

Appendix

COMPENSATION AND PENSION RATES (EFFECTIVE 12/1/2009–11/30/2011)

BASE SERVICE CONNECTED MONTHLY COMPENSATION RATES FOR 2011

For the period ending 11/30/2011 for a single veteran.

Disability Compensation 2010

Disability %	Monthly Rate $
10	123
20	243
30	376
40	541
50	770
60	974
70	1,228
80	1,427
90	1,604
100	2,673

Higher Statutory Awards for Certain Multiple Disabilities

K	96
L	3,327
M	3,671
N	4,176
O	4,667
R	6,669
S	2,993

Additional Compensation for Dependents

Spouse	+150
Spouse + One Child	+259
No Spouse + One Child	+101
Each Additional Child	+75
Each Child Age 18-25 in School	+240
One Parent	+120
Spouse Requiring A&A	+136

Figures are based on a total disability rating.

Spouses DIC (Veteran Died Prior to Jan. 1, 1993)

Pay Grade	Monthly Rate $
E1-E6	1,154
E-7	1,194
E-8	1,260
E-9	1,314
W-1	1,219
W-2	1,267
W-3	1,305
W-4	1,380
O-1	1,219
O-2	1,260
O-3	1,347
O-4	1,427
O-5	1,571
O-6	1,771
O-7	1,912
O-8	2,100
O-9	2,246
O-10	2,463

Clothing Allowance for Certain Disabled Veterans

The annual amount for veterans with service connected disabilities that require the wearing or use of a prosthetic or orthopedic allowance is $716.

Automobile Allowance

The current automobile allowance is $11,000. Questions should be directed to the DSO.

Spouses 2010 DIC* (Veteran Died on/after Jan. 1, 1993)

Allowances	Monthly Rate $
Basic Rate	1091
Additional:	
Each Dependent Child	+271
Aid & Attendance	+271
Housebound	+128

*Add $233 if at the time of the veteran's death, the veteran was in receipt of or entitled to receive compensation for a service-connected disability rated totally disabling (including a rating based on individual unemployability) for a continuous period of 8 years preceding death and surviving spouse was married to the veteran for those same 8 years.

2010 Improved Pension

Status	Max Annual Amount $ (Your yearly income must be less than)
Veteran with no dependents	11,830
Veteran with 1 dependent	15,493
Veteran permanently housebound	14,457
Veteran permanently housebound with 1 dependent	18,120
Veteran in need of regular A&A	19,736
Veteran in need of regular A&A with 1 dependent	23,396
Increase for each additional dependent child	+2,020

VA pays the difference between your countable family income and the yearly income that describes your situation. The difference is generally paid in 12 equal monthly installments rounded down to the nearest dollar

2010 Improved Death Pension

Recipient	Maxi Annual Amount $
Surviving Spouse	7,933
Surviving Spouse with 1 dependent child	10,385
Surviving Spouse permanently housebound	9,696
Surviving Spouse permanently housebound with dependent child	12,144
Surviving Spouse in need of regular A&A	12,681
Surviving Spouse in need of regular A&A with dependent child	15,128
Allowance for each additional dependent child	2,020
Pension for each surviving child (alone)	2,020

2010 Vocational Rehabilitation Monthly Rates				
Type of Training	**No Dependents ($)**	**One Dependent ($)**	**Two Dependents ($)**	**Each Additional Dependent ($)**
Full Time	541.05	671.13	790.87	57.65
3/4 Time	406.53	504.07	591.28	44.33
1/2 Time	272.02	337.03	396.17	29.58

Type of Training

- Institutional or independent living training, or unpaid work experience in a federal, state or local agency, or an agency of a federally recognized Indian tribe.
- Unpaid on-job training in a federal, state or local agency, or an agency of a federally recognized Indian tribe; training in a home; vocational course in a rehabilitation facility or sheltered workshop; independent instructor; institutional non-farm cooperative.
- Farm cooperative, apprenticeship, on-the-job non-farm cooperative. VA payment is based on the wage received.
- Extended evaluation.

Military.com – Upcoming Job Fairs

Jan. 13, 2011	FT. Walton Beach, FL	Air Force Enlisted Village 92 Sunset Lane., Shalimar, FL 32579
Jan. 25, 2011	Miami, FL	Sheraton Ft. Lauderdale Airport & Cruise Port Hotel 1825 Griffin Rd., Dania, FL 33004
Feb. 1, 2011	New Orleans, LA	Four Points by Sheraton New Orleans Airport 6401 Veterans Memorial Blvd., Metairie, LA 70003
Feb. 3, 2011	Gulfport, MS	Courtyard Marriott at Gulfport Beachfront 1600 E Beach Blvd., Gulfport, MS 39501
Feb. 10, 2011	Jacksonville, NC	Officers Club Bldg. A S 710 New River, Jacksonville, NC 28546
Feb. 15, 2011	Patrick AFB, FL	International Palm Resort & Conference Center 1300 N Atlantic Ave., Cocoa Beach, FL 32931
Feb. 17, 2011	Moody AFB, GA	Moody Co-located Club 4521 George St., Bldg. 901, Moody AFB,GA 31699
Mar. 8, 2011	Camp Pendleton, CA	South Mesa Club 202850 San Jacinto Rd., Camp Pendleton, CA 92055
Mar. 10, 2011	Yuma, AZ	Sonoran Pueblo Club Bldg. 1200, Yuma, AZ 85369
Mar. 29, 2011	Boston, MA	IBEW Local 103 256 Freeport St., Dorchester, MA 02122
Mar. 31, 2011	Ft. Hamilton, Brooklyn, NY	USAG Ft. Hamilton Sports & Fitness Center 402 MacArthur Rd., Brooklyn, NY 11252
April 5, 2011	NewPort News, VA	Omni Newport News Hotel 1000 Omni Blvd., Newport News, VA 23606
April 7, 2011	Norfolk, VA	Hilton Norfolk Airport 1500 North Military Highway, Norfolk, VA 23502
April 12, 2011	Woodbridge, VA	Harbour View 13200 Marina Way, Woodbridge, VA 22191
April 19, 2011	Ft. Hood, TX	*Club Hood* Bldg. 5764 24th Street & Wainwright Dr., Ft. Hood, TX 76544
May 3, 2011	Cherry Hill, NJ/ Philadelphia, PA	Holiday Inn 2175 Marlton Pike Cherry Hill, NJ 08002
May 5, 2011	Baltimore, MD	Four Points by Sheraton, BWI Airport Hotel 7032 Elm Rd., Baltimore, MD 21240
May 17, 2011	Ft. Bragg, Fayetteville, NC	Officers Club, Bldg. 1-4930 Armistead St & Totten Street Ft. Bragg, NC 28310
May 19, 2011	Raleigh, NC	Venue not finalized
June 7, 2011	Houston, TX	Houston Marriot North at Greenspoint 255 N Sam Houston Pkwy East, Houston, TX 77060
June. 92011	San Antonio, TX	Norris Conference Center 4522 Fredericksburg Rd., San Antonio, TX 78201
June 14, 2011	Wright-Patterson AFB, OH	Hope Hotel & Conference Center, Bldg 823, Area A Wright-Patterson AFB, OH 45433
Jul. 12, 2011	Las Vegas, NV	Golden Nugget Hotel & Casino 129 E Fremont Street Las Vegas, NV 89101
July 19, 2011	Camp Pendleton, CA	South Mesa Club 202850 San Jacinto Rd. Camp Pendleton, CA 92055
July 21, 2011	Fort Huachuca, AZ	Windemere Hotel & Conference Center 2047 South Highway 92 Sierra Vista, AZ 85635
Aug. 2, 2011	West Point, NY	Thayer Hotel 674 Thayer Rd West Point, NY 10996
Aug. 9, 2011	Hill AFB, UT	Davis Conference Center 1151 North 700 West Layton, UT 84041

