

VBA Programs to Assist Military Families

VA Benefits

- **VA Websites & Online Support** – VA provides support through various websites
 - www.va.gov
 - www.vba.va.gov/VBA/
 - www.homeloans.va.gov
 - www.insurance.va.gov
 - www.vetssuccess.gov
 - www.gibill.va.gov

- **Social Media**
 - Facebook: www.facebook.com/VeteransBenefits
 - Twitter: <http://twitter.com/VAVetBenefits>
 - Blog: www.blogs.va.gov/VAntage/
 - YouTube: www.youtube.com/user/DeptVetAffairs

- **VA Telephone Support**
 - 800-827-1000: Compensation, Pension & Fiduciary, Vocational Rehabilitation
 - 888-244-6711: Loan Guaranty
 - 800-669-8477/800-419-1473: Insurance
 - 888-GI-BILL-1 (888-442-4551): Education

VBA Benefits

Compensation

- **Pre-Discharge Programs: Benefits Delivery at Discharge (BDD)** – BDD is offered to accelerate the receipt of VA disability benefits by allowing a Servicemember with at least 60 days but not more than 180 days prior to separation to apply for disability compensation. BDD requires the Servicemember to complete all required medical examinations at their point of separation.

- **Pre-Discharge Programs: QuickStart** – QuickStart is offered to speed eligibility decisions on claims for VA disability benefits for Servicemembers with less than 60 days prior to separation or who don't meet the criteria for BDD.

- **Veterans On-Line Application (VONAPP)** – Enables Servicemembers, Veterans, their beneficiaries, and other designated individuals to apply for benefits using the internet.

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Benefits Assistance Service

- **Reserve/Guard Family Days** – VBA representatives participate in Family Days and Welcome Home activities for Reserve/Guard once they return from deployment. Representatives provide benefits briefings and claims assistance at these events.
- **VA Casualty Assistance** – VBA Casualty Assistance Coordinating Officers (CACOs) work closely with Military Casualty Assistance Officers (CAOs) to provide assistance and benefits information to survivors of Servicemembers who die while on active duty. CACOs assist family members in completing applications for benefits such as: DIC (Dependency and Indemnity Compensation), Education, Home Loan, SGLI (Servicemen's Group Life Insurance), Chapter 30 Refund, Presidential Memorial Certificates, State and local benefits.
- **Survivors Benefits Web Site** – VBA has a dedicated Internet website for survivors that provides information on VA benefits (www.vba.va.gov/survivors/index.htm). The website also provides links to DoD and State benefits.
- **Outreach Coordination and Support** – VA Regional Offices assign specialized coordinators to provide outreach and support for Servicemembers and Veterans identified as OEF/OIF, Homeless, Minority, Women, Rural, and others.

Vocational Rehabilitation and Employment Service

- **VetSuccess Program (Chapter 31)** – Veterans with a service-connected disability of at least 10% and Servicemembers with at least a 20% memorandum for rating evaluation may be eligible for assistance achieving and maintaining suitable employment. They will work with a counselor, who will create a rehabilitation plan based on one of five tracks.
- **Coming Home to Work Program** – This is an early intervention and outreach program available for OEF/OIF Servicemembers pending a medical separation or Veterans receiving treatment at a VAMC or CBOC. Counselors will coordinate with the military treatment facility staff to provide seamless transition into VR&E services.
- **Vocational Educational Counseling Services (Chapter 36)** – Counseling services provide assistance in establishing employment and educational goals when transitioning from military service. Vocational testing is provided. Servicemembers within 6 months of separation or Veterans within 1 year following discharge are eligible.

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Education Service

- **Survivors and Dependents Educational Assistance Program (Chapter 35)** – This program provides education and training opportunities to eligible dependents of certain Servicemembers and Veterans who are permanently and totally disabled due to a service-related condition, who died while on active duty, or who died as a result of a service-related condition. The program offers up to 45 months of education benefits and may be used for degree and certificate programs, apprenticeships, and on-the-job training.
- **Post-9/11 GI Bill (Chapter 33)** – The Post-9/11 GI Bill provides payments for tuition, fees, books and supplies. Certain beneficiaries may also qualify to receive a housing allowance. Additionally, qualifying Servicemembers with at least six years of military service and commitment to serve at least four additional years, may be authorized to transfer unused education benefits to a dependent spouse or child(ren). Spouses may use the transferred benefits after the Servicemember has completed six years of service; children may use the transferred benefits after the Servicemember has completed ten years of service.

Loan Guaranty Service

- Qualified Servicemembers and Veterans can obtain a zero-down payment loan with competitive fixed interest rates backed by a VA guaranty.
- Servicemembers and Veterans with certain serious service-connected disabilities may be eligible for a special home adaptation grant for enhancements to their home to accommodate their disabilities.
- Servicemembers and Veterans temporary residing in a family member's owned home may be eligible for temporary residence assistance grant to make modifications to a family member's home to accommodate their disabilities.
- Active duty members who have a VA-guaranteed home loan and are experiencing financial difficulties are provided supplemental service to help analyze their financial situation and develop a reasonable work-out plan to propose to their lender.

Insurance Service

- Servicemembers' Group Life Insurance (SGLI) is a low cost group life insurance available in \$50,000 increments up to \$400,000 to active duty Servicemembers and Reservists.
- Servicemembers' Group Life Insurance (SGLI) Disability Extension is coverage for no cost up to two years for Servicemembers who are totally disabled at discharge due to specific service-connected disabilities.

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- Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) provides a rapid financial benefit to Servicemembers who are severely injured and suffer a qualifying loss as the result of a traumatic event. This benefit is designed to help Servicemembers and their families with the financial burdens associated with recovering from a severe injury. Free financial counseling is also available.
- Family Servicemembers' Group Life Insurance (FSGLI) provides financial security at an affordable rate by providing automatic coverage of up to \$100,000 to spouses of SGLI insured members; dependent children are each covered automatically for \$10,000 at no cost to the Servicemember.
- Veterans' Group Life Insurance (VGLI) is a post-separation conversion of SGLI to renewable term insurance. Initial coverage cannot exceed SGLI coverage at time of separation, and must be applied for within one year and 120 days from discharge. Applications filed with 120 days of separation do not require proof of good health.
- The Beneficiary Financial Counseling Service provides free, professional, objective financial advice to beneficiaries of the above programs.
- Veterans' Mortgage Life Insurance provides up to \$90,000 mortgage life insurance protection for severely disabled Servicemembers and Veterans who have received a VA Specially Adapted Housing Grant.