

Veterans Benefits Administration Benefits Workshop/Claims Clinic

You are here

We are here
to help you
achieve
your goals



VETERANS BENEFITS ADMINISTRATION



U.S. Department
of Veterans Affairs

Overview

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Department of Veterans Affairs

Veterans Benefits Administration

All non-medical VA benefits: Compensation, Pension, Education, Home Loan Guaranty, Vocational Rehabilitation and Employment, Life Insurance

Administered by VA Regional Offices

Telephone: 1-800-827-1000

Veterans Health Administration

All VA health care services administered by VA Medical Centers, Ambulatory Care & Community Base Outpatient Clinics

Telephone: 1-800-214-1306

National Cemetery Administration

National Cemeteries

Support to State Veterans Cemeteries

Headstones & Markers

Presidential Memorial Certificates

Telephone: 1-800-535-1117 or 1-800-697-6947

Department of Veterans Affairs

VA Disability Compensation

Department of Veterans Affairs

VA Disability Compensation

WHAT IS VA DISABILITY COMPENSATION?

A tax-free monetary benefit paid to Veterans who are disabled by an injury or illness that was incurred or aggravated during active military service. These disabilities are considered service connected.

WHO IS ELIGIBLE?

Veteran must have served in the uniformed services on active duty, or active duty for training, or inactive duty training, and be:

Discharged under other-than-dishonorable conditions and

At least 10-percent disabled by an injury or disease that was incurred in or aggravated during active duty or active duty for training, or inactive duty training

HOW IS SERVICE CONNECTION ESTABLISHED?

Direct, Aggravated, Presumptive, Secondary

HOW CAN YOU APPLY?

You can also apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

Department of Veterans Affairs

VA Pension (Non-Service Related)

Department of Veterans Affairs

VA Pension (Non-Service Related)

WHAT IS VA PENSION?

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

WHO IS ELIGIBLE?

You may be eligible if:

- You were discharged from service under other than dishonorable conditions, **AND**
- You served 90 days or more of active duty with at least 1 day during a period of war time*, **AND**
- Your countable income is below the amount listed in the chart on the next slide, **AND**
- You meet the net worth limitations, **AND**
- You are age 65 or older, **OR**, you have a permanent and total non-service connected disability, **OR**, you are patient in a nursing home, **OR** you are receiving Social Security disability benefits.

HOW CAN YOU APPLY?

You can apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

Department of Veterans Affairs

VA Pension (Non-Service Related)

Periods of War

Indian Wars	January 1, 1817-December 31, 1898
Spanish-American War	April 21, 1898-July 4, 1902
Mexican Border Period	May 9, 1916-April 5, 1917
World War I	April 6, 1917-November 11, 1918
World War II	December 7, 1941-December 31, 1946
Korean Conflict	June 27, 1950-January 31, 1955
Vietnam Era	February 28, 1961 and ending May 7, 1975 (in RVN) August 5, 1964 and ending May 7, 1975 (non-RVN)
Persian Gulf War	August 2, 1990-Present

Department of Veterans Affairs

Education and Training

Department of Veterans Affairs

Post-9/11 GI Bill (Chapter 33)

WHAT IS CHAPTER 33?

An education benefit program for individuals who served on active duty and received an honorable discharge. Benefits may be used for college, business, technical or vocational school, degree or certificate programs, apprenticeship and on-the-job training, and correspondence courses. Remedial, refresher, and deficiency training are available under certain circumstances.

WHO IS ELIGIBLE?

Must have served honorably for at least 90 aggregate (total) days on active duty after 09/10/2001, or have been honorably discharged from active duty for a service connected disability and served 30 continuous days after 09/10/2001.

HOW LONG DOES AN ELIGIBLE VETERAN HAVE TO USE THIS BENEFIT?

Veterans have 15 years to use this benefit from the last date of discharge from active duty.

HOW CAN YOU APPLY?

