

# Congressman John Barrow's 2012 Veterans Services Guidebook



Congressman

**John Barrow**

Representing the 12<sup>th</sup> Congressional District of Georgia

## **VETERANS SERVICES GUIDEBOOK**

Dear Friend,

Right now there are 773,900 veterans living in the state of Georgia - many of them right here in the 12<sup>th</sup> District.

There's nothing more important than keeping our promise to the men and women who have served our country in the armed forces. But that promise doesn't end when our nation's heroes return home from battle. It's something I take very seriously, and it's why I'm fighting in Congress to make sure that America's veterans have access to the benefits they've earned through their service.

I've put together this Veterans Services Guide Book as a resource for veterans around the 12<sup>th</sup> District. If you have any questions or need additional information, please do not hesitate to contact me or my Veterans Affairs aide, Peyton Bell, at (202) 225-2823.

Sincerely,

John Barrow

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# My Veterans Casework Team

The United States has the most comprehensive system of veteran's assistance in the world. That said, it can still be quite challenging navigating the VA system.

My DC and district offices all have experienced veterans caseworkers on hand to assist you with your VA inquiries.

## Veterans Caseworkers in my office here to serve you:

### Augusta Office

#### **Mike Little**

Constituent Services Rep. for Veterans Affairs

(706) 722-4494

[Michael.Little@mail.house.gov](mailto:Michael.Little@mail.house.gov)

925 Laney Walker Blvd, Suite 300

Augusta, GA 30901

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### Savannah Office

#### **Wesley deVegter**

Constituent Services Rep. for Veterans Affairs

(912) 354-7282

[Wesley.Devegter@mail.house.gov](mailto:Wesley.Devegter@mail.house.gov)

450 Mall Blvd., Suite A

Savannah, GA 31406

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### Statesboro Office

#### **Matthew Kleinsorge**

Constituent Services Rep. for Veterans Affairs

(912) 489-4494

[Matthew.Kleinsorge@mail.house.gov](mailto:Matthew.Kleinsorge@mail.house.gov)

Statesboro City Hall

50 E. Main Street

Statesboro, GA 30458

**Phone & Online  
Resources for Federal  
Benefits & Services**

**Phone Numbers**

Bereavement Counseling . . . . .	1-202-461-6530
Civilian Health and Medical Program . . . . .	1-800-733-8387
Caregiver Support . . . . .	1-855-260-3274
Education . . . . .	1-888-442-4551
Federal Recovery Coordinator Program . . . . .	1-877-732-4556
Foreign Medical Program . . . . .	1-888-820-1756
Headstones and Markers . . . . .	1-800-697-6947
Health Care . . . . .	1-877-222-8387
Homeless Veterans . . . . .	1-877-424-3838
Home Loans . . . . .	1-888-244-6711
Life Insurance . . . . .	1-800-669-8477
National Cemetery Scheduling Office . . . . .	1-800-535-1117
National Suicide Prevention Lifeline . . . . .	1-800-273-8255
Pension Management Center . . . . .	1-877-294-6380
Presidential Memorial Certificate Program . . . . .	1-202-565-4964
Special Health Issues . . . . .	1-800-749-8387
Telecommunication Device for the Deaf (TDD) . . . . .	1-800-829-4833
VA Benefits . . . . .	1-800-827-1000
Women Veterans . . . . .	1-202-461-1070

## Online Resources

Burial and Memorial Benefits . . . . .	<a href="http://www.cema.va.gov">www.cema.va.gov</a>
Caregiver Support . . . . .	<a href="http://www.caregiver.va.gov">www.caregiver.va.gov</a>
CHAMPVA . . . . .	<a href="http://www.va.gov/hac/forbeneficiaries/forbeneficiaries.asp">www.va.gov/hac/forbeneficiaries/forbeneficiaries.asp</a>
Education Benefits . . . . .	<a href="http://www.gibill.va.gov">www.gibill.va.gov</a>
Federal Jobs . . . . .	<a href="http://www.usajobs.opm.gov">www.usajobs.opm.gov</a>
Health Care Eligibility . . . . .	<a href="http://www.va.gov/healtheligibility">www.va.gov/healtheligibility</a>
Home Loan Guarantee . . . . .	<a href="http://www.homeloans.va.gov">www.homeloans.va.gov</a>
Life Insurance . . . . .	<a href="http://www.insurance.va.gov">www.insurance.va.gov</a>
Memorial Certificate Program . . . . .	<a href="http://www.cem.va.gov/pmc.asp">www.cem.va.gov/pmc.asp</a>
Mental Health . . . . .	<a href="http://w.w.w.mentalhealth.va.gov">w.w.w.mentalhealth.va.gov</a>
My HealthVet . . . . .	<a href="http://www.myhealth.va.gov">www.myhealth.va.gov</a>
National Resource Directory . . . . .	<a href="http://www.nationalresourcedirectory.gov">www.nationalresourcedirectory.gov</a>
Prosthetics . . . . .	<a href="http://www.prosthetics.va.gov">www.prosthetics.va.gov</a>
Records . . . . .	<a href="http://www.archives.gov/st-louis/military-personnel">www.archives.gov/st-louis/military-personnel</a>
Returning Servicemembers . . . . .	<a href="http://www.oefoif.va.gov">www.oefoif.va.gov</a>
Women Veterans . . . . .	<a href="http://www.publichealth.va.gov/womenshealth">www.publichealth.va.gov/womenshealth</a>
VA Vet Centers . . . . .	<a href="http://www.vetcenter.va.gov">www.vetcenter.va.gov</a>
VA Home Page. . . . .	<a href="http://www.va.gov">www.va.gov</a>
VA Benefit Payment Rates . . . . .	<a href="http://www.vba.va.gov/bln/21/rates">www.vba.va.gov/bln/21/rates</a>
VA Forms . . . . .	<a href="http://www.va.gov/vaform">www.va.gov/vaform</a>

