

Overview of VBA Benefits and Services



Veterans Benefits Administration

Connecting With Those Who Serve



U.S. Department
of Veterans Affairs

VA Mission and Vision

VA Mission Statement

To fulfill President Lincoln's promise “To care for those who have served in our nation’s military and for their families, caregivers, and survivors.” by serving and honoring the men and women who are America’s veterans.

VA Vision Statement

To provide veterans the world-class benefits and services they have earned - and to do so by adhering to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability, and stewardship.



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VA Core Values

Because I CARE, I will...

Integrity	Act with high moral principle. Adhere to the highest professional standards. Maintain the trust and confidence of all with whom I engage.
Commitment	Work diligently to serve Veterans and other beneficiaries. Be driven by an earnest belief in VA's mission. Fulfill my individual responsibilities and organizational responsibilities.
Advocacy	Be truly Veteran-centric by identifying, fully considering, and appropriately advancing the interests of Veterans and other beneficiaries.
Respect	Treat all those I serve and with whom I work with dignity and respect. Show respect to earn it.
Excellence	Strive for the highest quality and continuous improvement. Be thoughtful and decisive in leadership, accountable for my actions, willing to admit mistakes, and rigorous in correcting them.

Department of Veterans Affairs

Veterans Benefits Administration (VBA)

Disability Compensation

Pension

Fiduciary

Education

Veteran Readiness and Employment (VR&E)

Home Loans

Insurance

Administrative Review

Military-to-Civilian Transition Programs



Veterans Health Administration (VHA)

VA Medical Centers

Community Based Outpatient Clinic

Vets Center

Ambulatory Care

Women's Clinic

OEF/OIF/OND Clinic

Homeless Veterans Program



National Cemetery Administration (NCA)

National & State Cemeteries

Headstones & Markers

Presidential Memorial Certificates



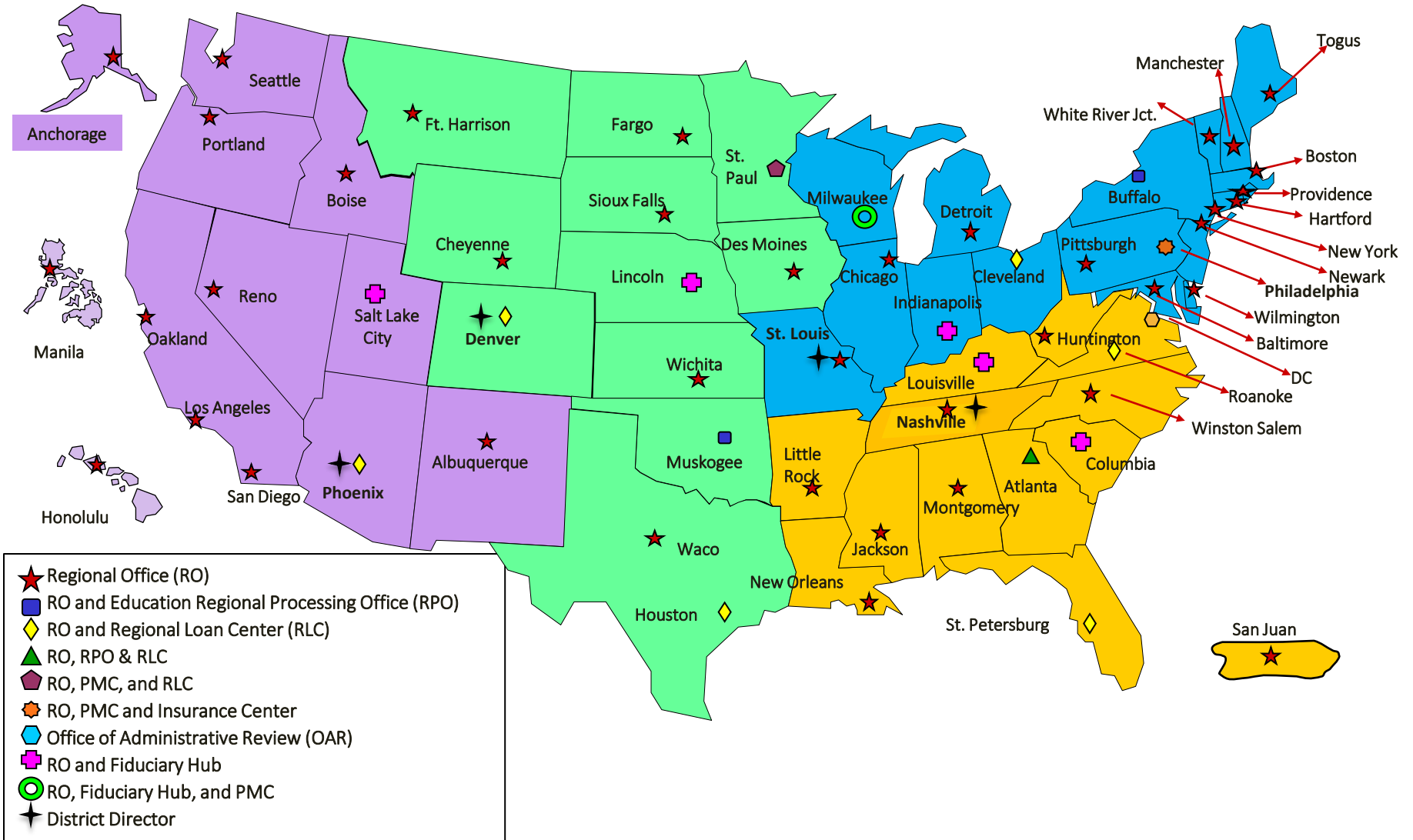
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VBA's District Structure



