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Purpose

The American Legion is a congressionally chartered non-profit veterans service organization committed to proper treatment of U.S. military veterans, their families, troops serving today and transition support. The American Legion takes great pride in being able to provide you with this abbreviated and comprehensive guide to veterans benefits. This brochure is not intended to make you an authority on benefits provided by the Department of Veterans Affairs (VA) but 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 should be addressed to an American Legion Department Service Officer (www.legion.org/serviceofficers), a VA Regional Office, State Department of Veterans Affairs, or a County Veterans Service Officer.

The American Legion at Your Assistance

Professional American Legion service officers, located at every VA regional office, are available to provide veterans and their dependents with free VA claim-related assistance, regardless of membership in The American Legion. Depending on where you live, these representatives are typically either appointed by The American Legion, state employees or county veteran service officers and are accredited to represent veterans on behalf of The American Legion. American Legion Posts also have non-accredited post service officers who may provide basic information and referrals. Don’t go it alone. If you are thinking about filing a VA claim, or want more information about VA programs and services, call 1-800-433-3318 or visit www.legion.org/veteransbenefits/departmentofficers to locate a professional American Legion service officer in your area.

Filing for VA Benefits

Prior to filing for any VA benefit, it is highly recommended the claimant consult with an accredited American Legion service officer. The American Legion has approximately 3,000 accredited service officers to assist you. To locate a service officer, please go to www.legion.org/serviceofficers. Submitting all of the required information with the proper claim form to VA may reduce processing time by as many as 120 days. American Legion service officers are able to explain the claim process, help with the proper forms and required documentation for veterans and their dependents at no charge.

The American Legion Claims Coach mobile app is an organizational tool to help clarify the process of VA’s benefits application. The app does not replace personal contact with service officers, but it can help veterans understand the claims process, gather the right documentation for meetings, and map out the steps in the journey.
Eligibility

Most VA benefits are based on the veteran’s type of discharge from active military service. Some benefits are based on the length of time and period of service. American Legion accredited service officers will provide you with more information based on the benefit sought. “Dishonorable” discharges issued by general courts-martial may be a bar to VA benefits.

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 (such as The American Legion) is provided free of charge. Veterans who enlisted after Sept. 7, 1980, or entered active duty after Oct. 16, 1981, must have served 24 continuous months or the full period for which they were on active-duty orders. This requirement may not apply if the veteran has a qualifying hardship discharge, discharge for the convenience of the government, or if the veteran was disabled in the line of duty. If you have any questions, consult your local American Legion service officer.

Health Care Benefits

Services

A uniform Package of Benefits emphasizes preventive and primary care, and a full range of outpatient and inpatient services that include: immunizations, screening tests, health education and training classes, diagnosis and treatment, surgery (including outpatient), mental health and substance-abuse treatment, home health care, respite, hospice and palliative care, urgent and limited emergency-care services in VA facilities, pharmaceuticals, and nursing home care. An enrolled veteran may be eligible for some services that are not part of the uniform benefits package that 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, and sexual trauma counseling. Veterans must qualify for these services on a case-by case-basis (restrictions apply to each).

VA Healthcare General Eligibility

Veterans are generally eligible for benefits if they are discharged from active duty unless character of discharge is other than honorable, and bad conduct discharges will be determined by VA. When in doubt of eligibility, veterans are encouraged to apply and let the VA make the determination.

Enrollment

To enroll in the VA health-care system, or apply for benefits not covered by enrollment, such as domiciliary, nursing home or dental, veterans need to complete VA Form 10-10EZ and provide a copy of their DD214. Veterans also need to provide household financial information as well as private insurance upon enrollment. American Legion service officers or VA representatives can help.
To apply, contact your nearest VA medical center or call 877-222-8387.

Veterans may apply through an American Legion Department Service Officer; to locate a department service officer nearest you, visit www.legion.org/veteransbenefits/departamentofficers or download The American Legion Claims Coach app from www.legion.org/mobileapps/claimscoach.