## Available VA Benefits and Services

VA provides a wide range of benefits including, disability, education and training, vocational rehabilitation and employment, home loan guaranty, dependant and survivor benefits, medical treatment, life insurance, and burial benefits.

### I. Eligibility for VA Benefits

You may be eligible for VA benefits if you are a:

- Veteran, Veteran's dependent
- Surviving spouse, child or parent of a deceased Veteran
- Uniformed service member
- Present or former reservist or National Guard member

### II. How to Apply for VA Benefits

VA has several ways to apply for your benefits depending on your category and status.

#### The Pre-Discharge Program

A joint VA and Department of Defense (DoD) program that affords service members the opportunity to file claims for disability compensation up to 180 days prior to separation or retirement from active duty or full time National Guard or Reserve duty (Titles 10 and 32).

Link to Pre-Discharge Program: <http://www.vba.va.gov/predischarge/index.htm>

## **Veterans On Line Application (The VONAPP)**

The *VONAPP web site* is an official VA web site that enables service members, veterans and their beneficiaries, and other designated individuals to apply for benefits using the Internet.

Link to VONAPP website: [https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal?\\_nfpb=true&\\_portlet.async=false&\\_pageLabel=ebenefits\\_myeb\\_vonappl](https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal?_nfpb=true&_portlet.async=false&_pageLabel=ebenefits_myeb_vonappl)

## **Applying for VA Benefits at your Local Regional Offices**

The VA's regional offices can assist you with filing the appropriate forms. In addition, VSO's (Veteran Service Organizations) can assist you as well by answering general questions and even petitioning on your behalf for services that you are qualified to receive.

### **Atlanta VA Regional Office**

1700 Clairmont Road  
Decatur, GA 30033  
Mailing Address:  
P.O. BOX 100026  
Decatur , GA 30031-7026  
Phone: 800-827-1000  
Fax: 404-929-5819

## **GI Bill Veterans Education and Training**

### Veterans Retraining Assistance Program (VRAP)

Congress passed, and the President has signed into law, the VOW to Hire Heroes Act of 2011. Included in this new law is the Veterans Retraining Assistance Program (VRAP). VRAP offers up to 12 months of training assistance to unemployed Veterans. The Department of Veteran Affairs (VA) and the Department of Labor (DOL) aim to roll out this program by July 1, 2012.

*The VRAP offers 12 months of training assistance to Veterans who:*

- Are at least 35 but no more than 60 years old
- Are unemployed
- Received an other than dishonorable discharge
- Are not eligible for any other VA education benefit program (e.g.: the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance)
- Are not in receipt of VA compensation due to unemployability
- Are not enrolled in a federal or state job training program

Participants must be enrolled in a VA approved education program offered by a community college or technical school. The program must lead to an Associate Degree, Non-College Degree, or a Certificate, and train the Veteran for a high demand occupation.

For more information on the VRAP program contact 1-800-827-1000 or visit [www.benefits.va.gov/vow](http://www.benefits.va.gov/vow)



### **I. Institutions of Higher Learning (IHLs)**

The GI Bill will allow you to attend more than one college at a time, as long as the classes at both institutions count towards your degree, and the school granting your degree accepts the classes at the second school as part of your requirements. However, the GI Bill will not pay you to take the same classes twice unless you receive a failing grade in a class that is a graduation requirement.

