

Veteran Benefits

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A wide range of services and benefits are available to help veteran-eligible military members who leave the service after retirement or after their military obligations have been met. This is part of what you earn when you serve your country.

This chapter of rights and benefits contains general information about medical, education and other benefits, mostly available through the Department of Veterans Affairs (VA). For more specific information and requirements, you should call your nearest VA office, located in major cities throughout the country. Your state regional office can be reached at 1-800-827-1000.

If you are an active-duty service member, you can also get information on veterans benefits from your command career counselor, personnel officer or education officer.



Continued Health Benefits Program

The lack of medical coverage after a member's discharge, or family member's loss of eligibility, is a concern of military members and their families. The Continued Health Benefits Program (CHCBP) is designed to ease these concerns.

CHCBP was established under the 1993 Authorization Act for DOD beneficiaries who were losing their military health services system entitlement. The new program had to provide medical benefits comparable to those provided to former civilian employees under the Federal Employee Health Benefit Plan's (FEHBP) Temporary Continuation of Coverage. The 1995 Authorization Act extended this benefit to children placed for legal custody or for the purpose of adoption.

Four beneficiary groups are eligible for CHCBP coverage: former active-duty members and their family members; unremarried former spouses; emancipated children; and children placed for legal custody or for the purpose of adoption.

The CHCBP features two enrollment categories Self or Family. Premiums cover 90 days of coverage. For Self - \$933; Family - \$1,996. Premiums are paid entirely by enrollees (i.e., without government subsidy).

Medical coverage is for specific time periods. For separated members coverage is for a maximum of 18 months. Unremarried former spouses, emancipated children, children placed for adoption or legal custody each have a maximum 36 months of coverage.

Participation is voluntary, but written election of coverage is required within a 60-day period after separation or loss of eligibility. Coverage is provided through TRICARE Standard using the basic benefit, provider networks and fiscal intermediaries. Pre-existing conditions under the CHCBP are covered to the extent standard TRICARE covers certain conditions.

IM&I, Inc., Gaithersburg, Md., provides administrative support functions for the CHCBP (toll-free line, mailing of brochures or applications and eligibility verification). The toll-free number for IM&I is 1-800-809-6119.

VA medical/dental services

Veterans discharged or released from active military service under conditions other than dishonorable may be eligible for medical and dental care at VA health facilities.

Eligibility for VA hospitalization, outpatient and nursing home care is divided into two categories: mandatory and discretionary. Within these two categories, eligibility assessment procedures, based on income levels, are used for determining whether non-service-connected veterans are eligible for free medical care. Veterans with service-connected disabilities and low-income veterans are in the mandatory care category. DVA must provide hospital and outpatient care and may provide nursing home care to veterans who are in the mandatory category.

For veterans in the discretionary category (nonservice-connected, higher-income veterans) hospital outpatient and nursing home care may be provided if space and resources are available. A co-payment is required.

Outpatient medical treatment includes home health services such as structural alterations and home improvements deemed necessary for treatment at home.

VA provides necessary dental treatment for veterans who were not able to receive a dental examination and treatment within 90 days of discharge or separation from military service. Different criteria apply for treatment of veterans who have dental disabilities resulting from either combat wounds or service-related injuries.

Alcohol and drug abuse treatment

Eligible veterans are admitted to any of the Department of Veterans Affairs (DVA) medical centers for the treatment of alcohol or drug dependence or associated medical conditions. If specialized care for the veteran's alcohol or drug dependence is required and not available at the admitting medical center, the veteran may be transferred to the nearest medical center which has these programs.

The DVA has approximately 94 alcohol dependence treatment programs (ADTP) and 42 drug dependence treatment programs (DDTP). Each ADTP and DDTP provides services that include intervention support activities, emergency medical services including detoxification, clinical and vocational assessment, consulting liaison, ambulatory/out-patient and after-care services.

Vocational rehabilitation

This program provides assistance to service-disabled veterans to live independently; become employable; and find and keep new jobs.

Evaluation and counseling services help plan a vocational rehabilitation program, or a program to improve the potential for independent living.

Eligible veterans may enroll in schools or colleges; train on the job or on a farm; or enter programs that combine school and job training. While enrolled in a rehabilitation program, veterans receive a monthly subsistence allowance in addition to compensation or retirement pay. The amount of subsistence is determined based on the number of family members and the type of training received.

Each program of rehabilitation is tailored to meet the rehabilitation needs of the individual veteran. Seriously disabled veterans may pursue comprehensive training in their own homes, in rehabilitation centers or in other training facilities.

Medical care and other supportive services, such as tutorial assistance, may be provided. Advancements from a revolving fund, work-study programs, counseling, job placement and post-placement services are also available.