To print a 10-10EZ form, visit: https://www.1010ez.med.va.gov

**Hospital and Outpatient Care Enrollment Priority Groups**

You may be eligible for more than one VA Enrollment Priority Group. Once evaluated, VA will enroll you in the highest priority for which you are eligible:

**Priority Group 1:**
- Veterans with combined service-connected disability ratings of 50% or greater.
- Veterans who are deemed unemployable by VA.

**Priority Group 2:**
- Veterans with combined service-connected disability ratings at 30% or 40%.

**Priority Group 3:**
- Veterans with special classification under Title 38, U.S.C., 1151, “benefits for individuals disabled by treatment or vocational rehabilitation.”
- Veterans with combined service-connected disability ratings at 10% or 20%.
- Veterans with a discharge for a disability incurred or aggravated while in the line of duty.
- Medal of Honor recipients.
- Purple Heart Medal recipients.
- Veterans who are former prisoners of war.

**Priority Group 4:**
- Veterans receiving increased compensation or pension based on need for regular aid and attendance, or by reason of being permanently housebound.
- Veterans who are catastrophically disabled (this must be determined by VA).

**Priority Group 5:**
- Nonservice-connected veterans and noncompensable service-connected veterans rated 0%, whose annual income and/or net worth are not greater than VA financial thresholds.
- Veterans with VA pension benefits.
- Veterans eligible for Medicaid.
Priority Group 6:
- Service-connected veterans with a compensable 0% disability rating.
- Veterans exposed to ionizing radiation during the occupation of Hiroshima and Nagasaki, or atmospheric testing.
- Project 112/SHAD participants.
- Veterans discharged from active duty on or after January 2003, for five years after discharge.

Priority Group 7:
- Veterans with incomes below the geographic means test (GMT) income thresholds and who agree to pay the applicable co-payment.

Priority Group 8:
- Veterans with gross annual household incomes above VA national income index and income index for their resident location and agree to pay co-pay.

Veterans’ eligibility for enrollment: Non-compensable service-connected disabilit(ies) and:
- Sub-priority a: Enrolled as of Jan. 16, 2003, and who have remained enrolled since that date and/or placed in this sub priority due to changed eligibility.
- 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: Nonservice-connected and:
- Sub-priority c: Enrolled as of Jan. 16, 2003, and who 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: Noncompensable 0% service-connected.
- Sub-priority g: Nonservice-connected.
Five-Year Combat Eligibility

Under “OEF/OIF/OND Combat Veteran” authority, VA offers free health-care services for any condition related to service in Iraq/Afghanistan for five years after the date of discharge or release from active duty.

**For information, call: Health Benefits Service Center at 877-222-VETS (8387), or visit: www.va.gov/healthbenefits/ or contact an OEF/OIF/OND Coordinator**

Veterans Crisis Line

Since 2007, the Veterans Crisis Line (formerly National Veterans Suicide Prevention Hotline) has made more than 18,000 life-saving rescues and has answered more than 500,000 calls. In 2009, VA added an online chat hotline that has helped more than 28,000 veterans. Staff members provide help to all veterans; they are usually veterans themselves. The staff is highly trained and understand the challenges faced by veterans and their families.

**For more information, call 800-273-8255 and press 1, text 838255, or join live chat at veteranscrisisline.net/Default.aspx**

VA Caregiver Support

VA offers several services that can help the caregiver:

- **Caregiver Support Line**: Provides help with access to services, and connects the caregiver with a Caregiver Support Coordinator.

- **Caregiver Support Coordinator**: A licensed professional who will support the caregiver by providing resources, information, and services.

- **Adult Day Health Care (ADHC) Centers**: Centers where veterans can interact with each other and participate in a variety of activities. These centers are staffed with professional caregivers.

- **Home-Based Primary Care**: This program delivers staffed professionals to the caregiver’s home. This is beneficial to veterans who have medical issues that make travel difficult.

- **Skilled Home Care**: This service provides highly trained medical professionals to provide health care for homebound veterans.