Contact: 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/ihl.html](http://www.gibill.va.gov/resources/education_resources/programs/ihl.html)

### **II. Non-College Degree Program (NCD)**

The GI Bill is available for training at Non-College-Degree Institutions. Examples of this type of training are:

- HVAC Certification
- Truck Driving
- EMT Certification
- Barber/Beautician School

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/ncd.html](http://www.gibill.va.gov/resources/education_resources/programs/ncd.html)

### **On-the-Job & Apprenticeship Training**

This program assists veterans and their dependents by allowing them to learn a trade or skill through participation in an apprenticeship or on-the-job training rather than by attending classes.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/on\\_the\\_job\\_apprenticeship\\_training.html](http://www.gibill.va.gov/resources/education_resources/programs/on_the_job_apprenticeship_training.html)

### **Flight Training**

Flight training is available to veterans for such programs as:

- Rotary wing qualification
- B747-400 Qualification
- Dual engine Qualification
- Flight engineer

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/flight\\_training.html](http://www.gibill.va.gov/resources/education_resources/programs/flight_training.html)

### **Independent Training, Distance Learning, & Internet Training**

The GI Bill is available for Independent, Distance, or Internet training. This type of training is usually offered by IHLs and similar rules & rates apply.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/independent\\_training.html](http://www.gibill.va.gov/resources/education_resources/programs/independent_training.html)

## **Correspondence Training**

This type of training is different from Distance Learning based on the means of delivery. Usually in Correspondence Training you receive lessons in the mail and have a certain amount of time to complete and return them for a grade.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/correspondence\\_training.html](http://www.gibill.va.gov/resources/education_resources/programs/correspondence_training.html)

## **National Testing Programs**

There are a number of testing services and prep resources available to veterans. Currently the VA approves the following tests:

- SAT (Scholastic Assessment Test)
- LSAT (Law School Admission Test)
- GRE (Graduate Record Exam)
- GMAT (Graduate Management Admission Test)
- AP (Advanced Placement Exam)
- CLEP (College-Level Examination Program)
- ACT (American College Testing Program)
- DAT (Dental Admissions Test)
- MAT (Miller Analogies Test)
- MCAT (Medical College Admissions Test)
- OAT (Optometry Admissions Testing)
- PCAT (Pharmacy College Admissions Test)
- TOEFL (Test of English as a Foreign Language)
- DSST (DANTES Subject Standardized Tests)
- ECE (Excelsior College Examinations)

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/national\\_testing\\_program.html](http://www.gibill.va.gov/resources/education_resources/programs/national_testing_program.html)

## **Entrepreneurship Training**

Are you interested in starting your own business? Would you like to learn how to get started? Or are you a current business owner who wants to learn how to boost your small business operation? As a service member or veteran you now have an opportunity to use your education benefits to learn how to start or enhance a small business. VA will pay for programs offered by the Small Business Development Center (SBDC).

Individual courses must be specifically approved for VA purposes to use your benefits.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/entrepreneurship\\_training.html](http://www.gibill.va.gov/resources/education_resources/programs/entrepreneurship_training.html)

## **Work-Study Program**

If you're a full-time or 3/4-time student in a college degree, vocational, or professional program, you can "earn while you learn" with a VA work-study allowance.

**For more information contact:** 1-888-442-4551

## **Co-op Training**

*Not available under the Post-9/11 GI Bill*

Co-op training allows you to attend school and gain valuable work experience at the same time! Some schools partner with employers allowing you to attend classes in your desired field, i.e. Computer Programming, and work for an employer in that field as well.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/coop\\_training.html](http://www.gibill.va.gov/resources/education_resources/programs/coop_training.html)

## Accelerated Payment

*Not available under the Post-9/11 GI Bill, Dependents Education Assistance program, or VEAP*

An accelerated payment is a lump sum payment of 60% of tuition and fees for certain high cost, high tech programs. To qualify, you must be enrolled in a high tech program and you must certify that you intend to seek employment in a high tech industry as defined by VA. Accelerated payment is paid instead of GI Bill benefits that you would otherwise receive.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/accelerated\\_payment.html](http://www.gibill.va.gov/resources/education_resources/programs/accelerated_payment.html)

## Tuition Assistance Top-Up

The amount of this benefit can be equal to the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military for the course.

