

Overview of VBA Benefits and Services

Veterans Benefits Administration

Michael Watson
VBA Representative
Phoenix Regional Office

Connecting With Those Who Serve



Updated March 2021

VA Mission and Vision

VA Mission Statement

To fulfill President Lincoln's promise “To care for him who shall have borne the battle, and for his widow, and his orphan” by serving and honoring the men and women who are America’s veterans.

VA Vision Statement

To provide veterans the world-class benefits and services they have earned - and to do so by adhering to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability, and stewardship.



Department of Veterans Affairs

Veterans Benefits Administration (VBA)

Disability Compensation

Pension

Fiduciary

Education

Veteran Readiness and
Employment (VR&E)

Home Loans

Insurance

Appeals Modernization



Veterans Health Administration (VHA)

VA Medical Centers

Community Based
Outpatient Clinic

Vets Center

Ambulatory Care

Women's Clinic

OEF/OIF/OND Clinic

Homeless Veterans Program



National Cemetery Administration (NCA)

National & State Cemeteries

Headstones & Markers

Presidential Memorial
Certificates



Choose **VA**

VA



U.S. Department
of Veterans Affairs

VBA Mission and Vision

VBA Mission Statement

To serve as an advocate for Veterans, service members, Survivors and dependents in delivering benefits and services that honor their military service, assist in their readjustment, enhance their lives, and engender their full trust.

VBA Vision Statement

Our vision is that the Veterans whom we serve will feel that our Nation has kept its commitment to them; employees will feel that they are both recognized for their contribution and are part of something larger than themselves; and taxpayers will feel that we've met the responsibilities they've entrusted to us. Courage, honesty, trust, respect, open communication, and accountability will be reflected in our day-to-day behavior.



VBA Operations Overview

VBA Field Structure



The Veterans Benefits Administration delivers benefits and services through 56 regional offices and other organizational entities, including:

- 4 District Offices
- Office of Administrative Review (OAR)
- Records Management Center
- 8 Regional Loan Centers
- 2 Education Regional Processing Offices
- 6 Fiduciary Hubs
- Education Call Center
- 3 Pension Management Centers
- National Call Center – 8 Staffed Locations
- Insurance Center
- Insurance Call Center



