



Know

learn what
you have
earned

Your Benefits

a handbook of veterans' benefits

PROVIDED BY THE AMERICAN LEGION

www.legion.org

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Purpose

The American Legion is a Congressionally chartered non-profit veterans service organization committed to a better America and excellent treatment of our veterans.

The American Legion takes great pride in being able to provide you with this abbreviated and comprehensive guide to your veterans' benefits. This brochure is not intended to make you an authority on veterans benefits; only to make you aware of available benefits and services you may be entitled to and how to apply for them.

Questions concerning benefits or eligibility for them should be addressed to an American Legion Service Officer, (www.legion.org) a VA Regional Office, State Department of Veterans Affairs, or a County Service Officer.

NOTE: This booklet contains an unofficial summary of benefits for veterans and their dependents, as of January 2004. Although every precaution has been taken to ensure accuracy and clarity, this summary does not have the effect of law or regulations and should not be so treated. The American Legion recommends reference of specific questions to qualified professionals and will not be responsible for any inaccuracy or error contained in this booklet. The booklet is not to be considered a legal document.

Veterans' Data Record

It is recommended you list numbers and locations of the following noted items so you and you family will have the necessary details when filing for benefits.

The American Legion at Your Assistance

Professional American Legion service officers, located at every VA regional office in the country, are available to provide veterans and their dependents with free VA-related assistance, regardless of membership status. Depending on where you live, these representatives are either American Legion state employees or employees of the state division or department of veterans affairs and are accredited to represent veterans on behalf of The American Legion. American Legion Posts also have non-accredited Post Service Officers who can provide **basic** information or assistance.

Don't go it alone. If you are thinking about filing a disability claim or want more information about VA programs and services, call 1-800-433-3318 or visit www.legion.org to locate a professional American Legion Service Officer in your area.

Veterans' Benefits Timetable

Although this table duplicates some of the information elsewhere in this pamphlet, it provides a ready reference.

Burial Benefits – *Time limits vary:* VA provides certain burial benefits, including interment in a national cemetery, partial reimbursement for burial expenses, flag to drape the casket, and a government headstone or grave marker. The veteran must have been in receipt of VA compensation or pension or died in a VA medical center before VA will pay partial reimbursement for burial expenses.

Dental Treatment – *90 days:* Application may be made to VA for one-time dental treatment for certain dental conditions and must apply within 90 days of separation, or at any time for a service-

connected dental injury or disability.

Disability Compensation – *No time limit:* VA pays compensation for disability associated with or aggravated by military service. Evidence will be needed showing a relationship between the disability and the veterans service in the armed forces (1-800-827-1000).

Service-Disabled Veterans Insurance – *Veterans granted service-connected disability may apply within 2 years:* rating, for \$10,000 of life insurance at standard insurance rates.

GI Home Loan – *No time limit:* VA will guarantee a loan for the purchase of a home, mobile home, or condominium, make certain home improvements, or loan refinancing. Eligibility may be reestablished following repayment of original GI loan and to “cash out” refinancing of home. Eligible veterans also include Reservists and National Guard members with at least 6 years service. (www.homeloans.va.gov)

Readjustment Counseling – *No time limit:* Available at VA Vet Centers or medical facilities to combat era veterans to assist in readjusting to civilian life.

Medical Care – *No time limit:* To receive health care, veterans generally must be enrolled with VA. A veteran may apply for enrollment at any time. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a compensable disability during the 12-month period following discharge; or (3) want care for a service-connected disability.

Veterans Educational Assistance Programs – *10 years from date of separation or discharge from service:* VA pays monthly education assistance benefits, depending on the various programs for active duty, Reservists and National Guard members. (www.gibill.va.gov)

Veterans Preference in Employment – *No time limit:* To aid veterans in finding employment in private industry, and federal, state or local government.