To be eligible for the Top-up benefit, the person must be approved for federal Tuition Assistance by a military department and be eligible for MGIB-Active Duty benefits or the Post-9/11 GI Bill.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/tuition\\_assistance\\_top\\_up.html](http://www.gibill.va.gov/resources/education_resources/programs/tuition_assistance_top_up.html)

## **Tutorial Assistance Program**

Tutorial assistance helps students pay for necessary tutoring and is a supplement to the student's regular education benefit. Tutorial assistance is available if you are receiving VA educational assistance at the half-time or greater rate and have a deficiency in a subject making tutoring necessary.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/resources/education\\_resources/programs/tutorial\\_assistance\\_program.html](http://www.gibill.va.gov/resources/education_resources/programs/tutorial_assistance_program.html)

## **Reserve Educational Assistance (REAP)**

*REAP* was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.

**For more information contact:** 1-888-442-4551

[http://www.gibill.va.gov/benefits/other\\_programs/reap.html](http://www.gibill.va.gov/benefits/other_programs/reap.html)

## **Survivors & Dependents Education Assistance (DEA)**

Dependents Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

**For more information, contact:** 1-888-442-4551

[http://www.gibill.va.gov/benefits/other\\_programs/dea.html](http://www.gibill.va.gov/benefits/other_programs/dea.html)

## **Veterans Educational Assistance Program (VEAP)**

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government.

You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available.

Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

**For more information contact: 1-888-442-4551**

**[http://www.gibill.va.gov/benefits/other\\_programs/veap.html](http://www.gibill.va.gov/benefits/other_programs/veap.html)**

## National Call to Service Program

This program requires a participant to perform a period of national service to be eligible for benefits. It is a Department of Defense program that is administered by VA.

Individuals who participate in this new program have a choice of incentives as follows:

- Cash bonus of \$5,000
- Repayment of a qualifying student loan not to exceed \$18,000
- Entitlement to allowance equal to the 3-year monthly chapter 30 rate for 12 months (\$1,034 effective Oct 1, 2005)
- Entitlement to allowance equal to fifty percent of the less than 3-year monthly chapter 30 rate for 36 months (Fifty percent of \$840 effective Oct. 1, 2005)
- Coordination with Montgomery GI Bill Benefits

Contact: 1-888-442-4551

[http://www.gibill.va.gov/benefits/other\\_programs/national\\_call\\_to\\_service\\_program.html](http://www.gibill.va.gov/benefits/other_programs/national_call_to_service_program.html)

# Disability & Health Benefits

## What Is VA Disability Compensation?

Disability compensation is a benefit paid to a veteran because of injuries or diseases that happened while on active duty, or were made worse by active military service. It is also paid to certain veterans disabled from VA health care. The benefits are tax-free.

## Who Is Eligible?

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

## How Much Does VA Pay?

The amount of basic benefit paid ranges, depending on how disabled you are.

## You may be paid additional amounts, in certain instances, if:

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

For a list of specific percentages for veteran compensation and disability rates, please review the benefits table provided at <http://www.vba.va.gov/bln/21/rates/index.htm>

## **How Can You Apply?**

You can apply by filling out VA Form 21-526, *Veterans Application for Compensation and/or Pension*. ***If you have any of the following material, please attach it to your application:***

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

## **VETERANS HEALTH BENEFITS**

### **Overview of VA's Medical Benefits Package**

The VA's medical benefits package offers care and services that are designed to:

- Promote good health
- Preserve your current health
- Restore you to better health

This includes treating illnesses and injuries, preventing future health problems, improving functional abilities, and enhancing quality of life.

### **Your Eligibility Information**

Since VA policies are governed by law, changes to programs or eligibility may occur. If you have questions, contact the Enrollment Coordinator at your local VA health care facility or call 1-877-222-VETS (8387).

## **Health Benefits Are Different for Each Veteran**

While all enrolled Veterans enjoy access to VA's comprehensive medical benefits package, certain benefits (for example, dental care) may vary from individual to individual, depending on each Veteran's unique eligibility status.

### **Important Phone Numbers**

**Veterans Crisis Line: 1-800-273-TALK (8255)**

**National Call Center for Homeless Veterans: 1-877-424-3838**

**Health Enrollment for VA Health Care: 1-800-222-VETS (8387)**

**VA Compensation, Pension, Education & Loan Guaranty Program: 1-800-827-1000**

**Foreign Medical Program: 1-877-354-8179**

**Health Care Coverage for Eligible Dependents of Veterans: 1-800-733-VETS (8387)**

## **Veteran Homeless Services**

VA provides specialized homeless services at its medical centers and through community-based partners with a goal that no Veteran will have to become or remain homeless.

If you are homeless or at risk of becoming homeless pick up the phone and call for help. The number for the National Call Center on Homeless Veterans is 1-877-424-3838. The call center will connect you with the closest VA medical center to best address your specific needs.