- **Homemaker and Home Health Aide Program**: This program was designed to help veterans in their homes with activities such as feeding and bathing, allowing caregivers to address personal needs.

- **Home Telehealth**: This program was designed to enable veterans to receive health care through telephones and computers.

- **Respite Care**: Caregivers need personal time; respite care allows for relaxation and renewal. A caregiver can receive up to 30 days of respite care per year.
• **Home Hospice Care**  This offers support for veterans and caregivers who are coping with a terminal illness.

*For more information on the above services, call: 855-260-3274, or visit: www.caregiver.va.gov/index.asp*

**OEF/OIF/OND Office**

The OEF/OIF/OND office offers a link to all vital information and resources for returning veterans. The office provides veterans with information regarding the following:

• Healthcare Enrollment
• Employment
• Education 101
• Housing
• Health
• Finding Help
• Monetary Benefits
• Women Veterans Programs and Healthcare
• Disability Compensation/Pension Claims

When a veteran is in need of help, the OEF/OIF/OND office can assist OEF/OIF/OND veterans and help coordinate your care. Case managers, who are either nurses or social workers, coordinate patient care activities and help you navigate your way through the VA system. Office resources include:

• **OEF/OIF Teams** - This team helps veterans navigate through the VA system.
• **Federal Recovery Coordination Teams** - Severely injured, ill, or wounded service members and veterans are given support by the team.
• **VA Liaisons for Healthcare** - Provides consultation and coordinates care for severely wounded service members.
• **Welcome Home Events** - The events provide health screenings, benefits information, and VA news. These events are held at VA medical centers.
• **Vet Centers** - Offer services for veterans and members of the Armed Forces transitioning from military to civilian life.
• **VA’s Office of Rural Health** - Connects veterans living in rural areas with health benefits and resources.

*For more information on the above services, call: 1-866-606-8216, or www.oefoif.va.gov/index.asp*
Women Veterans Health Care

Women veterans are eligible for the same benefits as male veterans. VA medical facilities provide women veterans with complete physical exams, general reproductive health care, gender specific health services, routine medical care, and referrals outside of VA facilities. These benefits include:

- Comprehensive primary care by a proficient provider
- Safety, privacy, and sensitivity for gender-specific procedures
- Latest healthcare technology and equipment
- High-quality care equivalent to that given to male veterans

For more information, call: 1-202-461-1070, or visit: www.womenshealth.va.gov

Homeless Veterans

VA is taking action against homelessness among veterans and is working to eliminate it by 2015. VA offers the following new programs, resources and benefits:

Preventive Services

- Supportive Services for Veteran Family Program (SSVF) - The SSVF program provides support services for veterans and their families with low incomes. The service also helps veterans move into permanent housing.

- Veterans Justice Outreach Program - This initiative seeks to avoid the unnecessary criminalization and extended incarceration of veterans who suffer from mental disabilities. The program tries to ensure that eligible veterans involved in litigation have timely access to Veterans Health Administration (VHA) mental-health and substance-abuse services when clinically indicated, and other VA services and benefits as appropriate.

- National Call Center for Veterans Program - This program offers free 24/7 access to trained counselors who assist homeless veterans and their families. The National Call Center Hotline is 1-877-4AID VET (877-424-3838).

Housing Support Services

- Includes information and resources for permanent, transitional, and temporary housing. This program also helps with case management and treatment services.

Treatment Services

- Health Care for Homeless Veterans: The outreach program identifies veterans who are eligible for VA services and helps them obtain their benefits.

- Veteran Stand Downs: Events that provide food, shelter, health screenings, and clothing for veterans.
• Homeless Veterans Dental Program: This program increases the accessibility to quality dental care for homeless veterans.

• Domiciliary Care for Homeless Veterans: Provides residential rehabilitation and treatment services for veterans with multiple medical conditions, mental illness, and other medical conditions.

• Drop-in Centers: These centers allow for a daytime sanctuary, where homeless veterans can conduct proper hygiene, clean their clothes, and participate in rehabilitation activities.