Vocational Rehabilitation – *Time limit:* Generally, must complete the program within 12 years of separation from military service or within 12 years from date of VA notification of a compensable service-connected disability. Extension is possible under certain conditions. VA pays for tuition, books, and other expenses, a

monthly living allowance, and provides employment assistance.

Power of Attorney – *No time limit:* Claimants may designate a veterans service organization as their accredited representative for the purpose of assisting in the development and filing of claims. May be changed at any time, except if the case is on appeal.

Discharge Review – *15 years or less from date of separation from military service.*

Correction of Military Records – *3 years or less from date of discharge, or from date of becoming aware of injustices in service records:* The 3 year filing period may be expanded with good cause or following denial by the Discharge Review Board.

Gulf War Benefits – Current law provides for compensation to Gulf War veterans on a presumptive basis for undiagnosed illnesses or chronic unexplained multisystem illnesses which may be a result of their wartime service. Gulf veterans may also request to be placed on VA's Gulf Registry and receive an examination and treatment (1-800-PGW-VETS).

Filing for a Benefit

Application for any benefit requires the submission of the proper VA form and the necessary supporting evidence. **Before filing the application form and any evidence with VA, consult an American Legion Department Service Officer at the nearest VA regional office (RO) for advice and assistance.** Correspondence to VA indicating an intent to apply for a benefit will initiate the claims process and the required form being sent to you. It is important the application form be fully completed. Failure to provide requested information could result in a delay in processing or possibly the denial of the claim. If a claim is denied, you have one year to file an appeal to the Board of Veterans Appeals (BVA) in Washington, D.C. American Legion National Appeals Representatives located at the BVA provide representation for Legion represented claims that are denied at the RO and appealed to the BVA.

Eligibility

The benefits to which you are entitled are based on the particular period of service you served and your type of discharge.

“Honorable” and “General Under Honorable Conditions” discharges qualify you as eligible for benefits. “Dishonorable” and certain “Bad Conduct” discharges issued by general courts martial are a bar to VA benefits (See “Review of Discharges”). “Bad Conduct” and “Other Than Honorable” discharges administratively issued by your branch of service may or may not qualify an individual for benefits, depending on a determination by the VA based on the facts of each case. The main consideration is whether the veteran was discharged from service under “dishonorable conditions” or “other than honorable conditions.”

Anyone who has a discharge prohibiting benefits may seek assistance in filing for a VA review of eligibility. This assistance from a VA benefits counselor or duly recognized veterans organization (like **The American Legion**) is provided **free** of charge.

The law now generally denies benefits to anyone entering military service after September 8, 1980, unless the following requirements are met: (1) 24 months of continuous active duty or (2) served the full period for which an individual was committed, whichever is shorter. This requirement does not apply to those released with a service-connected disability. **If there is any question, consult your local American Legion Service Officer.**

Health Care Benefits

Services: A uniform Package of Benefits which emphasizes the preventive and primary care and a full range of outpatient and inpatient services that include: immunizations, screening tests, and health education and training classes, 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, and nursing home care.

An enrolled veteran may be eligible for some services that are not part of the Uniform Benefits package that includes: 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; and sexual trauma counseling. Veterans must qualify for these on a case by case basis and

specific restrictions apply to each.

General Eligibility: Discharge or release from the active military service under conditions other than dishonorable. Co-payment may be required for aspects of care based on financial information obtained at the time of the application. When applying for medical care, all veterans will be asked to provide information pertaining to health insurance coverage, including policies held by spouses.

Prosthetics and Sensory Aids

Veterans may apply for prosthetic services. Services include a complete range of prosthetic appliances such as limbs, braces, and wheelchairs; durable medical equipment, such as hospital beds and patient lifts; rehabilitation, walking and safety aids, such as crutches and walkers; as well as hearing and vision aids. Veterans seeking assistance should contact a Prosthetic Service at the nearest VA medical center or outpatient clinic.