Comprehensive training and rehabilitation services

Veterans are eligible for training and rehabilitation services if all the following conditions are met:

- They suffered a service-connected disability in active service which entitles them to a VA disability rating of at least 20 percent compensation or; would do so but for receipt of retirement pay Veterans may also be eligible if they have a

compensable rating of less than 20 percent and first applied for rehabilitation before Nov. 1, 1990, or have a serious employment handicap;

- They are hospitalized in a military hospital for a condition likely to be compensable;
- They were discharged or released under other than dishonorable conditions;
- The VA determines they need vocational rehabilitation services to achieve suitable employment because of an employment handicap. Their service-connected disabilities must contribute to this employment handicap.
- Programs of independent living services may be provided to the seriously disabled who cannot achieve suitable employment.

Employment services

Employment services may be provided to all veterans who are eligible for (or found to have an employment handicap who are current participants in) the Chapter 31 training and rehabilitation program if the VA determines they are job-ready.

Generally, a veteran must complete a rehabilitation program within 12 years of the date of VA notification of entitlement to compensation. Extensions may be granted for veterans with serious employment handicaps.

Eligible veterans may be provided training and rehabilitation services up to a total of 48 months although additional training may be authorized under certain conditions.

Employment services may be provided for up to 18 months.

VA home loans

The VA home loan guaranty program offers advantages that other loan programs do not. The major advantage of the VA home loan program is that most VA loans are made with little or no down payment.

The exact amount of a veteran's entitlement is shown on the Certificate of Eligibility. Veterans who do not have this document should contact their nearest VA regional office. Veterans can use their entitlement to purchase, build, alter, improve, refinance or repair a home. There is no requirement that the entitlement must be used within a certain period of time except for members of the Reserves and National Guard who must use their entitlement by Oct. 28, 1999. VA home loan eligibility remains available until used.

To be eligible for a VA home loan, a veteran must have been discharged under conditions other than dishonorable, after serving a minimum period of time on active duty, depending on the period of service. Active-duty-for-training does not qualify an individual for VA home loan benefits.

Memorial Affairs

Burial benefits in a VA national cemetery include the grave site, opening and closing of the grave and perpetual care. Many national cemeteries have columbaria or special grave sites for cremated remains. Headstones, markers and their placement are provided at government expense.

Veterans, service members and family members are eligible for burial in one of the VA's 114 national cemeteries. An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and have completed the required period of service. Persons entitled to retired pay as a result of 20 years creditable service with a Reserve component are eligible.

Spouses and minor children of eligible veterans and of service members also may be buried in a national cemetery. If a surviving spouse of an eligible veteran marries a non-veteran, and remarriage was terminated by death or divorce of the non-veteran, the spouse is eligible for burial in a national cemetery.

For more information call 1-800-827-1000.

A final word

The booklet, "Federal Benefits for Veterans and Dependents" gives up-to-date detailed information on all VA programs and is available free via the Internet.

It is sold for \$5.50 a copy through the U.S. Government Printing Office. Ask for GOP stock number 051-000-00212-1 from the Superintendent of Documents, P.O. Box 371954, Pittsburgh, PA 15250. To order with VISA or MasterCard, phone 202-512-1800.

Veterans Benefits Timetable		
Time You Have (after separation from service)	Benefits	Where to apply
10 years	VEAP: The VA provides financial assistance for education and training of participants under the voluntary contributory program.	Any VA office.
No time limit	GI Loans: The VA will guarantee your loan for the purchase of a home, manufactured home or condominium.	Any VA office.
No time limit	Disability Compensation: The VA pays compensation for disabilities incurred in or aggravated by military service.	Any VA office.
No time limit	Medical Care: VA provides a wide range of medical benefits including help for alcoholism and other drug dependency to veterans with a service-connected disability and to non-service-connected disabled veterans who qualify.	Any VA office.
90 days	Dental Care: VA provides necessary dental care for veterans who were not provided dental examination and treatment within 90 days of discharge or separation.	Any VA office or medical center.

	from. The time limit does not apply to veterans with dental disabilities resulting from combat wounds or service injuries.	
Two years (from date of notice for a VA disability rating)	GI Insurance: Standard priced life insurance (up to \$10,000) is available for veterans with service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies, and may be eligible for an additional \$20,000 of life insurance.	Any VA office.
120 days or up to one year if totally disabled	SGLI: SGLI may be converted to VGLI, a five-year, non-renewable term policy. VGLI may be converted to a policy with a participating insurance company, at any time.	Office of SGLI 213 Washington St. Newark, N.J. 07102-2996
No time limit	Employment: Assistance is available in finding employment in private industry, in federal service and in local government.	Local or state employment service, U.S. Office of Personnel Management.
Limited time	Unemployment compensation: The amount of benefit and payment period varies among states. Apply immediately after separation.	State employment service.
90 days	Re-employment: Apply to your former employer for employment.	Employer.
30 days	Selective Service: Male veterans born in 1960 or later	Any U.S. Post Office; must register; overseas at any U.S. Embassy or consulate.