Program Review: Disability Compensation

What is Disability Compensation?

- A tax-free benefit paid to Veterans for a disability that was incurred in or aggravated by active duty service

Who qualifies?

- Veterans discharged from service under conditions other than dishonorable **AND**
- Veterans who have a current disability due to injury, disease, or psychological issue incurred in or aggravated by active duty service

Disability Compensation Overview:

- Disabilities are rated from 0% to 100%
- Combined overall rating
- Compensation payments range from 10% to 100%
- Additional allowance for dependents with 30% or higher rating



Some Types of Disability Compensation Claims

- **Original Claim:** An original claim is the first claim you file for compensation from VA. This can be filed by a Servicemember, Veteran or survivors of deceased Veterans
- **New Claim:** A new claim is a claim filed for added benefits or other benefit requests related to an existing service-connected disability
- **Increased Claim:** A claim related to a case in which a running compensation or pension award is already in existence
- **Secondary Claim:** These are claims for disabilities that developed as a result of or were worsened by another service-connected condition. (e.g. right knee condition secondary to a left knee condition)
- **Supplemental Claim:** A claim filed to provide new evidence to support a disability claim that was denied

For more information on types of VA Disability Compensation claims, visit

<https://www.va.gov/disability/how-to-file-claim/when-to-file/>.



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How PACT Act affects VA benefits and care?

Provides healthcare for over 3.5 million veterans.

Adds more than 20 new presumptive conditions for burn pits and other toxic exposures.

Expands Agent Orange and radiation presumptive-exposure locations.

Create a presumption of exposure to radiation.

Streamline VA's review process.

Requires VA to provide a toxic exposure screening for every veteran enrolled in VA healthcare.



PACT Act & VA Benefits

Creates a presumption of service connection for burn pit exposure for Gulf War and post 9/11 Veterans.

Adds more Agent Orange presumptive-exposure locations

-
Thailand, Cambodia, Laos, Guam, American Samoa and Johnston Atoll

Adds MGUS and Hypertension to Agent Orange presumptive list.