Hospital and Outpatient Care Enrollment Priority Groups

To receive health care, veterans generally must be enrolled. Veterans do not have to be enrolled if they: (1) have a service-connected disability of 50 percent or more; (2) want care for a compensable disability during a twelve month period following discharge; or (3) want care for a service-connected disability. To permit better planning of health resources, however, these three categories of veterans are also urged to enroll.

Enrollment Levels

Veterans will be enrolled to the extent Congressional appropriations allow. Priority groups were established to help insure that VA resources are allocated to veterans in the highest priority of care. If appropriations are limited, enrollment will occur based on the following priorities:

Priority Group 1: Veterans with service-connected conditions rated 50 percent or more disabling.

Priority Group 2: Veterans with service-connected conditions rated at 30 to 40 percent or more disabling.

Priority Group 3: Veterans who are former POWs. Veterans with service-connected conditions rated at 10 or 20 percent disabling. Veterans discharged from active duty for a disability occurred or aggravated in the line of duty. Veterans awarded special eligibility classification under 38 U.S.C., Section 1151. Veterans awarded the Purple Heart.

Priority Group 4: Veterans who are receiving aid and attendance or housebound benefits. Veterans who have been determined by VA to be catastrophically disabled.

Priority Group 5: Non-service-connected veterans and service-connected veterans rated zero percent disabled, whose income and net worth are below the established dollar thresholds.

Priority Group 6: All other eligible veterans who are not required to make co-payments for their care, including: World War I and Mexican Border War veterans. Veterans solely seeking care for disorders associated with exposure to a toxic substance, radiation, or for disorders associated with service in the Persian Gulf. Compensable zero percent service-connected veterans.

Priority Group 7: Non-service-connected veterans and zero percent service-connected veterans with income and net worth above the VA Means Test threshold and income below the HUD geographic index who agree to pay specified co-payments.

- *Subpriority a:* Non-compensable 0% service-connected veterans who were enrolled in the VA Health care System on a specified date and who have remained enrolled since that date.
- *Subpriority c:* Non-service-connected veterans who were enrolled in the VA Health Care system on a specified date and who have remained enrolled since that date.
- *Subpriority e:* Non-compensable service-connected veterans not included in Subpriority a above.
- *Subpriority g:* Non-service-connected veterans not included in Subpriority c above.

Priority Group 8: Non-service-connected veterans and zero percent service-connected veterans with income and net worth above the VA Means Test threshold and the HUD geographic index who agree to pay specified co-payments.

- **Subpriority a:** Non-compensable 0% service-connected veterans enrolled as of January 16, 2003 and have remained enrolled since that date.
- **Subpriority c:** Non-service-connected veterans enrolled as of January 16, 2003 and who have remained enrolled since that date.
- **Subpriority e:** Non-compensable 0% service-connected veterans applying for enrollment after January 16, 2003.
- **Subpriority g:** Non-service-connected veterans applying for enrollment after January 16, 2003.

NOTE: 1. Enrollment will be reviewed each year. Veterans will be notified in writing of any change in their enrollment status. 2. Priority 8 veterans not enrolled in the VA Health Care system prior to January 17, 2003 are barred from enrolling until further notice.)

Special Programs

Specific programs are available for the blind, homeless, spinal cord injury, women veterans and post-traumatic stress disorder. VA provides registry programs for veterans who were in the Persian Gulf War and those who claim exposure to Agent Orange and atomic radiation.

Women Veterans

Women veterans are eligible for the same benefits as male veterans. In addition to routine medical care, each VA medical facility provides women veterans the following: complete physical exams that include breast and pelvic examinations, general reproductive health care, gynecological services, and referrals for services not available at that facility.

VA may also provide counseling at VA medical centers and Vet Centers to overcome psychological trauma resulting from physical assault, battery of a sexual nature or sexual harassment during active duty. In addition, treatment is authorized for physical conditions resulting from sexual trauma. Women veteran's coordinators are available at each VA medical center and regional office to counsel women veterans seeking treatment and benefits.