Aug. 16, 2011	Newport News, VA	Omin Newport News Hotel 1000 Omni Boulevard Newport News, VA 23606
Aug. 18, 2011	Norfolk, VA	Hilton Norfolk Airport 1500 North Military Highway Norfolk, Va 23502
Aug. 23, 2011	Chicago, IL	Teamster Local 705 1645 W Jackson Blvd. Chicago, IL 60612
Sept. 13, 2011	Ft. Hood, TX	Club Hood Bldg. 5764 24th Street & Wainwright Drive Ft. Hood, TX 76544
Sept. 22, 2011	Patrick AFB, FL	International Palms Resort & Conference Center 1300 N Atlantic Avenue Cocoa Beach, FL 32931
Sept. 23, 2011	Tampa, FL	Wyndham Tampa Westshore 700 N Westshore 700 N Weshshore Rd Tampa, FL 33609
Oct. 5, 2011	Ft. Bragg, Fayetteville, NC	Officers Club Bldg 1-4930 Armistead Street & Totten Street Ft. Bragg, NC 28310
Oct. 6, 2011	Raleigh, NC	Four Points by Sheraton Raleigh Durham Airport 1200 Claren Circle Morrisville, NC 27560
Oct. 18, 2011	Huntsville,AL/ Redstone Arsenal	Four Points by Sheraton Huntsville Airport 1000 Glenn Hearn Road Huntsville, AL 35824
Nov. 1, 2011	Panama City, FL	Edgewater Beach Resort 11212 Front Beach Road Panama City, FL 32407
Nov. 8, 2011	San Francisco, CA	USS Hornet 707 W Hornet Avenue Alameda, CA 94501
Nov. 15, 2011	San Antonio, TX	Norris Conference Center 4522 Fredericksburg Road San Antonio, TX 78201
Nov. 17, 2011	Houston, TX	Houston Marriot North at Greenspoint 255 N Sam Houston Parkway East Houston, TX 77060

MILITARY.COM

http://military.nationalcareerfairs.com/index.php?p=career_fair_details&id=23

Recruit Military – Upcoming Job Fairs

Jan. 20, 2011	Tampa, FL	Straz Center for the Performing Arts 1010 North W.C. MacInnes Place Tampa, FL 33602
Jan. 27, 2011	Nashville, TN	LP Fields (Home of the Tennessee Titans) 1 Titans Way Nashville, TN 37213
Feb. 3, 2011	Phoenix, AZ	University of Phoenix Stadium (Home of the Arizona Cardinals) 1 Cardinal Drive Phoenix, AZ 85305
Feb.10, 2011	San Antonio, TX	Historic Sunset Station-Depot 1174 E Commerce San Antonio, TX 78205
Feb.17, 2011	New Orleans, LA	Louisiana Superdome 1500 Sugar Bowl Drive New Orleans, LA 70112
Feb. 24, 2011	Atlanta, GA	Turner Field (Home of the Atlanta Braves) 755 Hank Aaron Dr. SW Atlanta, GA 30315
Mar. 3, 2013	Dallas, TX	Venue not finalized
Mar. 10, 2011	Raleigh, NC	Carter-Finley Stadium, Vaugh Towers (Home of the N.C. State Wolfpack) 4600 Trinity Rd., Raleigh, NC 27607
Mar. 17, 2011	Washington, DC	Venue not finalized
Mar. 24, 2011	Miami, FL	Sun Life Stadium (Home of the Miami Dolphins) 2269 Dan Marion Blvd. Miami, FL 33056
Mar. 31, 2011	Philadelphia, PA	Venue not finalized
April7, 2011	Houston, TX	Minute Maid Park (Home of the Houston Astros)501 Crawford Street Houston, TX 77002 *Venue not finalized*
April 7, 2011	San Diego, CA	NTC Promeade-McMillin Companies Event Center 2875 Dewey San Diego, CA 92106
April 14, 2011	Foxborough, MA	Gillette Stadium 1 Patrick Place Foxborough (Greater Boston) MA 02035
April 14, 2011	Cincinnati, OH	Venue not finalized
April 21, 2011	Denver, CO	Venue not finalized
April 28, 2011	Baltimore, MD	M & T Bank Stadium (Home of the Baltimore Ravens) 1101 Russell Street Baltimore, MD 21230
May 5, 2011	Las Vegas, NV	Las Vegas Motor Speedway 7000 Las Vegas Boulevard North Las Vegas, NV 89115
May 5, 2011	Seattle/Tacoma, WA	Venue not finalized
May 12, 2011	Norfolk, VA	Venue not finalized
May 19, 2011	Chicago, IL	Venue not finalized
May 26, 2011	New York, NY	New Yorker Hotel 481 Eighth Avenue New York, NY 10001
May 26, 2011	Nashville, TN	LP Fields (Home of the Tennessee Titans) 1 Titans way Nashville, TN 37213
June 2, 2011	Concord, NC	The Speedway Club-Charlotte Motor Speedway 5555 Concord Parkway South- Concord(Greater Charlotte), NC 28027
June 16, 2011	Jacksonville, FL	EverBank Field (Home of the Jacksonville Jaguars) one EverBank Field Drive Jacksonville, FL 32202
June 23, 2011	Columbus, OH	Venue not finalized
June 23, 2011	Washington, DC	Venue not finalized
June 30, 2011	Los Angeles, CA	Dodger Stadium 1000 Elysian Park Avenue Los Angeles, CA 90012
July 14, 2011	Dallas, TX	Venue not finalized