**Employment and Job Training**

• Compensated Work Therapy: Homeless veterans earn pay while learning job skills and regaining self-esteem.

**Benefits/Services**

• Homeless Veterans Benefit Assistance: Provides dedicated outreach, counseling, and other assistance for veterans applying for VA benefits.

• Property Sales for Homeless Veterans: This program allows the properties obtained through VA to be made available for sale at a discounted price. The discount available for homeless provider organizations varies from 20 to 50 percent.

• Excess Property for Homeless Veterans: This program allows for the distribution of federal excess personal property, such as hats, footwear, socks, sleeping bags and other items.

For more information, call: 877-222-8387, or visit: www.va.gov/homeless

**VA Home Loan Guaranty**

VA offers guaranteed home loans, refinancing assistance and special grants for disabled veterans to adapt and acquire housing suitable for their needs.

1. VA Home Loan

   • No down payment (unless required by the lender, or the purchase price is more than the reasonable value of the property).

   • Negotiable interest rate.

   • No mortgage insurance premiums.

   • An assumable mortgage.

   • Right to prepay without penalty.

   • Assistance to borrowers in default due to temporary financial difficulty.

2. The Department of Housing and Urban Development and VA-Supported Housing Program provides permanent housing and ongoing case management treatment services for homeless veterans who require such support to live independently.
3. The Grant and Per Diem Program is offered annually (as funding permits) by the VA to fund community-based agencies that provide transitional housing or service centers for homeless veterans. For more information: www.va.gov/homeless

VA also offers Native American Direct Loan Program: Provides assistance to eligible Native American Veterans with financing the purchase, construction or improvement of homes on Federal Trust Land, or reduce interest rates on VA loans. For more information: www.benefits.va.gov/HOMEOANS/nadl.asp

Adaptive Housing Grants: Are available to veterans with permanent and total service connected disabilities to purchase or build an adapted home or to modify an existing home to accommodate their disability. For more information: www.benefits.va.gov/HOMEOANS/adaptedhousing.asp

For more information, call: 877-827-3702, or visit www.benefits.va.gov/homeloans/

Readjustment Counseling

Readjustment counseling consists of a wide range of psycho-social services offered for veterans and their families. This effort will help their transition from military to civilian life. Services provided are:

- Readjustment counseling for veterans exposed to the trauma of wars and other hostilities
- Counseling for veterans and their families
- Bereavement counseling for families with an active-duty death
- Military sexual trauma counseling
- Outreach and education
- Substance-abuse counseling
- Employment counseling
- Benefits assistance and referral

For more information, call: 877-927-8387, or visit: www.vetcenter.va.gov

Beneficiary Travel

A veteran qualifies for reimbursement under the following conditions:

- has a service-connected rating of 30 percent or more, or
- is traveling for treatment of a service-connected condition, or
- is receiving a VA pension, or
- has an income that does not exceed the maximum annual VA pension rate, or
- is traveling for a scheduled compensation or pension examination
Veterans qualify for Special Mode Transportation if:

- their medical condition requires an ambulance or a specially equipped van as determined by a VA clinician, and
- they meet one of the eligibility criteria in 1 through 4 above, and
- the travel is pre-authorized (authorization is not required for emergencies if a delay would be hazardous to life or health)

Mileage Rates:

- 41.5 cents per mile (scheduled appointments qualify for roundtrip mileage, unscheduled appointments qualify for return mileage only).
- $3 one-way deductible and $6 round-trip deductible.
- A deductible requirement is restricted to an $18 monthly cap. After reaching the cap, or 6 one-way trips, or 3 round-trips (whichever comes first) the remaining travel will have no deductible charges.

For more information, call: 877-222-8387, or visit: www.va.gov/healthbenefits

Medical Care for Dependents and Survivors

The Civilian Health and Medical Program of the Department of Veteran Affairs (CHAMPVA) is a VA health-care program that shares the cost of covered health care services and supplies with eligible beneficiaries. TRICARE and CHAMPVA are two different programs. CHAMPVA is for veterans and TRICARE is for active-duty personnel, retirees, their families, and survivors. Veterans may be eligible for both programs but can only choose one. If you are a military retiree, or a spouse of a veteran killed in action, you will always be a TRICARE beneficiary.