Apply using VA Form 22-1990, Application for VA Education Benefits
You can apply online through our web site at www.ebenefits.va.gov.
Or, by calling 1-888-442-4551 (1-888-GI Bill)

Department of Veterans Affairs

Post-9/11 GI Bill (Chapter 33) CONT.

ARMY NATIONAL GUARD/AIR NATIONAL GUARD:

Effective 10/01/2011, VA began paying benefits to these members based on qualifying service under Title 32.

Payments may be made retroactively for enrollment(s) at an approved educational institution for attendance on or after 08/01/2009.

TUITION AND FEES:

Eligible active duty Service Members, Veterans, and transferees can receive full tuition and fees at public, in-state schools. These benefits are paid directly to the school by VA.

YELLOW RIBBON PROGRAM:

If a participant is enrolled at a Yellow Ribbon Program, participating institutions and the tuition and fees exceed the highest public, in-state undergraduate tuition or fees, additional funds may be available for an education program without an additional charge to entitlement.

BOOKS AND SUPPLIES STIPEND:

This payment is issued directly to the student when the school certifies and VA processes the enrollment. Benefit is prorated based on length of service and number of credits/hours pursued.

MONTHLY HOUSING ALLOWANCE:

Based on length of active duty service. This entitlement is a percentage of the monthly housing allowance equal to military Basic Allowance for Housing payable to an E5 with dependents.

VETERANS BENEFITS ADMINISTRATION

Department of Veterans Affairs

Montgomery GI Bill (CHAPTER 30)

WHAT IS CHAPTER 30?

Provides up to 36 months of educational benefits for college, business, technical or vocational school, degree or certificate programs, apprenticeship and on-the-job training, and correspondence courses.

WHO IS ELIGIBLE?

If you are currently in service, you may be eligible after two years of active duty. Please consult with the Education Services Officer at your installation, or call the toll-free number 1-888-442-4551 (1-888-GI BILL 1), for information about your eligibility.

If you are separated from service, you may be an eligible veteran if you:

- Entered active duty for the first time after June 30, 1985;
- Received a high school diploma or equivalent (or, in some cases, 12 hours of college credit) before the end of your first obligated period of service;
- Received an honorable discharge;
- Continuously served for three years, OR two years if that is what you first enlisted for, OR two years if you have an obligation to serve four years in the Selected Reserve AND entered Selected Reserve within a year of leaving active duty.

Note: Different rules apply if you entered active duty before July 1, 1985, and in certain other cases. Call our toll-free number listed above.

Department of Veterans Affairs

Montgomery GI Bill (CHAPTER 30)

HOW LONG DOES AN ELIGIBLE VETERAN HAVE TO USE THIS BENEFIT?

Veterans have 10 years to use this benefit from the last date of discharge from active duty. Payments are made directly to the student.

HOW CAN YOU APPLY?

You can apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

Department of Veterans Affairs

Dependency and Indemnity Compensation (DIC)

Department of Veterans Affairs

Dependency and Indemnity Compensation (DIC)

WHAT IS DIC?

DIC is a tax-free monetary benefit paid to eligible survivors of:

- Military Service Members who died while on active duty, active duty for training, or inactive duty training, OR
- Veterans whose death resulted from a service-connected injury or disease, OR
- Veterans whose death resulted from a non-service-connected injury or disease, and who were totally disabled from their service-connected disabilities for

at least 10 years immediately preceding their death, OR

since the Veteran's release from active duty and for at least five years immediately preceding death, OR

at least one year immediately preceding death if the Veteran was a former prisoner of war who died after September 30, 1999.

Department of Veterans Affairs

Dependency and Indemnity Compensation (DIC)

WHO IS ELIGIBLE?

Surviving Spouse

Surviving Child

Parent(s)

HOW CAN YOU APPLY?