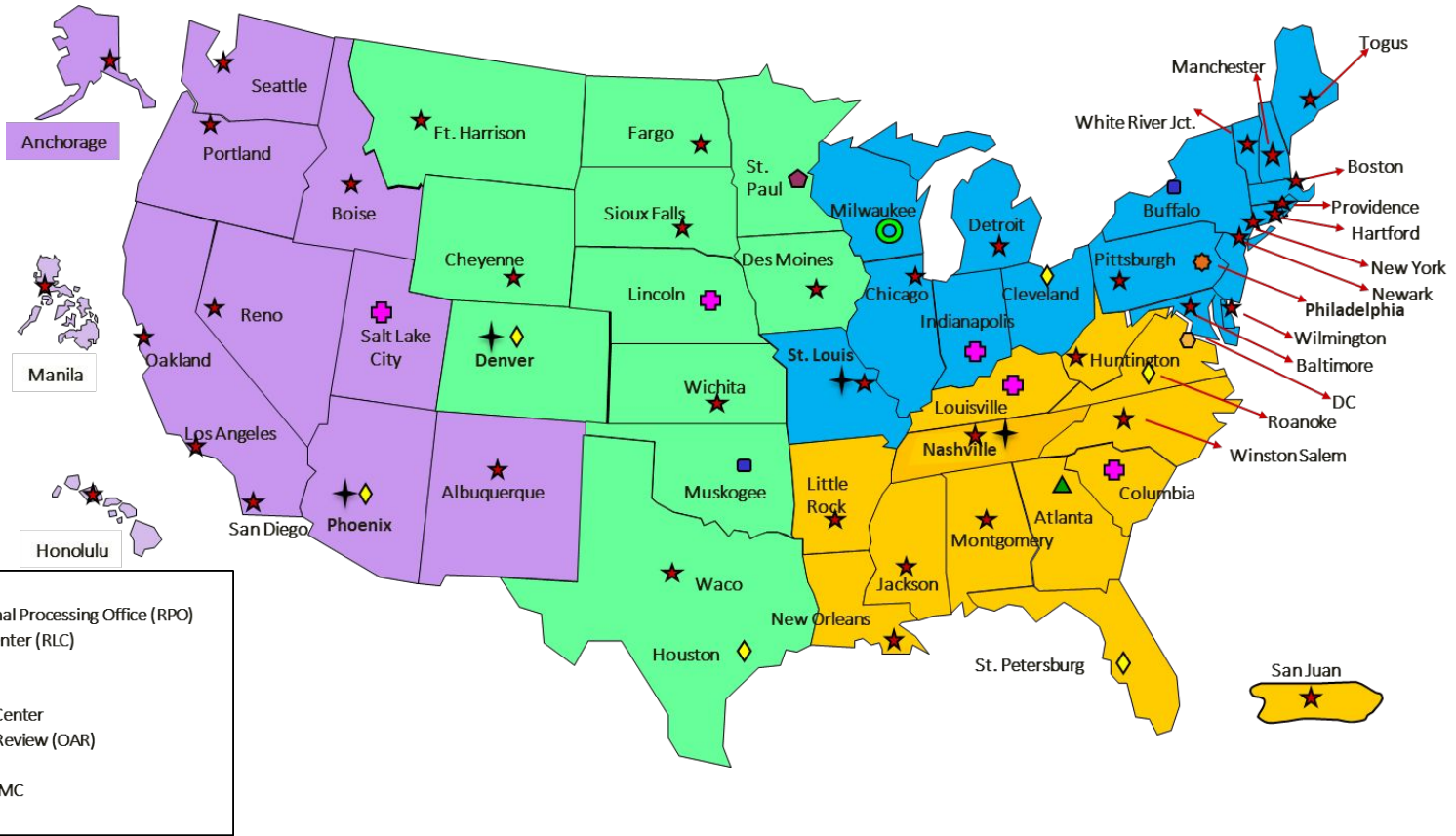
Choose **VA**

VA



U.S. Department
of Veterans Affairs

VBA's District Structure



Program Review: Disability Compensation

What is Disability Compensation? <https://www.va.gov/disability/>

- A tax-free benefit paid to Veterans for a disability that was incurred in or aggravated by active duty service

Who qualifies?

- Veterans discharged from service under conditions other than dishonorable **AND**
- Veterans who have a current disability due to injury, disease, or psychological issue incurred in or aggravated by active duty service

Disability Compensation Overview:

- Disabilities are rated from 0% to 100%
- Combined overall rating
- Compensation payments range from 10% to 100%
- Additional allowance for dependents with 30% or higher rating



Choose **VA**

VA



U.S. Department
of Veterans Affairs

Some Types of Disability Compensation Claims

- **Original Claim:** An original claim is the first claim you file for compensation from VA. This can be filed by a Servicemember, Veteran or survivors of deceased Veterans
- **New Claim:** A new claim is a claim filed for added benefits or other benefit requests related to an existing service-connected disability
- **Increased Claim:** A claim related to a case in which a running compensation or pension award is already in existence
- **Secondary Claim:** These are claims for disabilities that developed as a result of or were worsened by another service-connected condition. (e.g. right knee condition secondary to a left knee condition)
- **Supplemental Claim:** A claim filed to provide new evidence to support a disability claim that was denied

For more information on types of VA Disability Compensation claims, visit

<https://www.va.gov/disability/how-to-file-claim/when-to-file/>



Choose **VA**

VA



U.S. Department
of Veterans Affairs

Ancillary Benefits

Individual Unemployability <https://www.va.gov/disability/eligibility/special-claims/unemployability/>

- Pays at the 100 percent rate
- Based on employment history, current employment status, reason for unemployment, and current service-connected disabilities

Special Monthly Compensation (SMC)

- An additional amount paid to Veterans with certain severe service-connected disabilities. VA can pay additional compensation to a Veteran who, as a result of military service, incurred the loss or loss of use of specific organs or extremities

Clothing Allowance <https://www.va.gov/disability/eligibility/special-claims/clothing-allowance/>

- Annual payments for Veterans whose service-connected condition requires treatment (e.g., orthopedic appliance, skin cream) that irreparably damages outer garments
- Additional clothing allowance per prosthetic or orthopedic appliance, or medication that affects more than one type of clothing garment

