

## Chapter 12 – Disabled Veterans' Benefits

The Department of Veterans Affairs is responsible for ensuring that you, as a disabled veteran, receive the care, support, and recognition that you have earned. The following information will help you gain access to the benefits and services you deserve.

### A. Disabled Transition Assistance Program (DTAP)

DTAP is a 2-hour briefing sponsored by the Department of Veteran Affairs, in conjunction with the Department of Defense. It may be offered following a VA Benefits Briefing, a Department of Labor Employment Workshop, or separately. You should receive information on DTAP during your demobilization/deactivation if you have, or think you have a service-connected disability or an injury or illness that was aggravated by service. Also, notify the VA Representative that conducts the VA Briefing during your demobilization/deactivation. If a DTAP briefing or information on DTAP is not provided to you, notify your unit supervisor or unit commander and ask them contact the supporting installation and local VA to get someone to assist you before you are released from active duty.

DTAP provides you with specialized information about the Department of Veterans Affairs' (VA) Vocational Rehabilitation and Employment (VR&E) Program, eligibility, and how to apply for benefits. DTAP is also available online at <http://www.vetsuccess.gov>.

If you are pending medical separation you may be eligible to receive VR&E services prior to your release from active duty. Check with the VA Representative at your demobilization/deactivation site. If one is not available, as soon as you get home, contact the Regional VA Office nearest you to see if you are eligible while still on terminal leave.

Members of the Guard and Reserves being separated with a service-connected disability, or being referred to a Physical Evaluation Board, or placed in a "medical hold" status by their Service should attend DTAP.

### B. VA Vocational Rehabilitation Program

Vocational Rehabilitation and Employment (VR&E) is a program whose primary function is to help veterans with service-connected disabilities become suitably employed, maintain employment, or achieve independence in daily living.

The program offers a number of services to help each eligible disabled veteran reach his or her rehabilitation goal. These services include vocational and personal counseling, education and training, financial aid, job assistance, and, if needed, medical and dental treatment. Services generally last up to 48 months, but they can be extended in certain instances.

If you need training, VA will pay your training costs, such as tuition and fees, books, supplies, equipment, and, if needed, special services. While you are in training, VA will also pay you a monthly benefit to help with living expenses, called a subsistence allowance. For details, visit <http://www.vetsuccess.gov>.

#### Eligibility

Usually, you must first be awarded a monthly VA disability compensation payment. In some cases, you may be eligible if you aren't getting VA compensation. For example, if you are awaiting discharge from the service because of a disability you may be eligible for vocational rehabilitation.

As a disabled veteran you may be eligible for the VR&E program. If you are on active duty, you do not need to wait until after you are released from military service to apply for the VR&E program. If you are

awaiting discharge from the service because of a disability and expect to receive another than dishonorable discharge, you may be eligible for vocational rehabilitation.

**Eligibility is based on the following conditions:**

- You served on or after September 16, 1940 **AND**
- You have an other than dishonorable discharge **AND**
- Your service-connected disabilities (SCD) are rated at least 20 percent disabling by VA (if you have not yet been awarded a VA rating for your SCD, a memorandum rating can be established for VR&E purposes) **AND**
- You need Vocational Rehabilitation to overcome an employment handicap **AND**
- It has been less than 12 years since VA notified you of your qualified SCD

**Note:** You may be entitled to Vocational Rehabilitation (VR) services if you are rated 10% disabled; however it must be determined that you have a serious employment handicap (SEH).

Regardless of your SCD rating percentage, you may have longer than 12 years to use your VR benefit if certain conditions prevented you from participating in a VR program or it is determined that you have a SEH.

**Contacting VA**

There are 58 VA regional offices and 171 VA medical centers located throughout the nation, in addition to numerous outpatient clinics, vet centers, and national cemeteries. **The toll-free telephone number for VA regional offices is 1-800-827-1000.** Also, visit the VA website at <http://www.va.gov>.

**How to Apply**

You can apply by filling out VA Form 28-1900, *Disabled Veterans Application for Vocational Rehabilitation*, and mail it to the VA regional office that serves your area. *You can also apply online at <http://vabenefits.vba.va.gov/vonapp>*

**C. VA Disability Benefits**

Recent laws passed by Congress have made several changes in veterans' eligibility for VA medical care. Basically, these laws ensure that VA care will be continued for disabled veterans with service-connected disabilities.