Adds 3 locations to the list of presumed radiation exposed sites :

Cleanup of Enewatak Atoll; and nuclear response near Palomares, Spain or Thule, Greenland

Adds new studies for:

Toxic water contamination at Camp Lejeune

Epidemiological study on Fort McClellan veterans



Ancillary Benefits

Individual Unemployability

- Pays at the 100 percent rate
- Based on employment history, current employment status, reason for unemployment, and current service-connected disabilities

Special Monthly Compensation (SMC)

- An additional amount paid to Veterans with certain severe service-connected disabilities. VA can pay additional compensation to a Veteran who, as a result of military service, incurred the loss or loss of use of specific organs or extremities

Clothing Allowance

- Annual payments for Veterans whose service-connected condition requires treatment (e.g., orthopedic appliance, skin cream) that irreparably damages outer garments
- Additional clothing allowance per prosthetic or orthopedic appliance, or medication that affects more than one type of clothing garment



Ancillary Benefits (cont'd)

Automobile Allowance

- A **one-time allowance** to purchase an automobile or conveyance. (New or used automobile or other conveyance)
- Automatically qualifies for adaptive equipment

Adaptive Equipment Allowance

- May be paid **more than once** for adaptive equipment to accommodate certain severe service-connected disabilities

Specialty Adapted Housing (SAH)/Special Housing Adaptation (SHA)

- Helps service members and Veterans with certain severe service-connected disabilities to purchase, construct, or modify a home to accommodate the disability

For more information on special claims, visit <https://www.va.gov/disability/eligibility/special-claims/>



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How To Apply

- You may find it helpful to find an [accredited attorney](#), claims agent, or [Veterans Service Officer \(VSO\)](#) to assist you with your claim, i.e. [Intent to File](#), and/or [Fully Developed Claim](#)
- To submit your claim online, use [VA.GOV](#)
- To submit a paper application, download and [complete VA Form 21-526EZ, “Application for Disability Compensation and Related Compensation Benefits”](#) and mail the application with your supporting evidence to your nearest [VA Regional Office](#) or to:

U.S. Department of Veterans Affairs
Claims Intake Center
PO Box 4444 Janesville, WI 53547-4444

We also encourage you to become familiar with [evidence requirements](#), so you have a complete understanding of not only VA's responsibility, but yours as well.

Please complete and submit a release, [VA Form 21-4142, Authorization to Disclose Information to the VA](#) & [VA Form 21-4142a, General Release for Medical Provider Information to the VA](#) to allow VA to obtain copies of your private (non-VA) medical records.

For more information on how to apply for VA Disability Compensation, visit <https://www.va.gov/disability/how-to-file-claim/>.



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How Long Will This Process Take?

The length of time it takes to complete a claim depends on several factors, such as:

- The type of claim filed
- Complexity of your disability(ies)
- The number of disabilities you claim
- Availability of evidence needed to decide your claim

You can track the status of your claim by registering at [VA.gov](https://www.va.gov)



What Forms To Use

Original, New, or Claim For Increase

- VA Form 21-526EZ (Claim for Compensation)

Claim Previously Denied

- VA Form 20-0995: Decision Review Request (Supplemental Claim)
- VA Form 20-0996: Decision Review Request (Higher-Level Review)
- VA Form 10182: Decision Review Request (Board Appeal)



Program Review: Pension

What is VA Pension?

- Pension is a needs-based benefit program for wartime Veterans, who are age 65 or older or have a permanent and total non-service-connected disability, and who have limited income and net worth

Who is eligible?