Ancillary Benefits (cont'd)

Automobile Allowance

- A **one-time allowance** to purchase an automobile or conveyance. (New or used automobile or other conveyance)
- Automatically qualifies for adaptive equipment

<https://www.va.gov/disability/eligibility/special-claims/automobile-allowance-adaptive-equipment/>

Adaptive Equipment Allowance <https://www.va.gov/disability/eligibility/special-claims/clothing-allowance/>

- May be paid **more than once** for adaptive equipment to accommodate certain severe service-connected disabilities

Specially Adapted Housing (SAH)/Special Housing Adaptation (SHA)

- Helps service members and Veterans with certain severe service-connected disabilities to purchase, construct, or modify a home to accommodate the disability

<https://www.va.gov/housing-assistance/disability-housing-grants/how-to-apply/>

For more information on special claims, visit <https://www.va.gov/disability/eligibility/special-claims/>

How To Apply

- You may find it helpful to find an accredited attorney, claims agent, or Veterans Service Officer (VSO) to assist you with your claim, i.e. Intent to File, and/or Fully Developed Claim <https://www.va.gov/disability/get-help-filing-claim/>
<https://www.va.gov/disability/how-to-file-claim/evidence-needed/fully-developed-claims/>
- To submit your claim online, use VA.GOV <https://www.va.gov/disability/how-to-file-claim/>
- To submit a paper application, download and complete VA Form 21-526EZ, “Application for Disability Compensation and Related Compensation Benefits”
<https://www.vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf>
and mail the application with your supporting evidence to your nearest VA Regional Office
<https://www.va.gov/find-locations/?facilityType=benefits>
or to:

U.S. Department of Veterans Affairs
Claims Intake Center
PO Box 4444 Janesville, WI 53547-4444

We also encourage you to become familiar with evidence requirements, so you have a complete understanding of not only VA's responsibility, but yours as well. <https://www.va.gov/disability/how-to-file-claim/evidence-needed/>

Please complete and submit a release, VA Form 21-4142, Authorization to Disclose Information to the VA & VA Form 21-4142a, General Release for Medical Provider Information to the VA to allow VA to obtain copies of your private (non-VA) medical records.

<https://www.vba.va.gov/pubs/forms/VBA-21-4142-ARE.pdf> & <https://www.vba.va.gov/pubs/forms/VBA-21-4142a-ARE.pdf>

For more information on how to apply for VA Disability Compensation, visit <https://www.va.gov/disability/how-to-file-claim/>.

How Long Will This Process Take?

The length of time it takes to complete a claim depends on several factors, such as:

- The type of claim filed
- Complexity of your disability(ies)
- The number of disabilities you claim
- Availability of evidence needed to decide your claim

You can track the status of your claim by registering at VA.gov

<https://www.va.gov/disability/how-to-file-claim/>



Choose **VA**

VA



U.S. Department
of Veterans Affairs 12

Program Review: Pension

What is VA Pension? <https://www.va.gov/pension/>

- Pension is a needs-based benefit program for wartime Veterans, who are age 65 or older or have a permanent and total non-service-connected disability, and who have limited income and net worth

Who is eligible?

Veterans may be eligible if they meet the following criteria:

- They were discharged from service under other than dishonorable conditions, **AND**
- They served 90 days of active duty with at least one day during wartime, ***AND**
- They have countable income that is below the maximum annual pension rate (MAPR), **AND**
- They meet net worth limitations
- **Meet one of the following criteria:**
 - You are age 65 or older
 - You have a permanent and total nonservice-connected disability
 - You are a patient in a nursing home due to mental or physical incapacity
 - You are receiving Social Security disability benefits
 - Veterans who entered active duty after September 7, 1980, must serve at least 24 months of active-duty service. If the length of service is less than 24 months, the Veteran must have completed their entire tour of active duty

Program Review: Pension (cont'd)

- **What is enhanced or Special Monthly Pension?**
<https://www.va.gov/pension/aid-attendance-housebound/>
- **Aid and Attendance (A&A)** is a higher monthly pension amount paid to a Veteran or surviving spouse
- **Housebound** is an increased monthly pension amount. It is paid to permanently disabled Veterans who are greatly confined to their homes
- For more information on VA Pension, visit <https://www.va.gov/pension/>.