The American Legion's "Guide for Women Veterans" is a comprehensive overview of benefits and resources available to all veterans, particularly women. **For more information about this issue, or to obtain a copy, contact the VA&R Division at (202) 861-2700, Ext. 1408 or visit <http://www.legion.org/pdf/womensguide.pdf>.**

Alcohol and Drug Dependence Treatment

Veterans eligible for VA medical care may apply for substance abuse treatment. Services include evaluation, detoxification, residential rehabilitation and outpatient treatment. Veterans without service-connected disabilities whose incomes exceed the threshold for free care may be authorized treatment if the veteran agrees to make a co-payment.

Homeless Veterans

VA provides health and rehabilitation programs for homeless veterans. Health Care for Homeless Veterans programs provide outreach and comprehensive medical, psychological and rehabilitation programs. Domiciliary Care for Homeless Veteran's programs provide residential rehabilitation services. Additional services include Compensated Work Therapy/Therapeutic Residence group homes, special daytime drop-in centers, and Comprehensive Homeless Centers.

Outpatient Pharmacy Services

- when prescribed by a VA physician, pharmacy services are free to veterans;
- receiving medication for treatment of service-connected conditions;
- rated with 50 percent or more service-connected disability; and,

- when annual income does not exceed the maximum VA pension.

When receiving medication for the treatment of non-service-connected ailments on an outpatient basis from a VA facility, non-service-connected veterans and veterans with a service connection rated less than 50 percent are charged \$7 for each 30-day supply.

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 in need of such care for a service-connected disability, and to any veteran who needs such care and who has a service-connected disability rated at 70 percent or more.

If space and resources are available, VA may also provide nursing-home care to other veterans who agree to pay a co-payment if required. Veterans who have a service-connected disability are given first priority for nursing-home care without an income eligibility assessment.

Veterans in need of nursing home care may be transferred at VA expense to private nursing homes. This authority is limited, and may not exceed a maximum of six month, except for certain service-connected veterans.

Domiciliary Care

Purpose: Domiciliary care provides rehabilitative and long-term health care for veterans who require minimal medical care, but do not need the skilled nursing services provided in nursing homes.

Eligibility: VA may provide domiciliary care to veterans whose annual income does not exceed the maximum annual rate of VA pension or to veterans the Secretary of Veterans Affairs determines have no adequate means of support.

Registry Programs

Veterans who claim exposure to Agent Orange, atomic radiation or who served in the Gulf War are provided free, comprehensive medical examinations, including baseline laboratory tests and other diagnostic tests as deemed necessary by the examining physician.

Results of the examinations are entered into a special computer data bases to assist VA in analyzing the types of health condi-

tions reported by veterans.

Health care treatment is available for medical conditions possibly related to exposure.

Also see: **Gulf War Veterans**

Readjustment Counseling After Combat

Purpose: To provide counseling to assist in readjusting to civilian life and for difficulties due to sexual assault or harassment while on active duty.

Eligibility: Veterans who served in a combat theater during World War II, the Korean Conflict, the Vietnam Era, the Gulf War, or the campaigns in Lebanon, Grenada, Panama, Somalia, or Bosnia, Kosovo, Afghanistan, Iraq and the global War on Terror. In addition, veterans who served in the military during the Vietnam Era, even though they were not in a combat theater are also eligible for services.

Beneficiary Travel

Reimbursement for travel, subject to a deductible and per month maximum, is available to veterans meeting the specific eligibility criteria for this benefit. Exceptions to the limitations are travel for a compensation or pension examination and travel by special modes.

Non-VA Emergency Care (Private Hospital)

Within strict guidelines, VA covers treatment for emergent service-connected conditions at non-VA facilities. VA also provides reimbursement for the treatment of non-service-connected conditions as a payor of last resort. To be eligible, a veteran must be enrolled and have received treatment within 24 months of the episode of emergency care, and have no other source of

coverage or entitlement. Veterans who have insurance coverage, entitlement to care from any other Department or Agency of the United States (Medicare, Medicaid, TriCare, Workers Comp, etc.) or have other contractual or legal recourse are not eligible for this reimbursement.