Call the toll-free number: 1-800-827-1000 (for eligibility requirements)

You may apply for DIC benefits by completing one of the following forms:

- VA Form 21-534EZ, Application for DIC, Death Pension and Accrued Benefits by a Surviving Spouse or Child, or
- VA Form 21-535, Application for Dependency and Indemnity Compensation by Parent(s)

Department of Veterans Affairs

Survivors Pension Benefits (Formerly Death Pension)

Department of Veterans Affairs

Survivors Pension Benefits (Formerly Death Pension)

WHAT IS SURVIVORS PENSION?

A needs-based benefit paid to surviving spouses and unmarried dependent children of deceased Veterans with wartime service. Surviving spouses and dependents must meet dependency, income, and net worth requirements.

WHO IS ELIGIBLE? You may be eligible if:

- The deceased Veteran was discharged from service under other than dishonorable conditions, AND
- He or she served 90 days or more of active duty with at least 1 day during a period of war*, AND
- You are the unmarried surviving spouse (or previously married and the marriage was terminated prior to November 1, 1990); OR
- You are the unmarried child of the deceased Veteran under 18, who became permanently helpless before 18, or between 18 & 23 and pursuing a course of instruction at an approved educational institution, AND
- Your countable income is below the amount listed in the chart below, AND
- You meet the net worth limitations

Department of Veterans Affairs

Home Loan Guaranty

Department of Veterans Affairs

Home Loan Guaranty

WHO IS ELIGIBLE?

- Generally, must serve 24 months of continuous active duty or the full period for which called or ordered to active duty
- Service must be at least 90 days during a period of war (181 during peacetime), unless discharged earlier due to a service-connected disability
- Reserve/National Guard members must have served at least six “good” years and be honorable discharged
- Surviving Spouses in receipt of Dependency and Indemnity Compensation

CERTIFICATE OF ELIGIBILITY (COE)

- Service members or Veterans can obtain COE through eBenefits: www.ebenefits.va.gov
- Ask your lender to apply online through the VA Portal <https://vip.vba.va.gov>,
- Complete and mail VA Form 26-1880 to: Atlanta Regional Loan Center ATTN: COE (262)
P.O. Box 100034, Decatur, GA 30031

Department of Veterans Affairs

Home Loan Guaranty

VA FUNDING FEE

- Law requires funding fee to be paid on VA loans
- Fee ranges from .5% to 3.3%, depending on loan type and if first-time or subsequent use
- Fee can be included in the loan
- Fee is waived for Veterans entitled to VA disability compensation and certain surviving spouses

VA ENTITLEMENT AND RESTORATION

- Every county has a VA loan limit. The VA will guaranty 25% of that amount
- Veteran can purchase more than the loan limit, down payment may be required
- Veteran may have more than one VA loan at a time—veteran must occupy the home they are purchasing
- When a home is sold or refinanced to a non-VA loan entitlement can be restored

Department of Veterans Affairs

Home Loan Guaranty

NATIVE AMERICAN DIRECT LOANS

- VA makes direct loans to Native Americans living on Trust Land (reservations, homelands)
- Veteran must be a qualifying Native
- Occupancy is a requirement
- Veteran cannot have any used entitlement
- Maximum loan limit is the same as for guaranteed loans
- Veterans must meet credit qualifications

Department of Veterans Affairs

Home Loan Guaranty

LOAN SERVICING

- If a borrower is having a difficult time making payment for their VA loan, contact the VA office
- If a borrower had a foreclosure/deed in-lieu/short sale, they must repay the VA to get their full entitlement back
- VA Foreclosure Listing: <http://listings.vrmco.com/>
- Purchasing a VA Foreclosure is the same process as a regular VA loan

To find out more about VA home loans, visit us at:

<http://www.benefits.va.gov/homeloans/>

To find out more about Federal loan limits, visit the Federal Housing Finance Agency website at:

<https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx>

Department of Veterans Affairs

Vocational Rehabilitation & Employment (VR&E)

Department of Veterans Affairs

Vocational Rehabilitation & Employment (VR&E) Chapter 31

The VR&E program provides services to eligible Servicemembers and Veterans with service-connected disabilities to help them obtain, prepare for, and maintain suitable employment and achieve independence in daily living. Entitlement is generally valid for up to 48 months.