Program Review: Fiduciary

What is the Fiduciary program? <https://www.benefits.va.gov/fiduciary/index.asp>

- The fiduciary program provides oversight of VA's most vulnerable beneficiaries
- Participants in the fiduciary program are unable to manage their VA benefits on their own
- This might be because of injury, disease, advanced age or youth
- VA appoints fiduciaries who manage VA benefits for these beneficiaries. VA also conducts oversight of VA-appointed fiduciaries to ensure VA beneficiaries' needs are met

What Is a Fiduciary?

- A fiduciary is a person or entity appointed by VA to receive benefits on behalf of a beneficiary

When Is a Fiduciary Needed?

- Every beneficiary has the right to manage his or her VA benefits; however, if medical evidence indicates they cannot manage their benefits, VA can appoint a fiduciary to assist the beneficiary
- A fiduciary may also be appointed if a court declares a beneficiary unable to manage financial affairs

For more information on the VA Fiduciary Program, visit <https://www.benefits.va.gov/fiduciary/index.asp>.



Choose **VA**

VA



U.S. Department
of Veterans Affairs 15

Program Review: Education

VA Education benefits advance the education and skills of Veterans, service members, Family Members and Survivors according to the following eligibility standards:

<https://www.va.gov/education/>

Post-9/11 GI Bill – At least 90 days aggregate active duty service after 9/10/2001, and either still on active duty, honorably discharged, or discharged because of a service-connected disability after 30 days <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>

Montgomery GI Bill Active Duty – Enrollees pay \$100/month for 12 months to receive monthly Education benefits after completing a minimum service obligation <https://www.va.gov/education/about-gi-bill-benefits/montgomery-active-duty/>

Montgomery GI Bill Select Reserve – For Reservists with a six-year obligation in the Selected Reserve who are actively drilling <https://www.va.gov/education/about-gi-bill-benefits/montgomery-selected-reserve/>

Reserve Educational Assistance Program (REAP) – For Reservists activated at least 90 days after 9/10/2001 <https://www.va.gov/education/other-va-education-benefits/reap/>



Choose **VA**

VA



U.S. Department
of Veterans Affairs 16

Program Review: Education (cont'd)

- The **Harry W. Colmery Veterans Educational Assistance Act**, also known as the “**Forever GI Bill**,” was signed into law on August 17, 2017, and brings significant changes to Veterans’ education benefits over the next few years. Most enhance or expand education benefits for Veterans, service members, families and survivors
<https://benefits.va.gov/gibill/forevergibill.asp>
- **Some of the changes that are effective immediately:**
 - Assistance for Students Affected by School Closures and Certain Program Disapprovals
 - Elimination of 15-year Limitation to use the Post-9/11 GI Bill Program
 - Priority Enrollment
 - Reserve Educational Assistance Program (REAP) Eligibility Credited Toward Post-9/11 GI Bill Program
- For more information on VA Education, visit <https://www.va.gov/education/>.



Program Review: Veteran Readiness and Employment (VR&E)

VR&E Program helps service members and Veterans with service-connected disabilities and an employment handicap prepare for, find, and keep suitable jobs through counseling and case management

<https://www.va.gov/careers-employment/vocational-rehabilitation/>

- For Veterans with a discharge under conditions other than dishonorable, at least a 20% disability rating, and an employment handicap (or a 10% rating with a serious employment handicap), VR&E provides:
 - Interest and aptitude testing, and career counseling
 - Job training, job-seeking skills, resume development, and work-readiness assistance
 - Special employer incentives, on-the-job-training, and non-paid work experiences
 - Post-secondary training at a college, vocational, technical or business school
 - Independent living services for individuals who are not currently able to work because of the effects of service-connected disabilities and require intensive and frequent rehabilitation support to become more independent in their homes and communities

For more information on VA Veteran Readiness and Employment (VR&E), visit

<https://www.va.gov/careers-employment/vocational-rehabilitation/>.