Fee Basis Treatment

Purpose: Payment by the VA for medical benefits furnished eligible veterans by non-VA providers, i. e., physicians, dentists, hospitals. Furnished when VA cannot provide services because of the veteran's health and/or distance from a VA facility.

Eligibility: Treatment of a service-connected disability or any condition when the veteran is rated 50% or greater. VA authorization prior to treatment is required.

Medical Care for Dependents and Survivors

CHAMPVA, the VA Civilian health and medical program, shares the cost of medical care for dependents and survivors of veterans. If not eligible for CHAMPUS or Medicare, Part A, the following are eligible for CHAMPVA:

1. The spouse or child of a veteran who has a permanent and total service-connected disability.
2. The spouse or child of a veteran who died of a service-connected condition, who, at the time of death, was permanently and totally disabled from a service-connected disability.
3. The spouse or child of a person who died in the line of duty, not due to misconduct, within 30 days of entry into active service.

To Apply: Contact your local VA medical center, the CHAMPVA Center, P.O. Box 65024, Denver, CO 80206-5024, call 1-800-733-8387, or contact an American Legion Service Officer.

Service-Connected Disability Compensation

Purpose: To provide monthly compensation benefits to veterans for service-related disabilities.

Eligibility: Compensation is payable to veterans for disabilities resulting from injury or disease incurred or aggravated in the line of duty, not the result of misconduct and discharged under conditions other than dishonorable. (**Note: You should file a claim as soon as possible to avoid problems in verifying a service connection**).

Special Entitlements For Certain Severely Disabled Veterans

- adaptive grants and equipment
- specially adapted housing
- annual clothing allowance

To Apply:- Contact any VA Regional Office or American Legion Service Officer (visit www.legion.org to locate a Legion Service Officer in your state).

Nonservice-Connected Pension

Purpose: To help the wartime veterans who are permanently and totally disabled and have limited incomes.

Eligibility: For wartime veterans discharged under other than dishonorable conditions after 90 or more days service (or separated from service earlier because of a service-connected disability), who are permanently and totally disabled from reasons not traceable to service, nor due to willful misconduct or vicious habits, and who have limited income. Pension is not payable to those who have estates that can provide adequate maintenance.

To Apply: Contact any VA Regional Office or American Legion Service Officer (visit www.legion.org to locate a Legion Service Officer in your state).

Dependency and Indemnity Compensation for Service-Connected Deaths (DIC)

If a service-connected disability caused or materially contributed to a veteran's death, DIC benefits may be paid to the unremarried surviving spouse, children under 18 and prior to 23 if attending a VA-approved school, and a child of any age who became incapable of self-support prior to age 18. For more information, including payment rates, please visit <http://www.vba.va.gov/bln/21/Rates/comp03.htm>

To Apply: Contact any VA Regional Office or American Legion Service Officer (visit www.legion.org to locate a Legion Service Officer in your state).

Educational Benefits

Eligibility: The Post-Vietnam Veterans' Educational Assistance Program (known as VEAP) is basically a voluntary contributory matching program for persons entering service after December 31, 1976 and before July 1, 1985.

Maximum entitlement under VEAP is 36 months or the number of months of participation, whichever is less.

Time limit: Benefits must be used within 10 years of discharge. An extension may be granted if the veteran was unable to initiate or pursue a course of education or training due to a mental or physical disability.

Eligibility: Montgomery GI Bill: Active Duty Participants- entrance into military service on or after July 1, 1985, reduction of basic pay by \$100 a month for the first 12 months of service, entitles an individual to educational assistance each month for 36 months for full time training based on active duty of 3 or more years or a combination of 2 years active duty plus 4 years in the Selected Reserve or National Guard. Individuals completing a 2 year period of obligated service will be eligible for a reduced payment in educational assistance each month for 36 months.