July 14, 2011	St. Louis, MO	Chaifetz Arena at Saint Louis University #1 South Compton Avenue St. Louis, MO 63103
July 21, 2011	Colorado Springs, CO	Venue not finalized
July 28, 2011	Philadelphia, PA	Venue not finalized
July 28, 2011	Birmingham, AL	Birmingham Marriott 3590 Grandview Parkway Birmingham, AL 35243
Aug. 4, 2011	Houston, TX	Minute Maid Park (Home of the Houston Astros) 501 Crawford Street Houston, TX 77002
Aug. 4, 2011	San Diego, CA	NTC Promeade-McMillin Compaies Event Center 2875 Dewey San Diego, CA 92106
Aug. 11, 2011	Minneapolis, MN	Venue not finalized
Aug. 18, 2011	Richmond, VA	Richmond International Raceway 600 E Laburnum Avenue Richmond, VA 23222
Aug. 25, 2011	San Jose, CA	Venue not finalized
Sept. 1, 2011	Tampa, FL	Straz Center for the Performing Arts 1010 North W.C. MacInnes Place Tampa, FL 33602
Sept. 1, 2011	Baltimore, MD	M & T Bank Stadium (Home of the Baltimore Ravens) 1101 Russell Street Baltimore, MD 21230
Sept. 15, 2011	Foxborough, MA	Gillette Stadium 1 Patriot Place Foxborough (Greater Boston), MA 02035
Sept. 22, 2011	Cincinnati, OH	Venue not finalized
Sept. 22, 2011	New York, NY	Venue not finalized
Sept. 29, 2011	Denver, CO	Venue not finalized
Oct. 6, 2011	Pittsburgh, PA	Venue not finalized
Oct. 6, 2011	Las Angeles, CA	Venue not finalized
Oct. 13, 2011	Chicago, IL	Venue not finalized
Oct. 13, 2011	Phoenix, AZ	University of Phoenix Stadium (Home of the Arizona Cardinals) 1 cardinals Drive Phoenix, AZ 85305
Oct. 20, 2011	Atlanta, GA	Venue not finalized
Oct. 20, 2011	Kansas City, MO	Historic Uptown Theater 3700 Broadway Street Kansas City, MO 64111
Oct. 27, 2011	Jacksonville, FL	EverBank Field (Home of the Jacksonville Jaguars) One EverBank Field Drive Jacksonville, FL 32202
Nov. 3, 2011	Philadelphia, PA	Venue not finalized
Nov. 3, 2011	Seattle/Tacoma, WA	Venue not finalized
Nov. 10, 2011	Miami, FL	Venue not finalized
Nov. 10, 2011	Dallas, TX	Venue not finalized
Nov. 17, 2011	Virginia Beach, VA	Sandler Center for the Performing Arts 201 Market Street Virginia Beach, VA 23462
Nov. 17, 2011	Concord NC	The Speedway Club-Charlotte Motor Speedway 5555 Concord Parkway South-Concord (Greater Charlotte), NC 28027
Dec. 1, 2011	San Diego, CA	NTC Promenade-McMillin Companies Event Center 2875 Dewey San Diego, CA 92106
Dec. 8, 2011	Houston, TX	Minute Maid Park (Home of the Houston Astros) 501 Crawford Street Houston, TX 77022
Dec. 15, 2011	Las Vegas, NV	Las Vegas Motor Speedway 7000 Las Vegas Boulevard North Las Vegas, NV 89115

RECRUITMILITARY

http://www.recruitmilitary.com/employers/hiring_solution3b.asp

Department Service Officers List

Alabama
AL Dept. of Veterans Affairs
P.O. Box 1391
Montgomery, AL 36102-1391
(334) 213-3325
FAX (334) 279-8086

Alaska
The American Legion Dept.
Srvc. Off.
2925 DeBarr Rd., Ste. 3103
Anchorage, AK 99508-2989
(907) 276-8211
FAX (907) 258-0756

Arizona
The American Legion Srvc. Off.
3333 N. Central Ave., Ste. 1048
Phoenix, AZ 85012-2402
(602) 627-3281
FAX (602) 627-3285

Arkansas
AR Dept. of Veterans Affairs
P.O. Box 3280
Little Rock, AR 72003
(501) 221-3192
FAX (501) 3375-1104

California
The American Legion
11000 Wilshire Blvd., Rm. 5201
Los Angeles, CA 90025
(310) 473-6534
FAX (310) 479-4641

The American Legion
1301 Clay St., Rm. 1135N
Oakland, CA 94612
(510) 834-0430
FAX (510) 834-0507

The American Legion
8810 Rio San Diego Dr.,
Rm. 1173
San Diego, CA 92108-0874
(619) 400-5301
FAX (619) 688-0874

Central America
Managed by DSO in
Houston, TX

Colorado
The American Legion
155 Van Gordon St.#364
Denver, CO 80225
(303) 914-5585
FAX (303) 914-5588

Connecticut
The American Legion Svc. Off.
555 Willard Ave.
P.O. Box 310909
Newington, CT 06131-0909
(860) 594 6600
FAX (860) 667-3257

Delaware
The American Legion
P.O. Box 5696
Wilmington, DE 19808
(302) 998-9448
FAX (302) 633-5388

District of Columbia
The American Legion
1722 I ST. NW, Rm 230
Washington, D.C. 20421-0001
(202) 530-9140
FAX (202) 530-0126

Florida
FL. Dept. of Veterans Affairs
P.O. Box 31003
Room 214
St. Petersburg, FL 33731
(727) 319-7427
FAX (727) 319-7780

Georgia
State Dept. of Veterans Service
1700 Clairmont Road
Decatur, GA 30033-4032
(404) 929-5345
FAX (404) 929-5502

Hawaii
The American Legion Service.
Off.
459 Patterson Road RM 1-C101
Honolulu, HI 96819-1522
(808) 433-0497
FAX (808) 947-3957

Idaho
Idaho Division of
Veterans Services
444 W Fort Street Rm. 140
Boise, ID 83702
(208) 429-2145
FAX (208) 429-2279

Illinois
American Legion Service Ofcr
, 2122 West Taylor St.
Ste. 106
Chicago, IL 60612
(312) 980-4266
(FAX) (312) 706 6675

Indiana
The American Legion Srvc.
Dept.
575 N. Pennsylvania St., Rm. 325
Indianapolis, IN 46204
(317) 916-3605
FAX (317) 226-6645

Iowa
The American Legion Srvc. Off.
Federal Bldg., Rm. 1033A
210 Walnut St.
Des Moines, IA 50309
(515) 323 7532
FAX (515) 323-7401

Kansas
The American Legion
Colmery Oneil VAMC
2200 SW Gage Blvd
Topeka, KS 66622
(785) 243-4330
FAX (785) 350 4417

Kentucky
The American Legion Service.
Off.
P.O. Box 3661
Louisville, KY 40201-3661
(502) 566-4478
FAX (502) 566 4371