For more information, call: 800-733-8387, or visit: www.va.gov/opa/publications/benefits_book/benefits_chap11.asp

Nonservice-Connected Pension

Benefits are available to low income veterans who are permanently and totally disabled, or over the age of 65, with at least 90 days of active-duty military service with at least one day of service during wartime. Service members who entered active duty after 1980 or officers who entered active duty on or after Oct. 16, 1981, must have a minimum of 24 months of active duty service. The veteran’s military discharge must be under conditions other than dishonorable, and the disability cannot be the result of willful misconduct. A nonservice-connected pension is based on income. A veteran’s household income cannot exceed the maximum annual pension rate set by the VA each year. The current annual amount is located on the VA’s website.

For more information, call: 1-877-294-6380, or visit: www.benefits.va.gov/pension/vetpen.asp
Dependency and Indemnity Compensation

It is a monthly benefit paid to eligible survivors of veterans who died on active duty, or whose deaths resulted from a service-related injury or disease, or from a nonservice-related injury or disease while receiving or was entitled to receive VA compensation for a service-connected disability that was rated as totally disabling for at least 10 years before death, or the veteran was released from active duty within five years preceding death or continually rated totally disabled for a period of at least one year before death if the veteran was a former prisoner of war who died after September 20, 1999.

A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC. Surviving children may receive benefits if they are unmarried and under the age of 18 (or 23 if attending school).

For more information, call: 1-800-827-1000, or visit: www.va.gov/opa/persona/dependent_survivor.asp

Education Benefits

Under the Post-9/11 GI Bill, GED assistance is not authorized. Trainings covered under the Post-9/11 GI Bill are on-the-job and apprenticeship, flight training, licensing and certification, national testing programs, correspondence training, and entrepreneurship training.

There are several education benefits offered:

• Post-9/11 GI Bill
  » Served at least 90 aggregate days on active duty after Sept. 11, 2001, still on active duty or were honorably discharged.
  » Discharged from active duty, released on active duty but put on retired list, temporary retired list, transferred to the Fleet Reserve, or Fleet Marine Corps.
  » Released from active duty for further service in a reserve component.
  » Honorably discharged for service-connected disability and served 30 continuous days after Sept. 11, 2001.

• Montgomery GI Bill Veterans Educational Assistance Program

• Reserve Educational Assistance

• Survivors & Dependents Assistance
  » A veteran who died or was permanently disabled as a result of a service-connected disability.
  » A veteran who died due to a service-connected disability
  » A veteran who was missing in action or captured by hostile forces
» A veteran forcibly detained or interned by an outside government
» A servicemember who is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and will be discharged for that reason.

- National Call to Service Program
  » Be on active duty
  » In the selected reserve
  » In the individual ready reserve
  » In Americorps or another domestic national service program

- VOW to Hire Veterans Act
  » Be at least 35, but no more than 60
  » Be unemployed (special consideration for veterans unemployed for over 26 weeks)
  » Have an other than dishonorable discharge
  » Not eligible for another VA education benefit
  » Have no VA compensation due to being unemployed
  » Not enrolled in a federal or state job training program

For more information, call: 888-442-4551, or visit: www.gibill.va.gov/

Burial Benefits

Veterans discharged from active duty under conditions other than dishonorable and service members who die on active duty, active duty for training, or inactive duty for training are eligible for burial in a VA national cemetery. Requests for burial in a VA national cemetery cannot be made online. VA does not make funeral arrangements or perform cremations. Families should make these arrangements with a funeral provider or cremation office. Any item or service obtained from a funeral home or cremation office will be at the families expense.

For Burial in a National Cemetery

Burial benefits available include a gravesite in any of the 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some veterans may also be eligible for burial allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the veteran, perpetual care, and the spouse or
dependents’ name and date of birth and death will be inscribed on the veteran’s headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the veteran.