Selected Reserve/National Guard Participants: Enlistment, re-enlistment, or extension of enlistment for 6 years after June 30, 1985 and completion of initial active duty training also entitles an individual to 36 months of education assistance.

Time Limit: Eligibility expires 10 years from the date basic eligibility began or the date of separation from the Selected Reserve or National Guard. Approved education and training programs now include vocational flight training.

NOTE: The basic monthly rates vary based on the types of service discussed above. Payment rates increase October 1 every year with the Consumer Price Index (CPI) increase. Payment rates may also increase at other times by an act of Congress. For more information, including current payment rates, please visit www.homeloans.va.gov.

Vocational Rehabilitation

Purpose: Training to restore employability to the extent consistent with the degree of disability.

Eligibility: Veterans who served in the Armed Forces during World War II or thereafter, if: (1) they have a service-connected disability rated 20% or more; (2) release or discharge from service was under “other than dishonorable conditions;” and (3) vocational rehabilitation is needed to overcome an employment handicap due to their service-connected disability.

Program Considerations

- vocational rehabilitation is a maximum of 48 months in duration.
- completion of program within 12 years of separation from military service or within 12 years of notification of entitlement of VA compensation (may be extended if a medical condition prevented training).
- payment of subsistence while in training and for 2 months after completion of program.
- may have preference for “Work Study Program” (agree to work 250 hours at the Federal minimum wage, 40% or the amount of the work study agreement payable in advance).

To Apply: Contact the VA Regional Office or an American Legion Service Officer (visit www.legion.org to locate a Legion Service Officer in your state).

Housing Assistance

GI Loan Programs

Purpose: The main purpose of the program is to help eligible veterans by guaranteeing part of the total loan for the purchase, construction, repair, improvement or refinancing of a home. For VA purposes, the term “veteran” includes certain members of the National Guard, Reserve, active duty personnel, and certain categories of surviving spouses.

VA Home Loan Program

Although VA has no maximum loan amount, lenders generally limit such loans to \$203,000 due to secondary market requirements. Loans in excess of this may require a down payment. The loans are actually made by private lenders, such as mortgage companies, banks, etc. The VA guarantee means less risk to the lender which usually means no down payment required from the veteran. To obtain restoration of VA entitlement, the home must generally be sold and the VA guaranteed loan paid in full. For more information on the VA home loan program, and other benefits, visit www.homeloans.va.gov .

Federal Housing Administration

Veterans, including some who may not be eligible for the VA guaranteed home loan program, may seek assistance under the HUD/FHA program. Financing under this program offers slightly more favorable terms to veterans than available to non-veterans.

Specially Adapted Homes

Disabled veterans may be entitled to a grant from VA for a home specially adapted to their needs or qualify for adaptations to an existing home. For more information on qualifications, contact VA at (800) 827-1000.

Employment and Training Assistance

Purpose: Provide veterans and eligible individuals maximum employment and training opportunities after interruption due to military service.

State Employment Service

Provides preference in job placement services to veterans.

Each Job Service Office or One-Stop Center has a Local Veterans' Employment Representative (LVER) to provide veterans job counseling and placement assistance. Many offices also have a Disabled Veterans Outreach Program specialist (DVOP) to provide the same services to disabled veterans as well as outreach to unemployed and underemployed disabled veterans and promote job opportunities for veterans.

Job Training Partnership Act (JTPA) Program

Provides job training for low income persons, including veterans. JTPA is operated by State and local governments, utilizing Federal funds.

Veterans Preference in Federal Civil Service Employment

Provides preference for veterans applying for jobs in the Federal Government. Usually 5 points are added to exam and/or rating scores of qualified veterans and 10 points for disabled veterans. (For veterans who entered service after 10/14/76, **only** those who are disabled or who have a campaign or expeditionary medal may be entitled to preference).