Veterans may be eligible if they meet the following criteria:

- They were discharged from service under other than dishonorable conditions, **AND**
- They served 90 days of active duty with at least one day during wartime, ***AND**
- They have countable income that is below the maximum annual pension rate (MAPR), **AND**
- They meet net worth limitations
- **Meet one of the following criteria:**
 - You are age 65 or older
 - You have a permanent and total nonservice-connected disability
 - You are a patient in a nursing home due to mental or physical incapacity
 - You are receiving Social Security disability benefits
 - Veterans who entered active duty after September 7, 1980, must serve at least 24 months of active-duty service. If the length of service is less than 24 months, the Veteran must have completed their entire tour of active duty



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Program Review: Pension (cont'd)

- What is enhanced or **Special Monthly Pension**?
- **Aid and Attendance (A&A)** is a higher monthly pension amount paid to a Veteran or surviving spouse
- **Housebound** is an increased monthly pension amount. It is paid to permanently disabled Veterans who are greatly confined to their homes
- For more information on VA Pension, visit **<https://www.va.gov/pension/>**.



Program Review: Fiduciary

What is the **Fiduciary** program?

- The fiduciary program provides oversight of VA's most vulnerable beneficiaries
- Participants in the fiduciary program are unable to manage their VA benefits on their own
- This might be because of injury, disease, advanced age or youth
- VA appoints fiduciaries who manage VA benefits for these beneficiaries. VA also conducts oversight of VA-appointed fiduciaries to ensure VA beneficiaries' needs are met

What Is a Fiduciary?

- A fiduciary is a person or entity appointed by VA to receive benefits on behalf of a beneficiary

When Is a Fiduciary Needed?

- Every beneficiary has the right to manage his or her VA benefits; however, if medical evidence indicates they cannot manage their benefits, VA can appoint a fiduciary to assist the beneficiary
- A fiduciary may also be appointed if a court declares a beneficiary unable to manage financial affairs

For more information on the VA Fiduciary Program, visit <https://www.benefits.va.gov/fiduciary/index.asp>.



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Program Review: Education

VA Education benefits advance the education and skills of Veterans, service members, Family Members and Survivors according to the following eligibility standards:

Post-9/11 GI Bill – At least 90 days aggregate active duty service after 9/10/2001, and either still on active duty, honorably discharged, or discharged because of a service-connected disability after 30 days

Montgomery GI Bill Active Duty – Enrollees pay \$100/month for 12 months to receive monthly Education benefits after completing a minimum service obligation

Montgomery GI Bill Select Reserve – For Reservists with a six-year obligation in the Selected Reserve who are actively drilling

Reserve Educational Assistance Program (REAP) – For Reservists activated at least 90 days after 9/10/2001



Program Review: Education (cont'd)

- The **Harry W. Colmery Veterans Educational Assistance Act**, also known as the “**Forever GI Bill**,” was signed into law on August 17, 2017, and brings significant changes to Veterans’ education benefits over the next few years. Most enhance or expand education benefits for Veterans, service members, families and survivors
- **Some of the changes that are effective immediately:**
 - Assistance for Students Affected by School Closures and Certain Program Disapprovals
 - Elimination of 15-year Limitation to use the Post-9/11 GI Bill Program
 - Priority Enrollment
 - Reserve Educational Assistance Program (REAP) Eligibility Credited Toward Post-9/11 GI Bill Program
- For more information on VA Education, visit <https://www.va.gov/education/>.



Program Review: Veteran Readiness and Employment (VR&E)

VR&E Program helps service members and Veterans with service-connected disabilities and an employment handicap prepare for, find, and keep suitable jobs through counseling and case management

- For Veterans with a discharge under conditions other than dishonorable, at least a 20% disability rating, and an employment handicap (or a 10% rating with a serious employment handicap), VR&E provides:
 - Interest and aptitude testing, and career counseling
 - Job training, job-seeking skills, resume development, and work-readiness assistance
 - Special employer incentives, on-the-job-training, and non-paid work experiences
 - Post-secondary training at a college, vocational, technical or business school
 - Independent living services for individuals who are not currently able to work because of the effects of service-connected disabilities and require intensive and frequent rehabilitation support to become more independent in their homes and communities

For more information on VA Veteran Readiness and Employment (VR&E), visit <https://www.va.gov/careers-employment/vocational-rehabilitation/>.