Louisiana
LA Dept. of Veterans Affairs
6640 Riverside Dr., Ste. 210
Metairie, LA 70003-7111
(504)-838-4380
FAX (504) 838-4382

Maine
The American Legion Dept.
Srvc. Off.
P.O. Box 3411
Augusta, ME 04330
(207) 623-5726
FAX (207) 621-4821

Maryland
The American Legion Service.
Off.
Federal Building
31 Hopkins Plaza
Baltimore, MD 21201
(410) 230-4420
FAX (410) 230-4421

Massachusetts
The American Legion Srvc. Off.
J.F.K. Federal Bldg., Rm. 1500D
Boston, MA 02202-0393
(617) 303-5694
FAX (617) 973-9560

Michigan
The American Legion
477 Michigan Ave., Rm. 1210
Detroit, MI 48226
(313) 964-6640
FAX (313) 964-5697

Minnesota
The American Legion
Service Off
1 Veterans Drive 4H, Rm. 104
Minneapolis, MN 55417
(651) 291-1800
FAX (651) 291-1057

Mississippi
Calhoun Cty. Veterans Srvc. Off.
P.O. Box 534
Calhoun City, MS 38916-0534
(662) 983-9328
FAX (662) 628-1933

Mexico
Managed by DSO
in Houston, TX

Missouri
The American Legion
400 S. 18th St., Rm. 106
St. Louis, MO 63103
(314) 552 9884
FAX (314) 231-7463

Montana
The American Legion
P.O. Box 1007
Ft. Harrison, MT 59636
(406) 495-2080
FAX (406) 495-2003

Nebraska
NE Dept. of Veterans Affairs
c/o VARO, 5631 South 48th St.
Lincoln, NE 68516
(402) 420-4021
FAX (402) 471-7070

Nevada
State of Nevada Office of
Veterans' Services
5460 Reno Corporate Dr. #131
Reno, NV 89511
(775) 688-1653 ext. 31003
FAX (775) 688-1656

State of Nevada Office of
Veterans' Services
950 W. Owens, Rm. 111
Las Vegas, NV 89106
(702) 636-3070
FAX (702) 636-3079

New Hampshire
The American Legion
Norris Cotton Fed. Bldg.
275 Chestnut Street, Rm. 519
Manchester, NH 03101
(603) 222 5784
FAX (603) 222 5787

New Jersey
The American Legion
20 Washington Place, Rm 436
Newark, NJ 07102
(973) 297-3377
FAX (973) 504-8709

New Mexico
The American Legion Srvc. Off.
500 Gold Street SW
Rm. 3017
Albuquerque, NM 87102
(505) 346-4878
FAX (505) 346-4876

New York
The American Legion
130 S. Elmwood Ave., Ste. 614
Buffalo, NY 14202-2479
(716) 857-3361
FAX (716) 857 3488

The American Legion
245 W. Houston St., Rm. 212B
New York, NY 10014
(212) 807-3066
FAX (212) 807-4029

North Carolina
The American Legion Dept.
Srvc. Off.
251 Main St., Rm. 429
Winston-Salem, NC 27155
(336) 631-5471
FAX (336) 714-0902

North Dakota
The American Legion
2101 N Elm St.
Fargo, ND 58102-
(701) 451-4646
FAX (701) 293-9951

Ohio
The American Legion
1240 E. Ninth St., Rm 923
Cleveland, OH 44199
(216) 522-3504
FAX (216) 522-3233

The American Legion
c/o VAMC
3200 Vine St., Rm B162g
Cincinnati, OH 45220
(513) 475-6440
FAX (513) 475 6444

The American Legion
c/o Wade Park VAMC, 10101 E.
Blvd., Rm. 1B115
Cleveland, OH 44106
(216) 791-3800, Ext. 4155
FAX (216) 707 5948

The American Legion
4100 W 3rd St
P.O. Box 335
Dayton, OH 45428
(937) 268-6511, Ext. 2967
FAX (937) 267-7605

Oklahoma
The American Legion Clms. Off.
125 S. Main St.
Muskogee, OK 74401
(918) 781-7760
FAX (918) 781-7761

Oregon
The American Legion Srvc. Off.
100 SW Main Street
2nd Floor
Portland, OR 97204
(503) 412-4771
FAX (503) 412-4772

Pennsylvania
The American Legion
P.O. Box 42938
Philadelphia, PA 19101
(215) 381-3032
FAX (215) 381-3500

The American Legion
1000 Liberty Ave., Ste. 432D
Pittsburgh, PA 15222
(412) 395-6231
FAX (412) 395-6234

The American Legion
1123 E. End Blvd., Ste. 5
Wilkes-Barre, PA 18702
(570) 821 2525
FAX (570) 821-2529

The American Legion
P.O. Box 2324
Harrisburg, PA 17105-2324
(717) 730-9100
FAX (717) 975-2836

The American Legion
135 E. 38th St.
Erie, PA 16504-1596
(814) 864-4240
FAX (814)-864-3405

Philippine Islands
The American Legion
PSC 517 Box R C
FPO, AP 96517-1000
(63)(45) 322 6061
FAX (63)(45) 322 1950

Puerto Rico
The American Legion
P.O. Box 447
Saint Just, PR 00978-0447
(787) 772-7455
FAX (787) 792-5947

Rhode Island
The American Legion
1005 Charles St.
North Providence, RI 02904
(401) 726 2126
FAX (401) 726 2464

South America
Managed by DSO
in Houston, TX

South Carolina
American Legion DSO

1205 Pendleton St., Ste. 369
Columbia, SC 29201
(803) 734-0200
FAX (803) 734-0200
FAX (803) 734-0197
fax same as phone

South Dakota
The American Legion Service.
Officer.
P.O. Box 67
Watertown, SD 57201-0067
(605) 881-33204
FAX (605) 886-2870

Tennessee
American Legion Service Officer
2414 Harris Road
Woodlawn, TN 37191
(931) 553-5173
Fax (931) 553-5176

Texas
The American Legion
6900 Almeda Rd. Rm 1019
Houston, TX 77030-4200
(713) 383-2702
FAX (713) 383-2759

The American Legion
701 Clay Ave.
Waco, TX 76799
(254) 299-9960
FAX (254) 299-9965

Utah
The American Legion
DSO of Utah
550 Foothill Dr., Ste. 203
Salt Lake City, UT 84113
(801) 326 2380
FAX (801) 326 2383

Vermont
The American Legion
VAM & ROC
215 N. Main Street
White River Junction, VT 05009
(802) 296-5166
FAX (802) 291-6266

Virginia
Virginia Dept. of Veterans
Services
523 S. 20th Avenue
Hopewell, VA 23860-4403
804-541-6353
FAX (540) 857-6437

Washington
The American Legion
915 2nd Ave., Ste. 1042
Seattle, WA 98174
(206) 220-6223
FAX (206) 220-6104