Veterans with non-service-connected disabilities will also continue to receive VA medical care, but on a space-available basis and a co-payment may be charged. Laws are subject to change, and there are many applicable details. Contact the VA for the latest information on disability benefits.

**Classifying Disabled Veterans**

The VA makes an important distinction among veterans based on the nature of their disability. This distinction determines the cost and availability of VA medical services.

- **Service-connected disability:** Any veteran who was disabled by injury or disease incurred or aggravated during active military service in the line of duty will receive VA medical care on a mandatory basis. In general, this means that service will be provided as needed, at no cost to the veteran.
- **Non-service-connected disability:** Any veteran whose disability originated outside of active service will receive VA medical care on a discretionary basis. Examples of such disabilities might

include disabling arthritis, loss of the use of your legs after a fall during a ski vacation, contracting malaria, etc. The VA generally provides medical care to those in the discretionary category on a space-available basis, so long as the veteran agrees to make a co-payment. VA pension benefits may be payable to a veteran if the following requirements are met:

1. Veteran had to serve a minimum of 90 days of active military service and at least one day of that service had to occur during a period of war. Veterans who entered active duty on or after September 8, 1980, or officers who entered active duty on or after October 16, 1981, may have to meet a longer period of active duty.
2. Veteran has to be considered totally disabled for pension purposes or 65 years of age or older.
3. Veteran and his or her dependents must meet income and net worth limits since this is a need-based program.

**How to Apply:** You can apply by filling out [VA Form 21-526, Veteran's Application for Compensation and/or Pension](#), and mail it to the VA regional office that serves your area. You can also apply online at <http://vabenefits.vba.va.gov/vonapp>.

### **Veterans With Service-Connected Disabilities**

If your disability is service connected, your benefits fall within the mandatory category.

- **Outpatient care:** If you have a single disability or a combined disability rating of 50 percent or more, the VA will furnish outpatient care without limitation. If your disability rating is less than 50 percent, the VA will treat at no cost only those conditions that are service connected.
- **Hospital care:** The VA is required to provide hospital care at no cost. All medical services are covered while you are hospitalized. This coverage also may include transportation under certain circumstances.
- **Nursing home care:** The VA may or may not provide nursing home or domiciliary care, depending on your income and disability. For more information, call the VA.

### **Veterans With Non-service-Connected Disabilities**

If your disability is not service connected, the benefits you can receive are in the discretionary category.

- **Outpatient care:** Outpatient care may or may not be provided to veterans in the discretionary category, depending on whether space and resources are available. Contact your local VA health care office for details at 1-877-222-8387 or go to <http://www1.va.gov/health/>.
- **Hospital care:** Hospital care in VA facilities may or may not be provided to veterans in the discretionary category, depending on whether space and resources are available. However, you must agree to pay a deductible of what you would pay under Medicare.
- **Nursing home care:** The VA may or may not provide nursing home care, depending on whether space and resources are available. However, you must pay a co-payment. Contact your local VA health care office for details at 1-877-222-8387 or go to <http://www1.va.gov/health/>.

## D. Department of Veterans' Affairs Compensation and Pension Programs

The Department of Veterans' Affairs offers the Veteran Disability Compensation and Veteran Pension programs, which may provide you with assistance based on your personal circumstances.

### Veteran Disability Compensation

If you are a military veteran with a service-related disability you may qualify for monthly benefit payments. These benefits are paid to veterans who are disabled by an injury or disease that occurred while on active duty, active duty for training, or was made worse by active military service. These benefits are tax-free.

You may be eligible for disability compensation if you have a service-related disability and you were discharged under other than dishonorable conditions.

The amount of compensation that can be paid through this program ranges from \$115 to \$2,471 per month, depending on the severity of your disabilities.

Your monthly compensation rate is also based on other circumstances. For example you may receive an increased payment if you have any of the following:

- very severe disabilities or loss of limb(s)
- a spouse, child(ren), or dependent parent(s)
- a seriously disabled spouse

You can apply for compensation benefits by filling out VA Form 21-526, *Veterans Application for Compensation and/or Pension* (<http://www.vba.va.gov/pubs/forms/21-526.pdf>). Be sure to attach copies of any of the following documents to your application:

- Discharge or separation papers (DD214 or equivalent)
- National Guard service members should also include a copy of their military orders, presidential proclamation or executive order that clearly demonstrates the federal nature of the service
- Dependency records (marriage & children's birth certificates) - as applicable
- Medical evidence (doctor & hospital reports)

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

### Veteran Pension

If you are a wartime veteran with limited income **and** you are permanently and totally disabled **or** age 65 or older you may be eligible for a Veteran Pension. The Veteran Pension (also known as VA Pension) is a non-service-connected benefit that provides a monthly payment to supplement your income.