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Program Review: Home Loan Guaranty

Home Loan Guaranty program helps service members, Veterans and their families obtain, retain, and adapt a home or refinance an existing home

Benefits of VA home loans:

- Purchase a home (existing or pre-construction) as a primary residence
- Typically, no down payment and no mortgage insurance
- Reusable benefit
- VA limits certain closing costs a Veteran may pay
- Loans may be assumed by qualified borrower
- No pre-payment penalty
- VA staff dedicated to assisting Veterans who become delinquent on their loan

Home Loan Guaranty Program also:

- Provides Specially Adapted Housing (SAH) grants for Veterans with certain severe service-connected disabilities
- Issues direct loans to Native American Veterans living on Federal Trust land
- Helps borrowers in default avoid foreclosure

For more information on Home Loans, visit <https://www.va.gov/housing-assistance/>.



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Program Review: Insurance

Servicemembers' Group Life Insurance (SGLI):

- Low-cost term life insurance for service members
- Automatic coverage of \$400,000, if eligible, unless reduced or declined
- Remains in effect for 120 days after separation at no cost to service members

Servicemembers' Group Life Insurance Disability Extension (SGLI-DE):

- Free extension of SGLI coverage for up to two (2) years from separation if:
 - o Unable to maintain gainful employment continuously since separation; or
 - o Diagnosed with a qualifying statutory condition regardless of employment status

Family Servicemembers' Group Life Insurance (FSGLI):

- Insures spouses and dependent children of service members who have SGLI coverage
- Spouse—maximum of \$100,000 or service member's SGLI coverage, whichever is less; premiums are based on age
- Dependent Children—\$10,000 each, no cost to service member



Program Review: Insurance (cont'd)

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI):

- Automatic feature that provides for payment of \$25K-\$100K to service members who suffer certain losses due to traumatic injuries

Veterans' Group Life Insurance (VGLI):

- Allows separating service members to convert their SGLI to renewable term insurance
- Premiums based on age and amount of coverage
- Must apply within 1 year and 120 days from separation; no health review within first 240 days from separation

Disabled Veterans Insurance Programs:

Service-Disabled Veterans Insurance (S-DVI): Life insurance for Veterans who received a VA rating for a new service-connected disability and apply within two years of rating. Provides up to \$10,000 maximum basic coverage

Veterans' Mortgage Life Insurance (VMLI): Provides mortgage life insurance to disabled Veterans under age 70 who are approved for a VA Specially Adapted Housing (SAH) grant. Up to \$200,000 in coverage available

For more information on VA Life Insurance, visit <https://www.va.gov/life-insurance/>.

Program Review: Benefits for Survivors and Dependents

What is it?

VA honors the sacrifices of the families of service members and Veterans through benefit programs which may include payments based on financial need or service-related death; loans to help purchase, construct or improve a home; and assisting in obtaining a degree.

Who qualifies?

These benefits are for the qualifying surviving spouse, dependent child(ren), and parent(s) of deceased service members and Veterans.

Dependency and Indemnity Compensation (DIC) – A monthly tax-free benefit paid to an eligible surviving spouse, dependent child(ren), and/or parent(s) of a Servicemember or Veteran whose death was related to service

Survivors Pension – A monthly tax-free benefit based on limited income and net worth, which is paid to the unmarried surviving spouse and/or child(ren) of a deceased Veteran with wartime service and meet certain income and net worth limits set by Congress



Program Review: Benefits for Survivors and Dependents (cont'd)

Survivors' and Dependents' Educational Assistance – Chapter 35

Dependents of Veterans who:

- Are permanently and totally disabled due to service
- Have died on active duty or as a result of a service-related condition
- Are hospitalized or receiving treatment for a service-connected permanent and total disability and likely to be discharged for that disability
- Are forcibly detained/interned by a foreign government or are MIA