West Virginia
Huntington VA Reg Office
640 4th Ave., Rm 108
Huntington, WV 25701
(304) 399-9395
Fax (304) 528-5738

Wisconsin
The American Legion
VA Regional Office.
5400 West National Avenue,
Rm. 164
Milwaukee, WI 53214-3461
(414) 902 5722
FAX (414) 902 9401

Wyoming
The American Legion
VA Hospital
2360 East Pershing Boulevard
Cheyenne, WY 82001
(307) 433-2751
FAX (307) 433 2790

Department Veterans Employment and Training Service List

Alabama
DVET vacant
(334) 223-7677
FAX (334) 242-8927

Alaska
DVET Thomas Hall
hall.thomas@dol.gov
(907) 465-5881
FAX (907) 465-5528

Arizona
DVET Michael Espinosa
espinosa.michael@dol.gov
(602) 542-2515
FAX (602) 542-4103

Arkansas
DVET Roy Schultz
schultz.roy@dol.gov
(501) 682-3786
FAX (501) 682-3752

California
Acting DVET Nancy J. Sanders
sanders.nancy@dol.gov
(916) 654-8178
FAX (916) 654-9469

Colorado
DVET Josh McDaniel
mcDaniel.joshua@dol.gov
(303) 844-2151/2152
FAX (303) 844-2017

Connecticut
DVET Louis Kennedy
kennedy.louis@dol.gov
(860) 263-6490
FAX (860) 263-6498

Delaware
DVET David Rich
rich.david@dol.gov
(302) 761-8138/9
FAX (302) 761-4676

District of Columbia
DVET Stanley K. Williams
Williams.stanley@dol.gov
(202) 671-2143
FAX (202) 671-1503

Florida
DVET Cecilia Coatney
coatney.cecilia.k@dol.gov
(850) 245-7199
FTS: (850) 942-8800
FAX (850) 245-7186

Georgia
DVET Ed Gresham
gresham.ed@dol.gov
(404) 656-3127/3138
FTS: (404) 331-3893
FAX (404) 657-7403

Hawaii
DVET vacant
(808) 522-8216 (ans. service)
FAX (808) 586-9258

Idaho
DVET Dale Langford
langford.dale@dol.gov
(208) 332-8947
FAX (208) 334-6389

Illinois
DVET Patrick Winfrey
winfrey.patrick@dol.gov
(312) 793-2561
Main Office (312) 793-3433
FAX (312) 793-4795

Indiana
DVET Gary Tyler
tyler.gary@dol.gov
(317) 232-6804
Main Office (317) 232-6805
FAX (317) 233-5720

Iowa
DVET Anthony J. Smithhart
Smithhart.anthony@dol.gov
(515) 281-9062
Main Office (515) 281-9061
FAX (515) 281-9063

Kansas
DVET Areon Kelvington
kelvington.areon@dol.gov
(785) 296-5033
Main Office (785) 296-5032
FAX (785) 296-0264

Kentucky
DVET Robert Shepard
shepard.robert2@dol.gov
(502) 564-7062
FAX (502) 564-1476

Louisiana
DVET Vacant
(225) 389-0339
FAX (225) 342-3152

Maine
DVET Jon Guay
Guay.jon@dol.gov
(207) 753-9090
FAX (207) 783-5304

Maryland
DVET Stanley A. Seidel
seidel.stanley@dol.gov
(410) 767-2110/2111
FAX (410) 333-5136

Massachusetts
DVET Paul Desmond
desmond.paul@dol.gov
(617) 626-6699
FAX (617) 727-2330

Michigan
DVET John Savage
Savage.john@dol.gov
Main Office (517) 241-6937
FAX (517) 373-1117

Minnesota
DVET Kevin Nagel
nagel.kevin@dol.gov
(651) 259-7511
MainOffice (651) 259-7511/7512
FAX (651) 282-2711

Mississippi
DVET Benjamin McCaffery
mccaffery.benjamin@dol.gov
FTS: (601) 321-6078
FAX (601) 321-6187

Missouri
DVET William "Bill" Benzel
benzel.william@dol.gov
(573) 751-3921
(Main Office (573) 751-3921
FAX (573) 751-6710

Montana
DVET Byron Erickson
erickson.byron@dol.gov
(406) 447-3233/3239
FAX (406) 447-3213

Nebraska
DVET Stacy J. Destefano
destefano.stacy@dol.gov
(402) 471-9833
MainOffice (402) 471-9833
FAX (402) 471-2092

Nevada
DVET Darrol L. Brown
brown.darrol@dol.gov
(775) 687-4632

New Hampshire
DVET Dennis Viola
viola.dennis@dol.gov
(603) 225-1424
FAX (603) 225-1545

New Jersey
DVET Donna Scheel
scheel.donna@dol.gov
(609) 292-2930
FAX (609) 292-9070

New Mexico
DVET Sharon I Mitchell
Mitchell.Sharon@dol.gov
(505) 346-7502, 7503
FAX (505) 242-6179

New York
DVET Barry Morgan
morgan.barry@dol.gov
(518) 457-7465
FAX (518) 435-0833

North Carolina
DVET Evon Digregorio
Digregorio.evon@dol.gov
COMM: (919) 733-7402/7407
FTS: (919) 856-4792
FAX (919) 733-1508

North Dakota
DVET Gerald (Jerry) H. Meske
Meske.Gerald@dol.gov
(701) 250-4337
FAX (701) 328-2890

Ohio
DVET Rob Creel
creel.robert@dol.gov
(614) 466-2768
MainOffice (614) 466-2768
FAX (614) 752-5007

Oklahoma
DVET Kenneth Allen
allen.kenneth@dol.gov
(405) 231-5088, 557-7189
FAX (405) 557-7123

Oregon
Acting DVET Tonja Pardo
pardo.tonja@dol.gov
(503) 947-1490
FAX (503) 947-1492

Pennsylvania
DVET Randall Wright
Wright.randall@dol.gov
(717) 787-5834, 5835
FAX (717) 783-2631

Puerto Rico and Virgin Islands
Acting DVET Miguel Gonzales
gonzales.miguel@dol.gov
(787) 754-5391
FAX (787) 754-2983

Rhode Island
DVET Reginald Dupuis
Dupuis.reginald@dol.gov
(401) 243-1281
FAX (401) 243-1240

South Carolina
DVET William C. Plowden, Jr.
plowden.william@dol.gov
COMM: (803) 737-7650; (803) 737-7652; (803) 737-7649
FAX (803) 737-7656
FTS: (803) 765- 5195

South Dakota
DVET vacant
(605) 626-2325
FAX (605) 626-2359

Tennessee
DVET Angela Mauldin
Mauldin.angela@dol.gov
(931) 272-1688
FAX (931) 648-6331