## Women's Health

VA is committed to meeting women Veterans' unique needs by delivering high quality health care in a setting that ensures privacy, dignity, and sensitivity. VA facilities offer a variety of services, including:

- Women's gender-specific health care (menopause evaluation and symptom management, osteoporosis, incontinence, breast and gynecological care, maternity and limited infertility services)
- Screening and disease prevention programs (for example, mammograms, bone density screening, and cervical cancer screening)



## Dental Services

Eligibility for VA dental benefits is based on specific guidelines and differs significantly from eligibility requirements for other types of medical care.

You are eligible for outpatient dental treatment if you meet one of the following criteria:

<u>If you:</u>	<u>You are eligible for:</u>
Have a service connected Compensable dental disability or condition	Any needed dental care
Are a former Prisoner of War	Any needed dental care
Have service-connected disabilities rated 100% disabling, or are unemployable and paid at the 100% rated due to service connected conditions	Any needed dental care
Apply for dental care within 180 Days of discharge or release (under conditions other than dishonorable) from a period of active duty of 90 days or more during the Persian Gulf War	One-time dental care if your DD214 certificate of discharge does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to treatment

## Dental Services Cont'd

### If you:

### You are eligible for:

Have a service-connected noncomprehensible dental condition or disability resulting from combat wounds or service trauma

Needed care for the Service connected condition(s). A Dental Trauma Rating (VA Form 10-564-D) or VA Regional Office Rating Decision letter (VA Form 10-7131) identifies the tooth/teeth eligible for care

Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition

Dental care to treat the oral conditions that are determined by a VA dental professional to have a direct and material detrimental effect on your service connected condition

Are actively engaged in a 38 USC Chapter 31 vocational rehabilitation Program

Dental care to the extent necessary as determined by a VA dental professional to:

- Make possible your entrance into a rehabilitation program.
- Achieve the goals of your vocational rehabilitation program
- Prevent interruption of your rehabilitation program
- Hasten the return to a rehabilitation program if you are interrupted or leave status
- Hasten the return to a rehabilitation program of a veteran placed in discontinued status because of illness, injury or a dental condition, or
- Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living

<u>If you:</u>	<u>You are eligible for:</u>
Are receiving VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment	Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment
Are an enrolled veteran who may be Homeless and receiving care under VHA Directive 2007-039	A one-time course of dental care that is determined medically necessary to relieve pain, assist you to gain employment, or treat moderate, Severe, or complicated and severe gingival and periodontal conditions

## VA Health Registries

VA maintains health registries related to environmental and occupational exposures of US Veterans during military service, including Operation Enduring Freedom/Operation Iraqi Freedom (OEF/OIF), Gulf War, Vietnam, World War II, and atomic test activities. These registries include a free specialized and comprehensive health examination provided by a VA Environmental Health (EH) clinician.

Visit the Environmental Agents Service (EAS) website [www.va.gov/EnvironAgents](http://www.va.gov/EnvironAgents), where you will also find links to newsletters covering related topics:

- Agent Orange Review
- Operations Iraqi Freedom/Enduring Freedom Review
- Gulf War Review
- Ionizing Radiation Review

## **Family Caregivers Program**

VA's Family Caregivers Program provides support and assistance to caregivers of post 9/11 Veterans and Service Members being medically discharged. Eligible primary Family Caregivers can receive a stipend, training, and mental health services, travel and lodging reimbursement, and access to health insurance if they are not already under a health care plan. More information can be obtained from a Caregiver Support Coordination at the nearest VA health care facility, by visiting <http://www.caregiver.va.gov> or by calling 1-877-222-VETS (8387).

## **Hospice Services**

The primary goal of Hospice services is to provide comfort rather than cure for those with an advanced disease that is life-limiting. VA's interdisciplinary team of professionals and volunteers focuses on relief of suffering and maintenance of functional capacity as long as possible. Through integrated management of the physical, psychological, social, and spiritual needs of the patient, these programs also give support to the patient's family or other caregivers, which includes bereavement counseling following the death of the patient.

## **Nursing Home Placement**

Placement in nursing homes, when clinically indicated, may be available through VA's Community Living Centers (CLC) or contract nursing homes. The mission of the VA Community Living Centers (VACLC) program (formerly known as VA Nursing Home Care Units) is to provide compassionate care to Veterans with chronic stable conditions - those who suffer from dementia, who require rehabilitation or short-term specialized services (such as respite or intravenous therapy), or who need comfort and care at the end of life. VA nursing home care will be provided to Veterans who:

- Require nursing home care for a Service-connected disability;
- Are rated 60 percent Service-connected and unemployable and requires nursing home care for any condition; or
- Have a combined Service-connected percentage of 70 percent or more and requires nursing home care for any condition

## **Medical Equipment/ Prosthetic Items and Aids**

VA Prosthetic & Sensory Aids Service (PSAS) furnishes properly prescribed prosthetic equipment, sensory aids and other devices to eligible Veterans. Regardless of cost, PSAS' purpose is to provide the most appropriate medically prescribed technology to a Veteran in a timely manner. Prosthetics serves as the case manager for the equipment needs of disabled Veterans.

