Department of Veterans Affairs

VA BENEFITS IN BRIEF

BENEFITS	WHERE TO APPLY
Disability Benefits • **Compensation.** VA can pay you monthly *compensation* if you are at least 10% disabled as a result of your military service. • **Pension.** VA can pay you a *pension* if you are a wartime veteran with limited income and you are permanently and totally disabled or are 65 or older.	Any VA Office or call 1-800-827-1000 or visit www.va.gov
Disability Benefits • **Montgomery GI Bill.** Persons who first entered active duty after June 30, 1985, and contributed to an education fund are generally eligible. Some Vietnam Era veterans and certain veterans separated under special programs are also eligible. *The bill also includes a program for certain reservists and National Guard members.* • **Reserve Educational Assistance Program (REAP/Chapter 1607)** is available to persons who were activated under Federal authority for a contingency operation and served 90 continuous days or more after September 11, 2001. • **Post-9/11 GI Bill.** Available to those who served on or after September 11, 2001. It pays tuition and fees up to the most expensive, public, in-state undergraduate program rate, provides a monthly housing allowance, and a stipend for books and supplies. It also provides an option for servicemembers to transfer benefits to a spouse or child. • **Survivors' & Dependents' Educational Assistance** is available to some family members of certain disabled or deceased veterans.	Any VA Office or call 1-888-442-4551 or visit www.va.gov
Vocational Rehabilitation & Employment The Vocational Rehabilitation and Employment Service provides outreach, motivation, evaluation, counseling, training, employment, and other rehabilitation services to service-connected disabled veterans. Vocational and educational counseling, as well as the evaluation of abilities, aptitudes, and interests are provided to veterans and servicepersons. Counseling, assessment, education programs and, in some cases, rehabilitation services are available to the spouse and children of totally and permanently disabled veterans as well as to the surviving spouse and children of certain veterans. Vocational training and rehabilitation services are available to children with spina bifida having one or both parents who served in the Republic of Vietnam during the Vietnam War, or served in certain military units, in or near the demilitarized zone in Korea, between September 1, 1967, and August 31, 1971.	Any VA Office or call 1-800-827-1000 or visit www.va.gov
Home Loan Guaranty VA guarantees loans to eligible servicemembers, veterans, reservists, and certain surviving spouses to purchase a home, condominium or manufactured home, and for refinancing purposes. The loans are actually made by private lenders but the VA guaranty generally means the lender will not require any down payment.	Any VA Office or call 1-800-827-1000 or visit www.va.gov
Dependents' and Survivors' Benefits • **Disability and Indemnity Compensation (DIC)** is payable to survivors of: • Servicemembers who died on active duty Veterans who died from service-related disabilities • Certain veterans who were being paid 100% VA disability compensation at time of death **Death Pension** is payable to some surviving spouses and children of deceased *wartime* veterans. The benefit is based on financial need. **VA Civilian Health and Medical Program (CHAMPVA)** shares the cost of medical services for eligible dependents and survivors of certain veterans.	Any VA Office or call 1-800-827-1000 or visit www.va.gov
Medical Treatment • Hospital, outpatient medical, dental, pharmacy and prosthetic services • Domiciliary, nursing home, and community-based residential care • Sexual trauma counseling • Specialized health care for women veterans • Health and rehabilitation programs for homeless veterans	Any VA Medical Facility or call 1-877-222-8387 or visit www.va.gov

BENEFITS (Continued)	WHERE TO APPLY
MEDICAL TREATMENT *(Continued)* • Readjustment counseling • Alcohol and drug dependency treatment • Medical evaluation from military service exposure to Agent Orange, radiation, or other environmental hazards, including service in the Gulf War • **Combat Veterans** - VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater. Time Limits - You have five years from date of discharge from active duty, if you were discharged from active duty on or after January 28, 2003. You have until January 27, 2011, if you were discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008.	Any VA Medical Facility or call 1-877-222-8387 or visit **www.va.gov**
LIFE INSURANCE • **Servicemembers' Group Life Insurance (SGLI)** is low-cost life insurance for servicemembers (active duty and reservists). It is available in $50,000 increments up to a maximum of $400,000. SGLI coverage begins when you enter service or change duty status and expires 120 days after you get out of the service. Totally disabled members can apply for up to two years of free SGLI coverage following discharge. • **Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI)** is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, in Operation Enduring Freedom or Operation Iraqi Freedom, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between $25,000 and $100,000 depending on the loss directly resulting from the traumatic injury. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in service. • **Veterans' Group Life Insurance (VGLI)** is lifetime renewable term life insurance for veterans. It is available in $10,000 increments up to $400,000 but not for more than the amount of SGLI coverage you had in force at the time of your separation from service. Premiums are age-based and if you apply within 120 days following separation, no health questions are asked. Thereafter, you have one year to apply but must be in good health. Those on the two-year disability extension are automatically converted to VGLI at the end of the two-year period. • **Family Servicemembers' Group Life Insurance (FGLI)** is life insurance that automatically covers the spouse and children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of $100,000, but may not exceed the servicemember's coverage amount. Dependent children are covered for $10,000 for which there is no cost.	Any VA Office or call 1-800-419-1473 or visit **www.va.gov**
• **Service-Disabled Veterans Insurance,** also called "RH" insurance, is life insurance for veterans who receive a service-connected disability rating of 0% or more from the Department of Veterans Affairs. S-DVI provides a maximum of $10,000 of basic coverage. If your premium payments for the basic policy are waived due to total disability, then you may be eligible for a supplemental policy of up to $20,000. You must apply within two years from the date you are notified of your service-connected disability for basic coverage. • **Veterans Mortgage Life Insurance (VMLI)** is a life insurance program that provides coverage on the home mortgages of severely disabled veterans who receive a Specially-Adapted Housing grant. VMLI provides a maximum of $90,000 of mortgage insurance payable directly to the mortgage lender for an outstanding mortgage. Coverage is available on new, existing, refinanced, and second mortgages.	Any VA Office or call 1-800-669-8477 or visit **www.va.gov**
Medical Treatment • **Headstone or Marker.** VA can furnish a monument to mark the grave of an eligible veteran. • **Presidential Memorial Certificate (PMC).** VA can provide a PMC for eligible recipients. • **Burial Flag.** VA can provide an American flag to drape an eligible veteran's casket. • **Reimbursement for Burial Expenses.** Generally, VA can pay a burial allowance of $2,000 for veterans who died of service-related causes. For certain other veterans, VA can pay $300 for burial and funeral expenses and $300 for a plot. • **Burial in a VA National Cemetery.** Most veterans and some dependents may be buried in a VA national cemetery.	Any VA Office or call 1-800-827-1000 or visit **www.va.gov**
Eligibility Requirements and Time Limits *Each benefit has its own eligibility requirements and time limits. Contact the VA offices in the "Where to Apply" column for specific information.*	