Home Loans – A benefit that may be used to help purchase, construct, or improve a home, or refinance a mortgage. Spouse must be receiving DIC

Burial – A benefit that may include furnishing a headstone, marker, or medallion, a burial allowance, a Presidential Memorial Certificate, and an American flag to drape the Veteran's casket, as well as the option of burial in a VA national cemetery



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Appeals Modernization

- The **Veterans Appeals Improvement and Modernization Act** took effect on February 19, 2019.
- It creates a new, streamlined decision review process, which features three lanes:
 - **Higher-Level Review Lane** – An entirely new review of the claim by an experienced adjudicator
 - **Supplemental Claim Lane** – An opportunity to submit additional evidence
 - **Appeal Lane** – Review by the Board of Veterans' Appeals
- For more information on the decision review process and how to file, visit <https://www.va.gov/decision-reviews/>.

Solid Start

- Newly separated service members can expect three calls from qualified Solid Start representatives over the first year of separation
- VA will attempt to contact you several times around 90, 180, and 365 days post-separation
- Save 1-800-827-0611 as the contact for **VA Solid Start**



Resources

Online:

Department of Veterans Affairs (VA)

www.va.gov

Veterans Benefits Administration (VBA)

www.benefits.va.gov

VBA on Facebook

www.facebook.com/VeteransBenefits

VBA on Twitter

<http://twitter.com/VAVetBenefits>

VA on YouTube

<https://www.youtube.com/user/DeptVetAffairs>

Phone:

Benefits information

(800) 827-1000

Education Benefits

(888) 442-4551

Health Care Eligibility

(877) 222-8387

Home Loan Guaranty

(877) 827-3702

SGLI/VGLI

(800) 419-1473

VA Crisis Line

(800) 273-8255 and press 1



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- Obtain benefit and service verification letters
- Check status of claim
- File a claim
- Request & receive a copy of DD Form-214
- Notification Letters
- Apply for Federal & civilian jobs, build a resume, and translate military skills to civilian jobs
- Appoint Accredited Veterans Service Organization(s) to assist.



VA Mobile Application

VA Health and Benefits App: The official [VA: Health and Benefits mobile app](#) helps Veterans manage their VA health care and benefits from their mobile device. App features include:

- **Claims:** View claim status, submit additional evidence
- **Appointments:** View or cancel VA health appointments, easily add existing appointments to calendar
- **Messages:** Communicate privately with VA health care team.
- **Letters:** Download common VA letters and documents
- **Profile:** Check disability rating, update contact information, update direct deposit information
- **VA Vaccine Records:** Review COVID-19 and other VA vaccine records
- **Facility Locator:** Find nearby VA facilities and services
- **VA Crisis Line:** Quickly access the VA Crisis Line



Visitor Engagement Reporting Application (VERA)

- Veterans schedule their own appointments
 - Virtual
 - In-Person (limited & by appointment only)
- For Virtual appointments; call-back is made at the requested time
- Call & Schedule Your Appointment Today!
 - <https://vets.force.com/NAVERA/s/>



THE BALTIMORE REGIONAL OFFICE



VISTOR ENGAGEMENT AND REPORTING APPLICATION

The Baltimore Regional Office is proud to announce our participation in the Visitor Engagement and Reporting Application (VERA). VERA is a self-service portal available for visitors to schedule appointments.

SCAN THE QR CODE BELOW



Address: 31 Hopkins Plaza
Baltimore, MD 21201

Phone: 800-827-1000

Hours of Operation: Open to the public Monday–Friday, 8:30 a.m.– 4:00 p.m.

We look forward to serving you.

THANK YOU FOR YOUR SERVICE!



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For More Information

- Veterans Benefits Administration: 1-800-827-1000
 - www.va.gov
- Veterans Health Administration: 1-877-222-8387 (VETS)
- National Cemetery Administration: 1-800-535-1137
- Veterans Crisis Line: 1-800-273-8255



Questions



Thank You for Your Service



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