### **VA Provided Eyeglasses**

Service-connected Veterans receive compensation, former Prisoners of War, Purple Heart Recipients, or Veterans in receipt of VA's Aid and Attendance or Housebound benefits and receive VA care or services are provided eyeglasses based on clinical need.

Otherwise, VA provides eyeglasses only in special circumstances. However, veterans otherwise receiving VA care or services may be eligible because of medically compelling reasons, as determined by a VA eye care practitioner. These circumstances may include vision impairment that results from:

- Diseases or medical conditions for which you are receiving VA care, or which result from treatment of such conditions;
- A significant functional or cognitive impairment that causes problems with activities of daily living, not including normally occurring vision loss; or
- Vision impairment severe enough to interfere with your ability to actively participate in your health care

### **VA Provided Hearing Aids**

Service-connected Veterans receiving compensation, former Prisoners of War, Purple Heart Recipients, or Veterans in receipt of VA's Aid and Attendance or Housebound benefits and receiving VA care or services are provided hearing aids based on clinical need.

Otherwise, VA provides hearing aids only in special circumstances. However, Veterans otherwise receiving VA care or services may be eligible because of medically compelling reasons, as determined by a VA audiologist. These circumstances may include hearing impairment that results from:

- Diseases or medical conditions for which you are receiving VA care, or which result from treatment of such conditions;

- A significant functional or cognitive impairment that causes problems with activities of daily living, not including normally occurring hearing loss
- Hearing impairment severe enough to interfere with your ability to actively participate in your health care
- 0% Service-connected hearing impairment disabilities that meet certain medical criteria

## **Pharmacy Services**

VA's Prescription Benefit provides safe, effective, and medically necessary medications to ensure the highest quality care for our nation's veterans.

### **Non-VA Physicians and Prescriptions**

VA will fill non-VA prescriptions for Veterans who in receipt of Aid and Attendance or Housebound benefits. These Veterans may contact, or have their non-VA physician contact, their local VA facility's Pharmacy Service for more information.

Otherwise, VA is not authorized to fill prescriptions unless they are written by a VA provider. This ensures that VA is able to provide and track the complete medical care for all Veteran patients. The total medication management for a prescription is the responsibility of the provider who writes that prescription.

If the Veteran is receiving care from a non-VA physician, the VA providers need to know about all of the medications (prescription, over-the-counter, and herbal supplements) being taken. The private provider must also be aware of the medical treatment and medications received from VA.

If a non-VA physician has prescribed a medication that is not on the VA National Formulary (that is, a "non-formulary" medication), the VA physician may elect to re-write that prescription for a VA National Formulary medication. If this switch is made, it is because the VA health care provider believes the VA National Formulary drug offers the best safety, effectiveness, and overall value.

If the VA health care provider believes that the VA National Formulary medication should not be prescribed, an alternative will be sought. The VA health care provider may need to contact the non-VA physician to obtain access to medical documents that support using a non-formulary medication.

**Another resource is the VA's toll free special health issues helpline: 1-800-349-8383**

## **Dependent & Survivor Benefits**

One of the more difficult tasks a survivor faces after the death of the veteran is completing the numerous claims forms for VA survivors' benefits. The anxiety and fear of the unknown - who to call, what to do, or where to go for help - can be an unpleasant experience. To help ease the burden and to ensure you will have the necessary details for filing a claim, here are some basic quick tips.

### **Documents Needed**

- a. the veteran's discharge certificate or DD 214
- b. the veteran's VA claim number or Social Security number
- c. the veteran's death certificate
- d. Government life insurance policy
- e. a copy of all marriage certificates and divorce decrees (if any)
- f. a copy of each child's birth certificate (or adoption order)
- g. veteran's birth certificate to determine parents' benefits

**When looking for assistance on dependent and survivor benefits, use this helpful resource provided by the VA:**

VA's Dependents and Survivors booklet Link:

[http://www1.va.gov/opa/publications/benefits\\_book.asp](http://www1.va.gov/opa/publications/benefits_book.asp)

## **Home Loans & Housing Assistance for Veterans**

### **VA Home Loan Guaranty Program**

VA home loan guaranties are issued to help eligible service members, veterans, reservists and certain unmarried surviving spouses obtain homes, condominiums, residential cooperative housing units, and manufactured homes, and to refinance loans.