Department of Veterans Affairs

Vocational Rehabilitation & Employment (VR&E) Chapter 31

TRACKS TO EMPLOYMENT

Track #1 REEMPLOYMENT:

Designed for Veterans separated from the National Guard or Reserve who want to return to work for their previous employer. A VR&E counselor and VA medical staff coordinate with the employer to provide workplace accommodations and improved accessibility.

Track #2 RAPID ACCESS TO EMPLOYMENT:

For Veterans with the necessary skills to be competitive in today's job market who are ready to seek employment. Services can include career readiness preparation, resume development, career search and placement assistance and short term certificate training.

Track #3 SELF-EMPLOYMENT:

Design for Veterans who have the skills and desire to run their own business and may need a flexible work schedule or more accommodating work environment. Services include help developing a business plan and training in small business operations, marketing and finances.

Department of Veterans Affairs

Vocational Rehabilitation & Employment (VR&E) Chapter 31

TRACKS TO EMPLOYMENT

Track #4 LONG-TERM SERVICES:

Helps Veterans gain the job skills they need for employment, including on-the-job training, education benefits, work study, apprenticeships and internship. May include tuition, books and fees assistance, equipment and a monthly training allowance.

Track #5 INDEPENDENT LIVING:

For Veterans who need assistance to lead a more independent life. Services include help in connecting with community-based support services, becoming more independent in daily living and acquiring the assistive devices needed to reach independent living goals.

Department of Veterans Affairs

Vocational Rehabilitation & Employment (VR&E) Chapter 31

HOW TO APPLY:

Apply on-line at: www.eBenefits.va.gov

Complete VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation” and drop off, or mail to:

U.S. Department of Veterans Affairs
Vocational Rehabilitation & Employment (VR&E) Division
Post Office Box 29020
Honolulu, Hawaii 96820-1420

Department of Veterans Affairs

Burial and Plot Internment Allowance

Department of Veterans Affairs

Burial and Plot Internment Allowance

- VA burial allowances are flat rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs
- Eligible surviving spouses of record are paid automatically upon notification of the Veteran's death, without the need to submit a claim
- VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits

Department of Veterans Affairs

Burial and Plot Internment Allowance

WHO IS ELIGIBLE

- Veteran's surviving spouse; **OR**
- The survivor of a legal union* between the deceased Veteran and the survivor; **OR**
- The Veteran's children, regardless of age; **OR**
- The Veteran's parents or surviving parent; **OR**
- The executor or administrator of the estate of the deceased Veteran

*Legal union means a formal relationship between the decedent and the survivor that existed on the date of the Veteran's death, which was recognized under the law of the State in which the couple formalized the relationship and evidenced by the State's issuance of documentation memorializing the relationship.

Department of Veterans Affairs

Burial and Plot Internment Allowance

HOW MUCH DOES VA PAY

Service-Connected Death. If the Veteran died on or after September 1, 2001, the maximum service-connected burial allowance is \$2,000. If the Veteran died before September 11, 2001, the maximum service-connected burial allowance is \$1,500. If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the cost of transporting the deceased Veteran's remains.

Non-Service-Connected Death

- If the Veteran died on or after October 1, 2016, VA will pay a \$300 burial allowance and \$749 for a plot.
- If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$300 burial allowance and \$747 for a plot.
- If the Veteran died on or after October 1, 2014, but before October 1, 2015, VA will pay a \$300 burial allowance and \$745 for a plot.

Department of Veterans Affairs

Burial and Plot Internment Allowance

NON-SERVICE-CONNECTED DEATH CONT.

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA when he or she died.