Texas
Acting DVET Harvey King
king.harvey. @dol.gov
(512) 463-2815
FAX (512) 475-2999

Utah
DVET Howard "Dale" Brockbank
Brockbank.Howard@dol.gov
(801) 524-5703
FAX (801) 524-3099

Vermont
DVET Richard Gray
gray.richard@dol.gov
OFFICE (802) 828-2057
FAX (802) 828-2069

Virginia
DVET Paul Hinkhouse
hinkhouse.paul@dol.gov
(804) 786- 7270, 7269, 5436
FAX (804) 786-4548

Washington
DVET Gregory "Greg" Mercer
Mercer.gregory@dol.gov
(360) 570-6970
FAX (360) 570-6978

West Virginia
DVET Cheryl Stiles
stiles.cheryl@dol.gov
(304) 558-4001
FAX (304) 334-4591

Wisconsin
DVET Daniel Schmitz
schmitz.daniel@dol.gov
(608) 261-8489
Main Office (608) 266-3110
FAX (608) 261-6710

Wyoming
DVET David McNulty
McNulty.David@dol.gov
(307) 261-5454
(307) 235-3281/3282
FAX (307) 235-3272

Homeless Veteran Task Force Chairmen

STATE	NAME, ADDRESS, PHONES, EMAIL
Commission Chairman	**Harold D. Barnett**, 4365 Mill Water Xing, Douglasville, GA 30135-4190 H: 770 947-9816, C:770 715-3853 email: dbarnett74@bellsouth.net
Alabama	**John Beaver**,5208 Persons Drive, Mobile, AL 26618 PH: 257 454 6948, email: chaplainjohnbeaver@comcast.com
Alaska	**Richard E. Williams**, 1550 charter Circle, Anchorage, AK 99508-2981 PH: 907 884 2020, F: 866 596 9938email: richard.williams4@us.army.mil or silverfox@ak.net
Arizona	**Michael Espinosa**, 5762 N.,105th Lane, Glendale, AZ 85307-4031 W: 602-542-2515; email: espinosa.michael@dol.gov
Arkansas	**John Voss**, P.O. Box 156, AR 72012, PH: 501 593 1090,F: 501 882 5181
California	**James N. Creacy**, 2449 N. Beachwood Dr, Apt 9, Los Angeles, CA 90068 H: 323-469-7517, lerichj1@vba.va.gov
Colorado	**Jeffrey Hewitt**, 13256 E Nevada Avenue, Aurora, CO 80012 W: 303 914-5585, F:303 914-5588 email:jeffrey.hewett@va.gov
Connecticut	**John Lomberg**, 76 Dogwood Rd., Plainville, CT 06062-1340 PH: 860-208-0260; email: johnl@crtct.org
Delaware	
Washington, DC	**Edward M. Hogan**, 24416 Kakae Drive, Damascus, MD 20872-2114 H: 301-926-9547 M: 301-922-2681
Florida	**Richard Mondro**, 13875 SE 170th Street, Weirsdale, FL 32195-3024 PH: 352 430 9470, email: dickmondro@comcast.net
France	None
Georgia	**William A. Smith**, 3217 Bannon Drive, Thunderbolt, GA 31404-5043; M: 912-507-4126; email: captwas1@aol.com
Hawaii	**Leonard Ho**, 1667 Waikahalulu Lane, Honolulu, HI 96817, PH: 808 536 3322
Idaho	**John Dunlap**, email: alegion2007@yahoo.com, H: 208- 773-9054, F: 208 457 9428, PO Box 725, Post Falls, ID 83877
Illinois	**Gary Jenson**, Asst. Adj. 2720 E. Lincoln Street, Bloomington, IL 61704 PH: 309 663 0361,F: 309 663 5783, email: gjenson@illegion.org
Indiana	**Harold Robbie Robinson**, P.O. Box 2189 Richmond, IN 47375-2189 PH:765-966-6174 email: legioncowboy@yahoo.com
Iowa	**Ken Krizan**, 1015 Eighth Street, Coralville, IA 52241-1709 H: 319-354-5393
Kansas	**Lee Stolfus**, 1404 Rural, Emporia, KS 66801 PH: 620-342-2431, C: 620 344 1610
Kentucky	**Billy G. Hobbs**, 138 Glenview Drive, Bardstown, KY 40004 PH: 502-349-1515; no email
Louisiana	**John L. Clark**, 2nd Dist. Cmdr., 16153 River Rd., Hahnville, LA 70057 PH: 985-783-2228 or 1804; email: johnclark70057@bellsouth.net
Maine	**William Angell**, 92 Bluff Road, Bath, ME 04530 PH: 207-442-0818

STATE	NAME, ADDRESS, PHONES, EMAIL
Maryland	**Earl Nesbitt**, 8702 Dellegge Rd., Baltimore, MD 21237 email: GISing@aol.com, PH: 410-686-2674
Massachusetts	**William Bell**, 35 Union Street, Manchester, MA 01944-1561 Phone:978 526-4286
Michigan	**Joseph Callahan**, 1713 Capital Avenue, Lincoln Park, MI 48146 C: 313-213-5026 email: callahanjt@yahoo.com
Minnesota	**Tom Newman**, 20 W. 12th Street, St Paul, MN 55155-2000 PH: 612 467 3849, email: tnewman@mnlegion.org
Mississippi	**Robert Gosa**, P.O. Box 534, Calhoun City, MS 38916 PH: 662-983-9328,F: 662 628 1933, email: bobgosa@tds.net
Missouri	**Shirley Janes**, 10903 Suanis Ct, St. Louis, MO 63123 email: sajanes@yahoo.com, PH: 314-853-4746,
Montana	**Errol Eileraas**, 1108 W 3rd St. Anaconda, MT 59711 email: ebeileraas@msn.com, PH: 406-563-3075,
Nebraska	**R. Alan Baxter,** P.O. Box 188, Palisade, NE 69040-0188 PH: 308-285-3235 email: Legionpalisade@hotmail.com
Nevada	**Mitchell Roach**, C: 915-820-5240
New Hampshire	**Richard C. Pond**; 17 Union Street, Lyme, NH 03768, PH: 603 795 2816 email: rick.pond@tpk.net
New Jersey	**Bob Looby**, email: boblooby@embarqmail.com, C: 908-894-0746,
New Mexico	
New York	**Patrick Devine**, 1 Beech Place, Bronx, NY 10465 PH: 212-823-1981, email hondotots@optonline.net
North Carolina	**Thomas "Archie" Barrow**, Sr., P.O. Box 2813, Burlington, NC 27216 H: 336-228-8431;W: 336 334 5777, C: 336 684 6129 email: archie.barrow@ncmail.net
North Dakota	**Jerry Samuelson**, P.O. Box 1036, Watford City, ND 58854 W: 701-444-6853 email: jsamuelson@co.mckenzie.nd.us
Ohio	**Robert Kimball**, P.O. Box 184, Chesapeake, OH 45619 PH: 740-867-8836; email:rjkimball@zoominternet.net
Oklahoma	**Chris Harding**, Office of the Adjutant PH: 405-270-0501 ext. 65481
Oregon	**Sid Carter**, 2649 SE Hill Street, Prineville, OR 97754 H: 541-447-7550; W: 541-447-5304;
Pennsylvania	**PNC Ronald F. Conley**, 709 Hope Street, Pittsburgh, PA 15220-1612 W 412-279-3982 F 412-233-6398; email: rfconley@county.allegheny.pa.us
Rhode Island	**Frederick Correy**, 225 New London Avenue, Apt. 107 Cranston, RI 02920 PH: 401-944-1987
South Carolina	**James E. McDaniel**, 724 Rock House Road, Greenwood, SC 29646-7626 PH: 864 227 1502, email scotsmen@emeraldis.com
South Dakota	**Clarence Kooistra**, 1505 S. Hawthorne Ave., Sioux Falls, SD 57105-1425 H: 605-594-3833; W: same