Loan Uses: A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. It can be used to obtain a loan to:

1. Buy or build a home.
2. Buy a residential condominium unit.
3. Buy a residential cooperative housing unit.
4. Repair, alter, or improve a residence owned by the veteran and occupied as a home.
5. Refinance an existing home loan.
6. Buy a manufactured home and/or lot.
7. Install a solar heating or cooling system or other energy- efficient improvements.

You can get a Certificate of Eligibility (COE) for the VA Home Loan Guaranty in any of three ways:

**1.) Apply online.**

To get your Certificate of Eligibility (COE) online, please go to the eBenefits portal at <https://www.ebenefits.va.gov>. If you already have login credentials, click the Login box, and if you need login credentials, please click the Register box and follow the directions on the screen. If you need any assistance please call the eBenefits Help Desk at 1-800-983-0937. Their hours are Monday-Friday, 8am to 8pm EST.

**2.) Apply by mail.**

Use VA Form 26-1880. If you can't print the form, just call 1-888-768-2132 and follow the prompts for Eligibility.

[http://www.va.gov/opa/publications/benefits\\_book/benefits\\_chap05.asp](http://www.va.gov/opa/publications/benefits_book/benefits_chap05.asp)

[http://www.benefits.va.gov/homeloans/elig\\_center.asp](http://www.benefits.va.gov/homeloans/elig_center.asp)

**3.) Visit [www.homeloans.va.gov](http://www.homeloans.va.gov).**

## **Homeless Veteran Assistance**

If you are a Veteran who has lost your home, receive the support you've earned to get back on your feet. Contact VA's National Call Center for Homeless Veterans at 1-877-4AID-VET (1-877-424-3838) to speak to a trained VA responder. The hotline and online chat are free and neither VA registration nor enrollment in VA healthcare is required to use either service.

**For more information, please contact:**

[http://www.va.gov/homeless/for\\_homeless\\_veterans.asp#two](http://www.va.gov/homeless/for_homeless_veterans.asp#two)

## **Veteran Borrowers in Delinquency**

The US Department of Veterans Affairs urges all veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure.

**Contact:**

[http://www.benefits.va.gov/homeloans/docs/foreclosure\\_avoidance\\_fact\\_sheet.pdf](http://www.benefits.va.gov/homeloans/docs/foreclosure_avoidance_fact_sheet.pdf)

## **Service Members Civil Relief Act**

Veteran borrowers called up to active duty may be able to request relief pursuant to the Servicemembers Civil Relief Act (SCRA). SCRA is intended to ease the economic and legal burdens on military personnel during their active service.

**Contact:** 1-800-827-1000 or <http://www.benefits.va.gov/homeloans/scra.asp>

## **VA Direct Home Loans for Native American Veterans Living on Trust Lands**

VA direct loans can be used to purchase, construct, or improve a home on Native American trust land. These loans may also be used to simultaneously purchase and improve a home or to refinance another VA direct loan made under this program in order to lower the interest rate. VA direct loans are generally limited to the cost of the home, or the Federal Home Loan Mortgage Corporation single-family conforming loan unit, whichever is less. Contact a VA office with loan activities for information regarding the current loan limit and any other questions you may have concerning VA direct home loans.

**Contact:** <http://www.benefits.va.gov/homeloans/VAP26-93-1.asp>

## **Specially Adapted Housing Program**

Veterans or servicemembers who have specific service-connected disabilities may be entitled to a grant from the Department of Veterans Affairs (VA) for the purpose of constructing an adapted home or modifying an existing home to meet their adaptive needs. The goal of the Specially Adapted Housing (SAH) Grant Program is to provide a barrier-free living environment that affords the veterans or servicemembers a level of independent living he or she may not normally enjoy.

You can apply for a Specially Adapted Housing (SAH) Grant in one of two ways: Download VA Form 26-4555, Veteran's Application in Acquiring Specially Adapted Housing or Special Home Adaption Grant. Complete this form and submit it to your nearest Regional Loan Center.

Complete the online SAH Application:

Contact: For more information on use of such grants, please contact Brian N. Bixler, Chief, Specially Adapted Housing, on (202) 632-8801 or via Email at:

[brian.bixler@va.gov](mailto:brian.bixler@va.gov). 1-800-827-1000

[http://www.benefits.va.gov/homeloans/sah\\_info.asp](http://www.benefits.va.gov/homeloans/sah_info.asp)

## **Property Management Service Contract**

The Department of Veterans Affairs (VA) acquires properties as a result of foreclosures on VA-guaranteed and VA-financed loans (Vendee financing). VA has awarded the property management services contract to market these properties for sale to Vendor Resource Management (VRM).