- If the Veteran died on or after October 1, 2016, VA will pay a \$749 burial allowance and \$749 for a plot.
- If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$747 burial allowance and \$747 for a plot.
- If the Veteran died on or after October 1, 2014, but before October 1, 2015, VA will pay a \$745 burial allowance and \$745 for a plot.

If the death occurred while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed.

Note: If the Veteran dies while traveling at VA expense for the purpose of examination, treatment or care, VA will pay burial, funeral, plot or interment allowances, and transportation expenses.

Department of Veterans Affairs

Burial and Plot Internment Allowance

NON-SERVICE-CONNECTED DEATH CONT.

Unclaimed Remains. If a Veteran dies and their remains are unclaimed, the entity responsible for the burial of the Veteran would be entitled to a \$300 burial allowance. If the Veteran is buried in a VA national cemetery, VA may reimburse the cost of transporting the deceased Veteran's remains. VA may also reimburse for the cost of a plot.

HOW CAN YOU APPLY?

- You can apply by filling out VA Form 21P-530, Application for Burial Benefits. You should attach a copy of the Veteran's military discharge document (DD 214 or equivalent) and a death certificate. If you are claiming transportation expenses, please attach a receipt for the expenses paid.
- You can call us toll-free within the U.S. by dialing 1-800-827-1000. For the hearing impaired, our TDD number is 711.
- You should mail your application to the VA regional office located in your state.

Department of Veterans Affairs

Burial Flags

Department of Veterans Affairs

Burial Flags

Why Does VA Provide a Burial Flag

A United States flag is provided, at no cost to drape the casket of a deceased Veteran who served honorably in the U.S. Armed Forces. It is furnished to honor the memory of a Veteran's military service to his or her country. VA will furnish a burial flag for memorialization for each other than dishonorable discharged

- Veteran who served during wartime
- Veteran who died on active duty after May 27, 1941
- Veteran who served after January 31, 1955
- peacetime Veteran who was discharged or released before June 27, 1950
- Certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the US Armed Forces and who died on/after April 25, 1951
- Certain former members of the Selected Reserves

Department of Veterans Affairs

Burial Flags

WHO IS ELIGIBLE TO RECEIVE A BURIAL FLAG?

Generally, the flag is given to the next-of-kin, as a keepsake, after its use during the funeral service. When there is no next-of-kin, VA will furnish the flag to a friend making request for it. For those VA national cemeteries with an Avenue of Flags, families of Veterans buried in these national cemeteries may donate the burial flags of their loved ones to be flown on patriotic holidays.

HOW CAN YOU APPLY?

You may apply for the flag by completing VA Form 27-2008, *Application for United States Flag for Burial Purposes*. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.

CAN A BURIAL FLAG BE REPLACED?

The law allows us to issue one flag for a Veteran's funeral. We cannot replace it if it is lost, destroyed, or stolen. However, some Veterans' organizations or other community groups may be able to help you get another flag.

Department of Veterans Affairs

Service Disabled Veterans Insurance (S-DVI)

Department of Veterans Affairs

Service Disabled Veterans Insurance (S-DVI)

S-DVI is life insurance for Veterans who have received a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible Veterans for up to \$10,000 of coverage.

Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived.

If a premium waiver is granted, policyholders may apply for additional coverage of up to \$30,000 under the Supplemental S-DVI program.

Premiums for Supplemental S-DVI coverage, however, cannot be waived.