Choose **VA**

VA



U.S. Department
of Veterans Affairs 18

Program Review: Home Loan Guaranty

Home Loan Guaranty program helps service members, Veterans and their families obtain, retain, and adapt a home or refinance an existing home <https://www.va.gov/housing-assistance/>

Benefits of VA home loans:

- Purchase a home (existing or pre-construction) as a primary residence
- Typically, no down payment and no mortgage insurance
- Reusable benefit
- VA limits certain closing costs a Veteran may pay
- Loans may be assumed by qualified borrower
- No pre-payment penalty
- VA staff dedicated to assisting Veterans who become delinquent on their loan

Home Loan Guaranty Program also:

- Provides Specially Adapted Housing (SAH) grants for Veterans with certain severe service-connected disabilities
- Issues direct loans to Native American Veterans living on Federal Trust land
- Helps borrowers in default avoid foreclosure

For more information on Home Loans, visit <https://www.va.gov/housing-assistance/>.



Choose **VA**

VA



U.S. Department
of Veterans Affairs 19

Program Review: Insurance

Servicemembers' Group Life Insurance (SGLI): <https://www.va.gov/life-insurance/options-eligibility/sgli/>

- Low-cost term life insurance for service members
- Automatic coverage of \$400,000, if eligible, unless reduced or declined
- Remains in effect for 120 days after separation at no cost to service members

Servicemembers' Group Life Insurance Disability Extension (SGLI-DE):

<https://www.va.gov/life-insurance/options-eligibility/sgli/>

- Free extension of SGLI coverage for up to two (2) years from separation if:
 - o Unable to maintain gainful employment continuously since separation; or
 - o Diagnosed with a qualifying statutory condition regardless of employment status

Family Servicemembers' Group Life Insurance (FSGLI): <https://www.va.gov/life-insurance/options-eligibility/fsgli/>

- Insures spouses and dependent children of service members who have SGLI coverage
- Spouse—maximum of \$100,000 or service member's SGLI coverage, whichever is less; premiums are based on age
- Dependent Children—\$10,000 each, no cost to service member

Program Review: Insurance (cont'd)

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI):

<https://www.va.gov/life-insurance/options-eligibility/tsgli/>

- Automatic feature that provides for payment of \$25K-\$100K to service members who suffer certain losses due to traumatic injuries

Veterans' Group Life Insurance (VGLI): <https://www.va.gov/life-insurance/options-eligibility/vgli/>

- Allows separating service members to convert their SGLI to renewable term insurance
- Premiums based on age and amount of coverage
- Must apply within 1 year and 120 days from separation; no health review within first 240 days from separation

Disabled Veterans Insurance Programs:

Service-Disabled Veterans Insurance (S-DVI): Life insurance for Veterans who received a VA rating for a new service-connected disability and apply within two years of rating. Provides up to \$10,000 maximum basic coverage

<https://www.va.gov/life-insurance/options-eligibility/s-dvi/>

Veterans' Mortgage Life Insurance (VMLI): Provides mortgage life insurance to disabled Veterans under age 70 who are approved for a VA Specially Adapted Housing (SAH) grant. Up to \$200,000 in coverage available

<https://www.va.gov/life-insurance/options-eligibility/vmli/>

For more information on VA Life Insurance, visit <https://www.va.gov/life-insurance/>.

Program Review: Benefits for Survivors and Dependents

What is it?

VA honors the sacrifices of the families of service members and Veterans through benefit programs which may include payments based on financial need or service-related death; loans to help purchase, construct or improve a home; and assisting in obtaining a degree.

Who qualifies?

These benefits are for the qualifying surviving spouse, dependent child(ren), and parent(s) of deceased service members and Veterans.

Dependency and Indemnity Compensation (DIC) – A monthly tax-free benefit paid to an eligible surviving spouse, dependent child(ren), and/or parent(s) of a Servicemember or Veteran whose death was related to service <https://www.va.gov/disability/dependency-indemnity-compensation/>

Survivors Pension – A monthly tax-free benefit based on limited income and net worth, which is paid to the unmarried surviving spouse and/or child(ren) of a deceased Veteran with wartime service and meet certain income and net worth limits set by Congress
<https://www.va.gov/pension/survivors-pension/>



Program Review: Benefits for Survivors and Dependents (cont'd)

Survivors' and Dependents' Educational Assistance – Chapter 35

<https://www.va.gov/education/survivor-dependent-benefits/>

Dependents of Veterans who:

- Are permanently and totally disabled due to service
- Have died on active duty or as a result of a service-related condition
- Are hospitalized or receiving treatment for a service-connected permanent and total disability and likely to be discharged for that disability
- Are forcibly detained/interned by a foreign government or are MIA

Home Loans – A benefit that may be used to help purchase, construct, or improve a home, or refinance a mortgage.

