

Chapter 11 – Veterans’ Benefits

The Department of Veterans Affairs (VA) is responsible for ensuring that you, as a veteran receive the care, support, and recognition that you have earned. Remember, you are now a veteran, and certain benefits may apply to you as an Operation Iraqi Freedom or Operation Enduring Freedom veteran. The VA along with state and local agencies are ready to assist you in your benefits. The following section will give you an overview of the types of benefits you may be eligible for and where you can find further information within the *"Transition Guide for Guard and Reserve."*

A. Department of Veteran Affairs Provided Benefits

The Department of Veterans Affairs is responsible for ensuring that you receive the care, support, and recognition that you have earned. You may be eligible for the following federal veterans' benefits:

Health Care

In October 1996, Congress passed the Veterans' Health Care Eligibility Reform Act, paving the way for the Medical Benefits Package plan, available to all enrolled veterans. The Medical Benefits Package emphasizes preventive and primary care, offering a full range of outpatient and inpatient services. **See chapter 7 for further details.**

Education & Training – MGIB-SR

You may have education benefits that can be used for education, training, certification, apprenticeship, and on-the-job training programs. National Guard and Selected Reserve may be eligible under previous active duty enlistment. **See Chapter 6 for further details.**

Home Loan Guaranty

Home Loan Guaranty benefits enable eligible veterans and Service members to purchase a home without making a downpayment. **See Chapter 9 for more details.**

Veterans Group Life Insurance (VGLI)

VGLI is a life insurance program that allows Service members to convert their SGLI coverage to renewable term insurance. **See Chapter 8 for further details.**

If you are unable to visit a VA counselor at a military installation, call the nearest VA regional office at the toll-free number listed below. A Veterans Service Representative will be happy to provide information about specific benefits and how to file a claim.

Call your VA regional office toll free at 1-800-827-1000.

To get complete information concerning all the VA benefits to which you and your family members may be entitled, please visit our website at <http://www.va.gov>.

You can also submit a specific question at the above website by sending an inquiry through the VA Inquiry Routing & Information System (IRIS). This application provides VA customers with secure communication of personal data, should they voluntarily choose to send it to VA.

Veteran Service Officers (VSO)

Your State, County, or local Veteran Service Organizations have specially trained individuals who can offer assistance. A VSO can give you counseling and help with everything from filling out VA claims and

enrollment forms to assisting with claims appeals. You can call the VA toll free number for assistance with contacting the nearest VSO.

Veteran Centers

Vet Centers provide readjustment counseling and outreach services to all veterans who served in any combat zone. Services are also available for their family members for military related issues. Veterans have earned these benefits through their service and all are provided at no cost to the veteran or family.

Readjustment counseling is wide range of services provided to combat veterans in the effort to make a satisfying transition from military to civilian life. Services include:

- Individual counseling
- Group counseling
- Marital and family counseling
- Bereavement counseling
- Medical referrals
- Assistance in applying for VA Benefits
- Employment counseling
- Guidance and referral
- Alcohol/drug assessments
- Information and referral to community resources
- Military sexual trauma counseling & referral
- Outreach and community education.

Contact your nearest Vet Center through the Vet Center Directory at <http://www1.va.gov/directory/guide/vetcenter.asp> or listings in your local blue pages. The Vet Center staff is available toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

B. State Provided Veteran Benefits

Many states offer veterans benefits. These benefits may include educational grants and scholarships, special exemptions or discounts on fees and taxes, home loans, veteran's homes, free hunting and fishing privileges, and more.

Each state manages its own benefit programs. Go to <http://www1.va.gov/vso/index.cfm?template=view&SortCategory=3> to view the directory of websites for each of the individual states that offer veterans benefits.