STATE	NAME, ADDRESS, PHONES, EMAIL
Tennessee	**William "Bill" Burleigh**, 112 Seward Street, Smyrna, TN 37167, PH: 615 223 7633, email: bill@osdnashville.org
Texas	**Al Marlowe**, 218 Collins Place, Huffman, TX 77336 PH: 281 468 2008, email: almarlow@aol.com
Utah	**Greg Rowley**, P.O. Box 148000, , Salt Lake City, UT 84114-8000 PH: 801-539-1013; F: 801-521-1919; email: growley@utlegion.org
Vermont	**Donald Tetreault**,70 Southview Drive, North Bennington, VT 05257, PH: 802 447 0772, email dontetre@comcast.net
Virginia	**James L. Holt**, 2232 White House Circle, Hampton, VA 23602 PH: 757-526 0321; email: jefeholt@aol.com
Washington	**Bob Wallace**, 14611 64th Avenue SE, Snohomish, WA 98196 PH: 206-601-2015 bob_wallace@msn.com
West Virginia	**George Sinkewitz**, 1932 Washington Avenue, Huntington, WV 25704 PH: 304-429-5235; F: 304-343-7592 email: gjsinke@verizon.net
Wisconsin	**Clifton Sorenson**, 5814 Inwood Drive, Eau Claire, WI 54701 PH: 715-839-4744;; email: clif.sorenson@co.eau-claire.wi.us
Wyoming	**Dwight S. Null**, 2360 E. Pershing Blvd. D107, Cheyenne, WY 82001 W 307-433-2750 F 307-433-2790, email: dwight.null @va.gov
Mexico	**Office of the Adjutant** PH: 011-502-7934-6576; email: americanlegion2@gmail.com
Philippines	None
Puerto Rico	**Michael A. Quiles**, P.O. box 11424, Caparra Hts. Sta., San Juan, PR 00922-1424 W: 787-792-4899; F: 787-792-5947; email: quilesma1@aol.com

Network Homeless Coordinators

Name	Address	Phone	E-mail
VISN 1			
Gerald Carmichael	150 S. Huntington Ave. Boston, MA 02130	617-232-9500 ext.44948	Gerald.Carmichael@va.gov
James Hart, Deputy	200 Springs Road, Bldg 9. Bedford, MA 01730	781-687-3352	James.Hart2@va.gov
VISN 2			
Robert VanKeuren	400 Fort Hill Avenue Canandaigua, NY 14424	585 394 2000	Robert.Vankeuren@va.gov
Jean Dittman	3495 Bailey Ave Buffalo, NY 14215	716-834-9200 ext. 6016	Jean.Dittman@va.gov
VISN 3			
Henrietta Fishman	130 West Kingsbridge Road Bronx, NY 10468	718-584-6800	Henrietta.Fishman2@va.gov
Julie Irwin, LCSW Deputy	130 West Kingsbridge Road Bronx, NY 10468	718-584-9000 ext.3718	Julie.Irwin @va.gov
VISN 4			
Lovetta Ford	Delafield Road Pittsburgh, PA 15240	412-822 3299	Lovetta.Ford@va.gov
VISN 5			
Marla S. Brundies	50 Irving Street, NW Washington, DC 20422	202-745-8479	Marla.Brundies2@va.gov
VISN 6			
Deborah Lee	1601 Brenner Ave. Salisbury, NC 28144	704-638-9000 ext. 4011	Deborah.Lee@va.gov
VISN 7			
Patricia Bradford	6439 Garners Ferry Rd. Columbia, SC 29209-1639	803-647-5818	Patricia.Bradford@va.gov
Rhonda M. Simmons	1670 Clairmont Road Decatur, GA 30033	404-321-6111 ext.3798	Rhonda M. Simmons@va.gov
VISN 8			
Daniel Robbin	1492 West Flagler Street Miami, FL 33126	305-541-5864 ext.136	Daniel.Robbin@va.gov
VISN 9			
David Hansard	P.O. Box 4000 Mountain Home, TN 37684	423-979-2874	David.Hansard@va.gov
VISN 10			
Thomas Halfhill	10000 Brecksville Rd. (181B) Brecksville, OH 44141	440-526-3030 ext. -3556	Thomas.Halfhill@va.gov
VISN 11			
Philip E. Thomas	964 N. Pennsylvania Street, Indianapolis, IN 46204	317-685-8641 ext. 121	Philip.Thomas2@va.gov

Name	Address	Phone	E-mail
VISN 12			
Gene Herskovic	820 South Damen Chicago, IL 60612	312-569-8085	Gene.Herskovic@va.gov
VISN 15			
Frank Piper	4101 S. 4th St. Leavenworth, KS 66048	913-682-2000 ext.52296	Frank.Piper@va.gov
Randy Crandall	2200 Gage Blvd. Topeka, KS 66622	785-350-3111 ext.52090	Randall.Crandall@va.gov
VISN 16			
Dorothy Thomas	P.O. Box 69004 Alexandria, LA 71306-9004	318-473-0010 ext. 4227	Dorothy.Thomas@va.gov
VISN 17			
Heloise Ferguson	4500 South Lancaster Rd. Dallas, TX	214-742-8387	Heloise.Ferguson @va.gov
VISN 18			
Steven Cohen	3601 S. 6th Avenue Tuscon, AZ 85723	520-792-1450 ext.2995	Steven.Cohen@va.gov
VISN 19			
Richard DeBlasio	4100 East Mississippi Avenue,Suite 825. Glendale, CO 80246	303-504-3567	Richard.DeBlasio@va.gov
VISN 20			
Ann M. Shahan	9600 Veteran's Drive, Bdgy. 3 Rm. 210 Tacoma, WA 98493	253-583-1672	Ann.Shahan@va.gov
VISN 21			
Roberta L. Rosenthal	401 3rd Street San Francisco, CA 94107	415-760-5013 cell	Roberta.Rosenthal@va.gov
VISN 22			
Betty Zamost	11301 Wilshire Blvd. Los Angeles, CA 90073	310-268-3508	Betty.Zamost@va.gov
VISN 23			
Kimberley S. Neal	3600 30th Street Des Monies, IA 50310	515-699-5809	Kimberley.neal@va.gov