Contact: 1-800-827-1000

<http://www.benefits.va.gov/homeloans/pm.asp>

## Opportunities for Veteran Small Business Owners



There are nearly 30 million small businesses in America, and they employ over half of the workforce in this country. Every day, they open their doors and go to work serving American families and driving American commerce.

Small businesses are unquestionably the backbone of our economy, and we need to recognize that our future growth and prosperity depend on the success of our small businesses. America's veterans have the leadership skills and experience to become successful entrepreneurs and small business owners. There are a number of resources available to America's veteran small business owners.

### **Office of Veterans Business Development**

The **Office of Veterans Business Development** helps maximize the availability, applicability and usability of all administration small business programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their Dependents or Survivors.

### **Contact**

409 3<sup>rd</sup> Street SW

Suite 5110

Washington, D.C. 20024

Tel: (202) 205-6773

Fax: (202) 205-7292

## **Veterans Business Outreach Program**

The Veterans Business Outreach Program (VBOP) is designed to provide entrepreneurial development services such as business training, counseling and mentoring, and referrals for eligible veterans owning or considering starting a small business. The Small Business Administration (SBA) has sixteen organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC).

### *Services Provided by Veterans Business Outreach Centers:*

#### **I. Pre-Business Plan Workshops**

VBOCs conduct entrepreneurial development workshops dealing specifically with the major issues of self-employment. An important segment of these workshops entails the use of the Internet as a tool for developing and expanding businesses. Each client is afforded the opportunity to work directly with a business counselor.

#### **II. Concept Assessments**

VBOCs assist clients in assessing their entrepreneurial needs and requirements.

#### **III. Business Plan Preparations**

VBOCs assist clients in developing and maintaining a five-year business plan. The business plan includes such elements as the legal form of the business, equipment requirements and cost, organizational structure, a strategic plan, market analysis, and a financial plan. Financial plans include financial projections, budget projections, and funding requirements.

#### **IV. Comprehensive Feasibility Analysis**

VBOCs provide assistance in identifying and analyzing the strengths and weaknesses of the business plans to increase the probability of success. The results of the analysis are utilized to revise the strategic planning portion of the business plan.

#### **V. Entrepreneurial Training and Counseling**

VBOCs, working with other SBA resource partners, target entrepreneurial

training projects and counseling sessions tailored specifically to address the needs and concerns of the service-disabled veteran entrepreneur.

**VI. Mentorship**

VBOCs conduct, as appropriate, on-site visits with clients to ensure adherence to business plans. In addition, VBOCs review monthly financial statements to determine whether a revision of the business plan is warranted or that desired results are being attained.

**Other Business Developmental Related Services**

VBOCs also provide assistance and training in such areas as international trade, franchising, Internet marketing, accounting, etc.

**Contact**

**Veterans Business Development Officers in Georgia**

Jorge Valentine Stone  
Georgia District Office  
HARRIS TOWER

233 Peachtree St., Suite 1900  
Atlanta, GA 30303  
Tel No. (404) 331-0100 Ext. 609  
Fax No. (202) 481-5239

## Veteran Small Business Links and Resources

- 1.) **The Small Business Administration's** (SBA) website has information on starting a business at [www.sba.gov](http://www.sba.gov).
- 2.) **Register your veteran-owned small business** on the Vendor Information Pages (VIP) database ([www.vetbiz.gov](http://www.vetbiz.gov)).
- 3.) **Veterans Transition Franchise Initiative :**  
To honor those men and women who have served in the U.S. military, the Veterans Transition Franchise Initiative, known as "VetFran," was developed to help them transition to civilian life. VetFran is a voluntary effort of International Franchise Association member-companies that is designed to encourage franchise ownership by offering financial incentives to honorably discharged veterans. See more information at [www.vetfran.com](http://www.vetfran.com).
- 4.) There are also other franchise opportunities available to veterans under the VetFran program visit <http://www.vetbiz.gov/start/fran.htm>. for more information. Also contact your local small business development center (visit <http://www.asbdc-us.org/index.html>).
- 5.) **SBA Loans**  
All small business loans are determined on a **basis of credit-worthiness**. Financial institutions take into account several factors including: a business profile, description of how loan funds will be used, collateral offered, business financial statements and personal financial statements. Generally, small business loans are repaid in five to seven years. There are several SBA small business loan programs established, which are described on the SBA financing website at <http://www.sba.gov/financing/index.html>.

6.) **Patriot Express Loan**

On June 14th, 2007, SBA launched a loan program for Veterans called **Patriot Express**. Patriot Express is part of the SBA 7(a) small business loan program. More information can be found at <http://www.sba.gov/patriotexpress>.