You may be eligible if you meet the following criteria:

- you were discharged from service under other than dishonorable conditions,  
**AND**
- you served 90 days or more of active duty and at least one day of that service had to occur during a period of war \*,  
**AND**
- your countable family income is below a yearly limit set by law,  
**AND**

- you are permanently and totally disabled,  
**OR**
- you are age 65 or older.

**\*Note:** Anyone who enlists after September 7, 1980, generally must have served at least 24 months or the full period for which called or ordered to active duty. Military service from August 2, 1990, through a date to be set by law or Presidential Proclamation is considered to be a period of war (Gulf War).

VA Pension pays you the difference between your countable family income and the yearly income limit. This difference is generally paid in 12 equal monthly payments rounded down to the nearest dollar.

**Example:** Joe (a single veteran) has an annual income of \$5,000. His annual income limit is \$10,929. To determine Joe's pension, subtract his annual income of \$5,000 from the \$10,929 income limit, which gives him an annual pension rate of \$5,929. This translates into a monthly pension check of \$494.

You can apply for this benefit by filling out VA Form 21-526, *Veterans Application for Compensation and/or Pension* (<http://www.vba.va.gov/pubs/forms/21-526.pdf>). Be sure to attach copies of any of the following documents to your application:

- Discharge or separation papers (DD214 or equivalent)
- Dependency records (marriage & children's birth certificates) - as applicable
- Medical evidence (doctor & hospital reports)

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

## **E. Social Security Administration Benefits for Wounded Warriors**

Service Members can receive expedited processing of disability claims from Social Security. Benefits available through Social Security are different than those from the Department of Veterans Affairs and require a separate application.

The expedited process is used for military service members who become disabled while on active military service on or after October 1, 2001, regardless of where the disability occurs. To learn more about this benefit, visit the Social Security Wounded Warriors website at <http://www.socialsecurity.gov/woundedwarriors>.

## **F. Life Insurance Coverage for Service-Connected Disabled Veterans**

In addition to the extended SGLI coverage and VGLI programs mentioned in Chapter 8 of the Preseparation Guide, veterans with service-connected disabilities are eligible for two additional life insurance programs. The following information will help you determine if you are eligible for these programs and how to apply.

### **Service-Disabled Veterans Life Insurance (S-DVI)**

Service-Disabled Veterans Insurance is life insurance for veterans who receive a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as "RH Insurance", insures eligible veterans for up to **\$10,000** of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If waiver is granted, totally disabled veterans may apply for additional coverage of up to **\$20,000** under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

You are eligible for S-DVI if:

- You were released from service under other than dishonorable conditions on or after April 25, 1951 **and**
- VA has notified you that you have a service-connected disability **and**
- You are healthy except for your service-connected disability **and**
- You apply within 2 years of being notified of your service-connected disability.

You are eligible for SUPPLEMENTAL S-DVI if:

- You have an S-DVI policy **and**
- The premiums on your basic coverage are being waived due to total disability **and**
- You apply within 1 year of being notified of the waiver **and**
- You are under 65 years of age.

The S-DVI and Supplemental S-DVI premiums vary depending on your age, type of plan (term or permanent), and the amount of coverage you select.

**Waiver of Premiums** - you may be eligible for a waiver if you become totally disabled before your 65th birthday and stay that way for at least 6 consecutive months. (Premiums for Supplemental S-DVI can't be waived.)

You may apply for SDVI using the following forms:

- VA Form 29-4364 to apply for basic S-DVI (<http://www.insurance.va.gov/inForceGLISite/forms/29-4364.pdf>)
- VA Form 29-357 to apply for a total disability waiver of S-DVI premiums (<http://www.insurance.va.gov/inforceGLISite/forms/29-357.pdf>)
- You can also use the Department of Veteran Affairs "Autoform" online application process which can be found at: <http://www.insurance.va.gov/inforceGLISite/forms/sdviQuest/Q1a.htm>

For more information call toll-free 1-800-669-8477 or go to: <http://www.insurance.va.gov>.