Department of Veterans Affairs

Service Disabled Veterans Insurance (S-DVI)

YOU ARE ELIGIBLE FOR S-DVI IF:

- You were released from service under other than dishonorable conditions on or after April 25, 1951 **AND**
- VA has notified you that you have a service-connected disability (even one rated 0%) **AND**
- You are healthy except for your service-related disability **AND**
- You apply within two years of being notified of your service-connected disability

YOU ARE ELIGIBLE FOR SUPPLEMENTAL S-DVI IF:

- You have an S-DVI policy **AND**
- The premiums on your basic coverage are being waived due to total disability **AND**
- You apply within one year of being notified of the waiver **AND**
- You are under 65 years of age

Department of Veterans Affairs

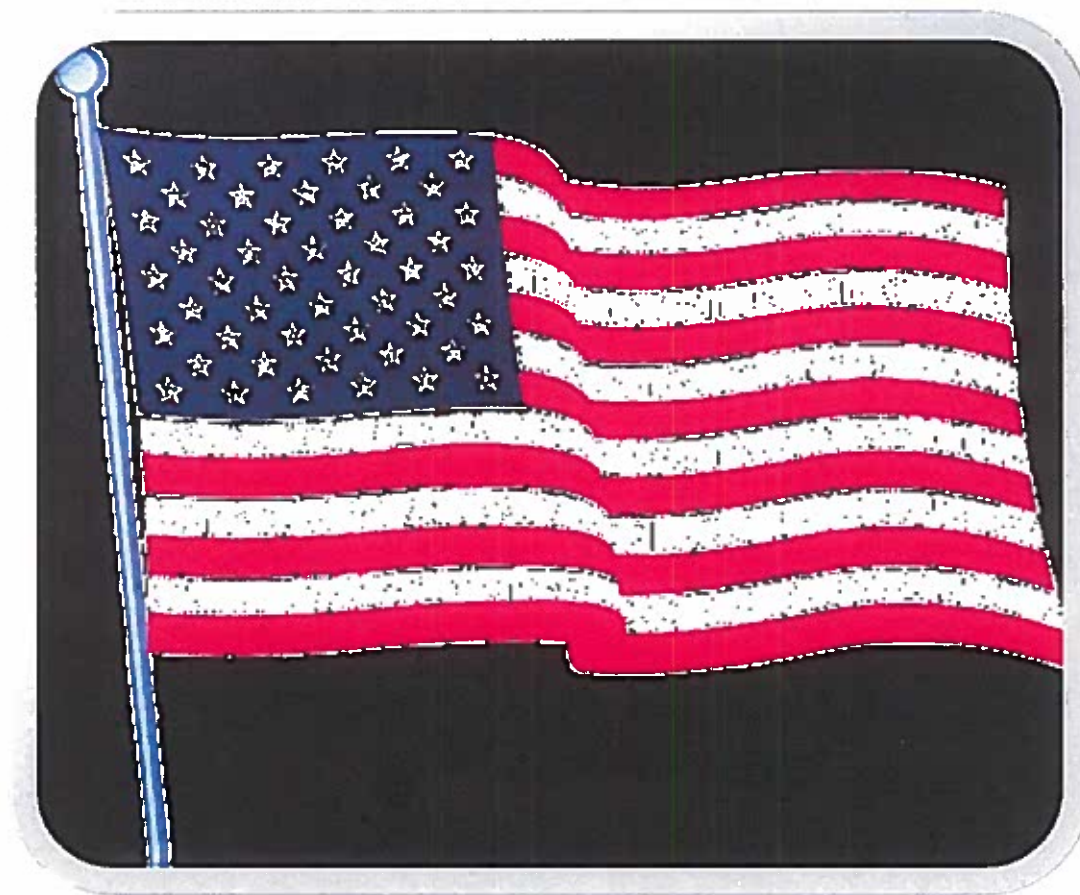
Service Disabled Veterans Insurance (S-DVI)

HOW CAN YOU APPLY?

You can apply by using the following forms:

- VA Form 29-4364 to apply for S-DVI or by applying online at <http://www.insurance.va.gov/inForceGliSite/buying/SDVI.htm>
- VA Form 29-357 to apply for a total disability waiver of S-DVI premiums
- VA Form 29-0189 to apply for Supplemental S-DVI (or you may submit a letter, over your signature, requesting Supplemental S-DVI)

Department of Veterans Affairs



VETERANS BENEFITS ADMINISTRATION