Spouse must be receiving DIC <https://www.va.gov/housing-assistance/home-loans/surviving-spouse/>

Burial – A benefit that may include furnishing a headstone, marker, or medallion, a burial allowance, a Presidential Memorial Certificate, and an American flag to drape the Veteran's casket, as well as the option of burial in a VA national cemetery <https://www.va.gov/burials-memorials/>

<https://www.va.gov/burials-memorials/memorial-items/headstones-markers-medallions/>

<https://www.va.gov/burials-memorials/veterans-burial-allowance/>

<https://www.va.gov/burials-memorials/memorial-items/presidential-memorial-certificates/>

<https://www.va.gov/burials-memorials/memorial-items/burial-flags/>

<https://www.va.gov/burials-memorials/pre-need-eligibility/>

Appeals Modernization

- The **Veterans Appeals Improvement and Modernization Act** took effect on February 19, 2019.
- It creates a new, streamlined decision review process, which features three lanes:
 - **Higher-Level Review Lane** – An entirely new review of the claim by an experienced adjudicator
 - **Supplemental Claim Lane** – An opportunity to submit additional evidence
 - **Appeal Lane** – Review by the Board of Veterans' Appeals
- For more information on the decision review process and how to file, visit <https://www.va.gov/decision-reviews/>.



Program Review: Office of Transition and Economic Development (TED)

Established in 2018, the Office of Transition and Economic Development (TED) is VA's primary authority on the military life cycle, transition, and Veteran economic development. TED provides professional, educational, vocational and career counseling services to service members, Veterans and dependents (Personalized Career Planning and Guidance (PCPG), formally known as Chapter 36) <https://www.va.gov/careers-employment/education-and-career-counseling/>

Transition Assistance Program (TAP) - is an interagency initiative designed to ensure Servicemembers have a smooth and successful transition to civilian life. It is supported by the Departments of Defense (DoD), Labor (DOL), Education (ED), Veterans Affairs (VA), and Homeland Security (DHS); Small Business Administration (SBA), and Office of Personnel Management (OPM). VA uses a regional hub-and-spoke model to deploy VA Benefits Advisors globally to engage service members, Veterans, and their families and caregivers. <https://benefits.va.gov/transition/tap.asp>

SkillBridge Partnership - is a program that provides training opportunities for transitioning service members, similar to the highly successful WARTAC Program, which trains transitioning service members to serve as Veteran Service Representatives at VA Regional Offices.

Economic Investment Initiatives (EII) - bring together diverse stakeholders in qualified opportunity zones to conduct town halls to raise awareness on key initiatives and address concerns of Veterans, service members, and family members; and oversee Stakeholder Roundtable collaborations between private and public partners to inspire commitments and support that result in immediate impact and long-term sustainment.

<https://benefits.va.gov/transition/economic-investment-initiatives.asp>

Solid Start

- Newly separated service members can expect three calls from qualified Solid Start representatives over the first year of separation
- VA will attempt to contact you several times around 90, 180, and 365 days post-separation
- Save 1-800-827-0611 as the contact for **VA Solid Start** <https://benefits.va.gov/benefits/solid-start.asp>



Resources

Online:

Department of Veterans Affairs (VA)

www.va.gov

Veterans Benefits Administration (VBA)

www.benefits.va.gov

VBA on Facebook

www.facebook.com/VeteransBenefits

VBA on Twitter

<http://twitter.com/VAVetBenefits>

VA on YouTube

<https://www.youtube.com/user/DeptVetAffairs>

Phone:

Benefits information (800) 827-1000

Education Benefits (888) 442-4551

Health Care Eligibility (877) 222-8387

Home Loan Guaranty (877) 827-3702

SGLI/VGLI (800) 419-1473

VA Crisis Line (800) 273-8255 and press 1

Questions



Choose **VA**

VA



U.S. Department
of Veterans Affairs 28

Thank You for Your Service



U.S. Department
of Veterans Affairs



Choose **VA**

VA



U.S. Department
of Veterans Affairs 29