Useful Telephone Numbers

A 1-Stop directory of VA 800 numbers and VA facilities including Medical Centers, Community-Based Outpatient Clinics, Regional Offices and National Cemeteries may be located at:
www.va.gov/customer/consumer2.asp

ORGANIZATION	PHONE NUMBER
Center for Women Veterans	1-202-461-6193
Department of Defense Deployment Health Clinical Center (at Walter Reed Medical Center)	202-782-6563 1-866-559-1627
Department of Defense Force Health Protection and Readiness Programs Office	1-800-497-6261
Department of Housing and Urban Development Office of Special Needs Assistance Programs	202-708-4300
Department of Labor Veterans' Employment and Training Service	202-693-4700
Office of Personnel Management Veterans' Preference Issues	202-606-2511
Office of Servicemembers' Group Life Insurance (SGLI and VGLI)	1-800-419-1473
Social Security Administration	1-800-772-1213
The American Legion Appeals and Special Claims Unit	1-202-461-8024
The American Legion Appeals Management Center (AMC) Unit	1-202-530-9140
The American Legion Office of Insurance Activities	1-215-381-3022
VA Benefits (VA Regional Office)	1-800-827-1000
VA Debt Management Center	1-800-827-0648
VA Education Benefits	1-800 -827-1000
VA Education Service	202-461-9800
VA Gulf War, Agent Orange, SHAD or other Special Issues Helpline	1-800-749-8387
VA Health Administration Center	1-800-733-8387
VA Health Eligibility Center	1-800-929-8387
VA Health Benefits Service Center	1-877-222-8387
VA Home Loan Guaranty Service	202-461-9500
VA Insurance Center	1-800-669-8477
VA Mammography Helpline	1-888-492-7844
VA Memorial Program Service (headstones and markers for private cemeteries)	1-800-697-6947
VA Pension Center	1-877-294-6380
Small Business Administration Office of Veterans' Business Development	202-205-677
War Related Illness and Injury Study Centers	Washington, D.C. 1-800-722-8340 East Orange, NJ 1-800-248-8005 or 973-676-1000 ext. 2500

Suggested Reading for Post Service Officers

Federal Benefits for Veterans and Dependents is published yearly by the Department of Veterans Affairs and can be ordered by calling 202-512-1800. It is also possible to download it from VA's web site at www.va.gov

Officer's Guide is a handbook on Post operations and procedures; an aid for District Commanders and a Manual of Ceremonies published by The American Legion. Purchase from Emblem Sales at

1-888-453-4466.

Need a Lift? A useful tool in assisting both veterans and their dependents, it is an annual scholarship and financial aid handbook published by The American Legion. Acquire from Emblem Sales at 1-888-453-4466.

Basic Training Correspondence Course in Veterans Benefits was developed, and can be purchased from, the National Veterans Legal Services Program (NVLSP) at 202-265-8305. It is an introduction to veterans benefits, veterans law and advocacy.

The American Legion Extension Institute is an interesting course of study for those who want to get to know The American Legion's history, purpose and how it is structured. Can also be purchased from Emblem Sales at 1-888-453-4466.

The following brochures can be requested from the Veterans Affairs and Rehabilitation Division of the American Legion at 1608 K Street, NW, Washington, D.C. 20006:

- "Guide for Women Veterans - Identifying Risks, Services and Prevention"
- "Post Traumatic Stress Disorder"
- "What To Do Before A Veteran Dies"
- "Veterans: The War Against Hepatitis C"
- "The American Legion Debt Management Guide"
- "Sourcebook for Military Personnel and Veterans"
- "Agent Orange Benefits and Programs: A Guide for Vietnam Veterans and Their Families"
- "Gulf War Benefits and Programs – A Guide for Veterans and Families"
- "Welcome Home: Operation Iraqi Freedom & Operation Enduring Freedom Veterans"
- "Veterans Affairs and Rehabilitation Code of Procedure"

The following brochures can be requested from the Economic Division of the American Legion at 1608 K Street, NW, Washington, D.C. 20006:

- "Active Duty Legal Rights: Guide to the Servicemembers Civil Relief Act; Uniformed Services Employment and Reemployment Rights Act; and other resources"
- "Job Fairs For Veterans"
- "Employment Service Awards" (Nomination Forms)
- "Employer Awards Program" (Nomination Forms)
- "A Resource Guide for the Homeless Veteran"
- "National Economic Commission Awards Programs"
- VA Home Loans
- Veterans' Preference Information
- "Manual for Employment Chairmen"
- "My GI Bill Booklet"

Glossary of Abbreviations

BIRLS	Beneficiary Identification Records Location System
BVA	Board of Veterans' Appeals
C&P	Compensation and Pension
CATS	Claims Automated Tracking System
CAVC	Court of Appeals for Veterans Claims
CRSC	Combat Related Special Compensation
CUE	Clear and Unmistakable Error
DIC	Dependency and Indemnity Compensation
DOD	Department of Defense
DSO	Department Service Officer
EVR	Eligibility Verification Report
GAO	General Accounting Office
GPO	Government Printing Office
OSGLI	Office of Servicemembers' Group Life Insurance
NCA	National Cemetery Administration
NPRC	National Personnel Records Center
NOD	Notice of Disagreement
NSC	Nonservice-Connected
RH	Service-Disabled Veterans Insurance
SC	Service-Connected
SDVI	Service-Disabled Veterans Insurance
SGLI	Servicemembers' Group Life Insurance
SOC	Statement of Case
TAP	Transition Assistance Program
TRIP	Training, Responsibility, Involvement and Preparation of Claims
TSGLI	Traumatic Injury Servicemembers Group Life Insurance
VA	Department of Veterans Affairs
VACOLS	Veterans Appeals Control and Locator System
VAMC	Veterans Affairs Medical Center
VA&R	Veterans Affairs and Rehabilitation
VARO	Veterans Affairs Regional Office
VAVS	VA Voluntary Service
VBA	Veterans Benefits Administration
VEAP	Veterans' Educational Assistance Program
VGLI	Veterans' Group Life Insurance
VHA	Veterans Health Administration
VMLI	Veterans' Mortgage Life Insurance
VR&E	Vocational Rehabilitation and Employment

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