Veterans Readjustment Authority (VRA)

A special noncompetitive hiring authority for Federal agencies to hire veterans for up to GS-11 jobs. Eligible individuals include all disabled veterans and those entering service after 8/4/64, service of over 180 days, and an other than dishonorable discharge. Length of service requirement waived if discharged for service connected disability and for activated Reservists and National Guard members who served during a period of war where a military campaign medal is authorized. Apply directly to Federal agencies.

Other Veterans Employment Assistance Programs

- All Federal agencies are required by law to have a Disabled Veterans Affirmative Action Plan (DVAAP) to recruit and promote qualified disabled veterans in Federal jobs.
- Veterans preference in State and local governments is determined by State and local statute. Check with your LVER at State Job Service or The American Legion Service Officer for details.
- Many communities fund community-based veterans employment and training programs. See the Job Service LVER or an American Legion Service Officer for further information

NOTE: www.dol.gov/dol/vets for further reading enjoyment.

Small Business Administration (SBA)

Purpose: Assist veterans who operate small businesses or are interested in going into business by providing entrepreneurial training, counseling, financial guidance, and providing information on Government contracts.

Programs

There are a Network of Veterans Affairs Officers across the nation to assist and guide veterans in achieving their entrepreneurial goals.

Veterans Business Outreach Program assists service disabled veterans in business concept development, assessment, business planning and management, counseling, training and mentorship. This program is available in the following states: New York, New Jersey, Puerto Rico, Pennsylvania, Delaware, Virginia, West Virginia, Maryland, North Carolina, South Carolina, Tennessee, Kentucky, Florida, Georgia, Alabama, Mississippi, Louisiana, Texas, Oklahoma, Arkansas and New Mexico. In the future SBA will provide this program in every state.

Visit the SBA Home Page at www.sba.com/vets for information regarding your nearest Veterans Affairs Officer and current programs for veterans at the SBA.

Burial Benefits

Purpose: To lay veterans to rest with respect and dignity.

Eligibility: Veteran must have been discharged under conditions other than dishonorable and meet the criteria listed on the following pages:

Death Burial Allowance: Eligibility is established if the veteran was entitled at the time of death to pension or compensation (or but for the receipt of military retired pay would have been entitled to compensation). Eligibility is also established if the veteran died while hospitalized or domiciled in a VA facility or other facility at VA expense. After October 1, 1982, eligibility may also be established in cases of certain indigent veterans whose remains are unclaimed.

Plot of Interment Allowance: Eligibility for the plot or interment allowance is established if the requirements for the burial allowance are met. Claims for the burial and plot allowance must be filed within two (2) years of death.

A headstone or grave marker is available for all veterans with a discharge under conditions other than dishonorable. An American Flag is also provided to drape the casket and given to the next of kin, close friend or associate. No time limit on filing for marker or flag.

VA Insurance Programs

There are 2 main types of VA insurance plans - term and permanent. Term insurance provides basic life protection with premium increases every five years and payment of the face value of the policy only if death occurs during the term period. Permanent plans of insurance have a fixed premium; the face value of the policy does not decrease, with the exception of Modified Life plans which decrease at age 65 or 70. Permanent plans also build loan and cash surrender values. There are several VA insurance programs.

Status of Life Insurance Programs

Program	Maximum Coverage	Ending Date for New Issues	Policy Prefix
U.S. Government (USGLI)	\$10,000	April 24, 1951	K
National Service (NSLI)	\$10,000	April 24, 1951	V, H
Veterans Special (VSLI)	\$10,000	Dec. 31, 1956	RS, W
*Service Disabled (SDVI)	\$10,000; \$30,000 for totally disabled insured's	Still Open	RH
Veterans Reopened (VRI)	\$10,000	May 2, 1966	J, JR, JS
Veterans Mortgage (VMLI)	\$90,000	Still Open-vets must be approved for special adapted housing grant	
Servicemen's Group (SGLI)	\$200,000 Basic; \$250,000 Optional	Still Open	
Veterans Group (VGLI)	Equal to amount of SGLI held in service	Still Open	

*Application for RH insurance must be filed with a VA Insurance Center within 2 years of notification of grant of service connection. Veteran must be in good health except for service-connected disabilities. For Supplemental RH (SRH) coverage, a veteran must have basic RH insurance in force, be under age 65, and on a total disability waiver of premiums. Premiums for SRH coverage cannot be waived.