### **Veterans' Mortgage Life Insurance (VMLI)**

Veterans Mortgage Life Insurance is an insurance program that provides up to \$90,000 in mortgage life insurance coverage on the home mortgages of veterans with severe service-connected disabilities who:

- Receive a Specially-Adapted Housing Grant from VA for assistance in building, remodeling, or purchasing an adapted home; **and**
- Have title to the home; **and**
- Have a mortgage on the home.

The insurance is payable only to the mortgage lender, not to family members.

VMLI coverage is available on a new mortgage, an existing mortgage, a refinanced mortgage, or a second mortgage.

VMLI premiums are determined by:

- The insurance age of the veteran; **and**
- The outstanding balance of the mortgage at the time of application; **and**
- The remaining length of the mortgage.

**Note:** Now you can determine your premium rate online at:  
<https://insurance.va.gov/inForceGLISite/VMLICalc/VMLICalc.asp>.

Veterans can apply by submitting VA Form 29-8636, “Veterans Mortgage Life Insurance Statement,” (<http://www.insurance.va.gov/inforceGLISite/forms/29-8636.pdf>).

For more information on the VMLI program call toll-free 1-800-669-8477 or go to:  
<http://www.insurance.va.gov>

## **G. CHAMPVA: Medical Care for Family Members and Survivors**

The VA, through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), may provide medical care for

- The spouse and children of a veteran who have a VA permanent and total service-connected disability rating, or
- The surviving spouse and children of a veteran who died as a result of a service-connected disability, or
- Surviving spouse and children of a servicemember who died while on active naval, air service, or military duty.

Spouses and children who are eligible for TRICARE/CHAMPUS are not eligible for CHAMPVA benefits. Information on CHAMPVA benefits may be found on the CHAMPVA website [www.va.gov/hac](http://www.va.gov/hac) or by calling 1-800-733-8387.

For details and submitting new healthcare claims, contact:

VA Health Administration Center  
CHAMPVA  
P.O. Box 65024  
Denver, CO 80206-9024  
Toll free: 1-800-733-8387

The CHAMPVA website is <http://www.va.gov/hac/forbeneficiaries/champva/champva.asp>.

### **Disability Compensation**

The VA pays monetary benefits to veterans who were disabled by injury or disease incurred or aggravated during active military service in the line of duty. Filing a claim with VA (Veteran’s Application for Compensation and/or Pension, VA Form 21-256) is very important. It serves to notify the VA about your health problems, so that service-connected disabilities can be evaluated.

**Note:** Service members who are medically separated from the military with severance pay, and who are subsequently awarded disability compensation from the VA, will have their disability compensation offset until their severance pay has been recouped. Call the VA for details at: 1-800-827-1000

## **H. 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 a 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.

VA's readjustment counseling is provided at community-based Vet Centers located near veterans and their families. There is no cost for Vet Center readjustment counseling.

Find your nearest Vet Center in the online Vet Center Directory at <http://www1.va.gov/directory/guide/vetcenter.asp> or check the 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).

## I. Disability.Gov – The Online Disability Resource

The federal government has created <http://www.DisabilityInfo.gov> website, which was designed to give people with disabilities and many others access to the information and resources they need to live full and independent lives in the workplace and in their communities. Managed by the U.S. Department of Labor's Office of Disability Employment Policy (<http://www.dol.gov/odep>), DisabilityInfo.gov offers a broad range of valuable information, not only for people with disabilities, but also their family members, health care professionals, service providers and many others.

Easy to navigate, DisabilityInfo.gov is organized by subject areas that include benefits, civil rights, community life, education, employment, health, housing, technology and transportation. By selecting a category from the tabs at the top of the home page, users are directed to valuable information covering state and local resources, news and events, grants and funding, laws and regulations and more. Several sections of the site link to disability-related programs geared toward veterans and the military community.

With 21 federal agencies contributing content to this website DisabilityInfo.gov contains extensive, frequently updated information on a host of crosscutting topics. Areas of particular interest to the military community and their families include information on the availability of assistive technologies for DoD employees and service members with disabilities, links to employment programs for transitioning wounded service members in addition to information on benefits, compensation and health care programs, links to relocation and employment services as well as special needs programs for military families, and many other Department of Defense programs serving troops and their families.

**DisabilityInfo.gov** also offers a free subscription service where you can sign up to receive *Disability Connection*, our quarterly newsletter, as well as other e-mail alerts covering information tailored to your individual interests. Just visit <http://service.govdelivery.com/service/user.html?code=USODEP> to sign up.