For more information, call: 1-800-827-1000, or visit: www.cem.va.gov/

Contact your local mortuary for assistance in obtaining VA headstones or markers available to eligible veterans and spouses who predecease the veteran and are interred in a private cemetery.

For more information, call: 800-827-1000, or visit: www.cem.va.gov/cem/hmm/

For information on Burial Flags and Presidential Memorial Certificates: www.cem.va.gov/cem/burial_benefits/burial_flags.asp

**VA Life Insurance**

VA provides six insurance programs for veterans described as:

Servicemembers’ Group Life Insurance (SGLI) is a low-cost group term life insurance program for service members. Coverage can be extended for up to two years if the servicemember is totally disabled at separation.

Veterans’ Group Life Insurance (VGLI) allows veterans to convert SGLI to a civilian program of lifetime renewable term coverage after separation from service.

Family Servicemembers’ Group Life Insurance (FSGLI) insures spouses and children of service members with SGLI coverage. Spousal coverage may not exceed the servicemember’s coverage. Dependent children are automatically covered at no charge.

Servicemembers’ Group Life Insurance Traumatic Injury Protection (TSGLI) is an automatic feature of SGLI that provides payments to service members who suffer losses, such as amputations, blindness, and paraplegia, due to traumatic injuries that occur in service.

Service-Disabled Veterans’ Life Insurance (S-DVI) provides life insurance coverage to veterans who have been given a VA rating for a new service-connected disability in the last two years. Totally disabled veterans are eligible for free coverage and have the opportunity to purchase additional life insurance.

Veterans’ Mortgage Life Insurance (VMLI) provides mortgage life insurance protection to disabled veterans who have been approved for a VA Specially Adapted Housing (SAH) grant.

For more information, call: 800-669-8477, or visit: www.insurance.va.gov
**Upgrade of Discharges and Correction of Military Records**

Former service members may request correction of any errors found on their official military discharges, DD-214, to include requesting a discharge upgrade through the appropriate branch of service Discharge Review Board or Board for Correction of Military Records. It is highly recommended that you work with a veterans’ service organization familiar with the forms and required documentation to assist you with this process. The American Legion has dedicated personnel to assist you. For more information please call The American Legion at (202) 861-2700 and ask to speak to the office for discharge upgrades.

The BCMR has authority to correct any error or injustice in official military records, with the following stipulations: all other administrative remedies have been exhausted and the application is filed within three years of the date of discovery. DD-149: Application for Correction of Military Record under the Provisions of Title 10, US Code Section 1552 is used to apply.
RESOURCES

National Suicide Prevention Hotline/Veterans Crisis Line: 800-273-8255 press 1 or text to 838255; www.veteranscrisisline.net

The American Legion: www.legion.org or (202) 861-2700

VA Caregiver Support: 800-855-260-3274 or www.caregiver.va.gov

OIF/OEF/OND: 866-606-8216 or www.oefoif.va.gov/

Women Veterans Health Care: 202-461-1070 or www.womenshealth.va.gov

Military Sexual Trauma: 800-827-1000 or www.mentalhealth.va.gov/msthome.asp

Homeless Veterans: 877-424-3838 or, www.va.gov/homeless/

VA Home Loans: www.benefits.va.gov/homeloans/ or 888-244-6711

Native American Direct Loans: www.benefits.va.gov/HOMELOANS/nadl.asp

Adapted Housing: www.benefits.va.gov/HOMELOANS/adaptedhousing.asp

Readjustment Counseling: www.vetcenter.va.org

Non service connected pension: www.benefits.va.gov/pension/

Dependency and Indemnity Compensation: benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp

Education Benefits: www.gibill.va.gov or 888-442-4551

VA Burial Benefits: www.cem.va.gov/cem/

VA Life Insurance Programs: www.insurance.va.gov or call 800-669-8477

Discharge Upgrade/Correction of Military Records: 202-861-2700

VA Benefits 800-827-1000

Women Veterans 202-461-1070

The American Legion 202-861-2700