For additional information, consult your local American Legion Service Officer, www.legion.org or a VA Benefits Counselor.

Upgrade of Discharges and Correction of Military Records

Each of the Military Service Departments, Army, Air Force, Navy, Marine Corps and Coast Guard, maintain administrative Discharge Review Boards (DRBs) and Boards for Correction of

Military Records (BCMRs). Although their authority, composition, and procedures are different, the basic intent of both of the boards is to correct errors and/or injustices that occurred to members while on active duty.

Generally, most former members that have been discharged improperly or inequitably within the last fifteen (15) years and desire an upgrade of their character of service or a change of the reason for discharge should apply to the appropriate DRB using a DD-293 (Application for the Review of Discharge or Dismissal from the Armed Forces of the United States). There are two exceptions which should apply directly to the BCMRs, members separated with Bad Conduct or Dishonorable discharges as a result of a General Courts Martial conviction and members requesting physical disability as the reason for discharge.

Former members requesting any other actions should apply to the appropriate BCMR using DD-149 (Application for Correction of Military Records under the provisions of title 10, U.S. Code, section 1552).

The application forms, more detailed information, and assistance with developing your case, are available through your American Legion Service Officer or by calling The American Legion's national discharge review board and correction of military records staff at (202) 861-2700, Ext. 1511.

Gulf War Veterans

Shortly after they returned home victorious from the 1991 Gulf War, some veterans began complaining of multiple symptom illnesses believed to be related to their Gulf War service. In an effort to better serve our nation's Gulf War era veterans, The American Legion established a National Gulf War Task Force in 1995. The Task Force focuses on all issues and concerns affecting Gulf War veterans. Specifically, the Task Force tracks all relevant legislation and monitors all VA and Department of Defense (DoD) Gulf War-related programs, and conducts outreach to provide the veteran community with accurate information concerning health care, research, employment, and education issues. As Congress has not officially ended the Gulf War era and numerous operations and peacekeeping activities have taken place since the end of the Gulf War, the role of the Task Force

has been expanded to serve the needs and interests of veterans who served in these operations as well.

Research

The American Legion applauds ongoing government research efforts while it demands the Federal Government provide effective health care to disabled Gulf War veterans. Over 240 scientific studies are underway to determine the prevalence and nature of these illnesses. No one cause has been linked to these illnesses although U.S. troops were exposed to a host of environmental hazards that alone, or in combination, could have caused illness.

Compensation

Public Law 103-446, as amended by Public Law 107-103, authorizes VA to pay compensation to disabled Gulf War veterans with undiagnosed illnesses or medically unexplained chronic multisymptom illnesses. The illness, which must have become manifest either during service in the Southwest Asia theater or before Jan. 1, 2007, may fall into 13 categories: fatigue, signs or symptoms involving skin; headache; muscle pain; joint pain; neurologic signs or symptoms; neurophysical signs or symptoms; signs or symptoms involving the respiratory system; sleep disturbances; gastrointestinal signs or symptoms; cardiovascular signs or symptoms; abnormal weight loss; and, menstrual disorders. While the categories represent the signs and symptoms frequently noted in VA's experience to date, other signs and symptoms also could qualify for compensation. A disability is considered chronic if it has existed for at least six months.

Gulf War Veterans who are still on active duty can participate in DoD's Comprehensive Clinical Evaluation Program (CCEP). The CCEP is DoD's equivalent of VA's Persian Gulf Registry.

HOW TO GET HELP

The American Legion Gulf War Task Force	(202) 861-2700 or gulfwar@legion.org
Department of Veterans' Affairs Persian Gulf Helpline	1-800-PGW-VETS
Department of Defense's CCEP	1-800-796-9699



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