

WELCOME PAGE

Welcome to the "Introduction to VBA Benefits" course.

This course will help you, as a Nevada Veterans Advocate (NVA); understand the Veterans Benefits Administration (VBA) Programs. You may receive questions about VBA benefits and programs such as:

- What benefits and programs does the VA offer to Veterans?
- I am an active military member and I want to file a VA disability claim before I get out of the service. What are my options?
- What is VA compensation and what types of compensation benefits does the VA offer Veterans and dependents?
- What VA Education and Employment programs are available for service members, Veterans and their dependents?
- I want to buy a home. Can the VA help me?
- I am interested in VA Life Insurance. Are there any programs available for me?
- I need help with my active daily living skills. Is there a program for me?
- Does the VBA have programs for Special Groups of Veterans such as the elderly?

The answer to these and many other questions will be answered during this course. As an NVA, you will be able to use this course to answer some of the basic questions about VBA Benefits and refer people to the appropriate person, organization or the VBA for additional information.

COURSE CONTENT

OVERVIEW

The Department of Veterans Affairs is made up of three distinct branches; Veterans Benefits Administration (VBA), Veterans Health Administration (VHA) and the National Cemetery Administration (NCA). This course will cover the VBA benefits available to America's service members, Veterans and their dependents.

VBA Benefits and Programs

The VBA offers several benefits and programs to eligible service members, Veterans and dependents that include:

- Pre-Discharge VA claims
- VA Compensation
- VA Education and Training
- Vocational Rehabilitation and Employment
- VA Home Loan Program
- VA Life Insurance Program
- VA Non-service Connected Pension/Survivor's Pension
- VA Special Group benefits

Pre-Discharge VA Claims

It may be to an active service member's advantage to submit a disability compensation claim prior to separation, retirement, or release from active duty or demobilization. Processing times tend to be much shorter for claims submitted pre-discharge than after discharge. Pre-discharge programs provide service members with 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).

A service member can apply for disability compensation through one of the following:

- Benefits Delivery at Discharge (BDD)
- Quick Start
- Overseas Intake Sites

Timeframes for filing a Pre-Discharge VA claim

	Benefits Delivery at Discharge (BDD)	Quick Start	Overseas Intake Sites
When to apply prior to separation?	60-180 days	1-59 days	Within 180 days
Availability	Nationwide	Nationwide	Select military installations in Germany and Korea

Pre Discharge Medical Evaluation

The "Integrated Disability Evaluation System (IDES)" is used to determine a service member's fitness for duty. The Departments of Defense (DoD) and Veterans Affairs (VA) worked together to make disability evaluation seamless, simple, fast and fair. If the service member is found medically unfit for duty, the IDES gives them a proposed VA disability rating before they leave the service.

While in a pre-discharge program, a service member may also apply for other VA benefits, such as Vocational Rehabilitation and Employment, Education, and Loan Guaranty. The following resources are available on the VA website www.va.gov. When initially applying for benefits:

- Visit VA Returning Service Members (OEF/OIF) and Seamless Transition for additional information, including resources for family and outreach activities for returning service members. <http://www.oefoif.va.gov>

- VA Benefits in Brief is a printable document that provides an at-a-glance description of VA benefits, as well as, contact phone numbers and locations. <http://www.vba.va.gov/pubs/forms/VBA-21-0760-ARE.pdf>
- Visit Turbo TAP http://www.militaryonesource.mil/transition/leaders?Content_id=268283 and Military OneSource <http://www.militaryonesource.mil> for 24/7 access to helpful guides on pre-separation and transition, information on employment, education, relocation, benefits, and more
- Service members are encouraged to seek out a Veterans Service Officer (VSO) or a National Veterans Service Organization (NVSO) to assist in the claims process.

VA Compensation

- **VA Disability Compensation** - is a tax free monetary benefit paid to veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service. Compensation may also be paid for post-service disabilities that are considered related or secondary to disabilities occurring in service and for disabilities presumed to be related to circumstances of military service, even though they may arise after service. Generally, the degrees of disability specified are also designed to compensate for considerable loss of working time from exacerbations or illnesses.
- **Dependency and Indemnity Compensation (DIC)** - is a tax free monetary benefit generally payable to a surviving spouse, child, or parent of service members who died while on active duty, active duty for training, or inactive duty training or survivors of Veterans who died from their service-connected disabilities. DIC for parents is an income based benefit.
- **Special Monthly Compensation (SMC)** - is an additional tax-free benefit that can be paid to Veterans, their spouses, surviving spouses and parents. For Veterans, Special Monthly Compensation is a higher rate of compensation paid due to special circumstances such as the need of aid and attendance by another person or a specific disability, such as loss of use of one hand or leg. For spouses and surviving spouses, this benefit is commonly referred to as aid and attendance and is paid based on the need of aid and attendance by another person. Learn about special monthly compensation benefit rates.

To learn more about VA benefits Compensation to include eligibility, application process and monetary rates go to: <http://www.benefits.va.gov/compensation/#> or contract a VSO or NVSO in your area.

VA Education and Employment Programs

The VA Education and Vocational Rehabilitation Programs currently in existence are:

1. Post 911 GI Bill
2. VEAP (Chapter 32)
3. MGIB-AD (Chapter 30)
4. MGIB – SR (Chapter 1606)
5. REAP (Chapter 1607)
6. Vocational Rehabilitation (Chapter 31)

7. DEA (Chapter 35)

To access the VA Education and Vocational Rehabilitation website go to:
www.explore.va.gov/

POST 9/11 GI Bill - is an education benefit program for individuals who served on active duty after September 10, 2001. If a veteran has at least 90 days of aggregate active duty service after Sept. 10, 2001, and is still on active duty, or if he/she is an honorably discharged veteran or was discharged with a service-connected disability after 30 days, the veteran may be eligible for this VA-administered program. For approved programs, the Post-9/11 GI Bill provides up to 36 months of education benefits, generally payable for 15 years following release from active duty. Institutions of higher learning participating in the Yellow Ribbon Program may make additional funds available for the education program without an additional charge to the students GI Bill entitlement. The following payments may also be available:

- Monthly housing allowance
- Annual books and supplies stipend
- One-time rural benefit payment

Some Service members may also transfer unused GI Bill benefits to their dependents.

Veterans Educational Assistance Program (VEAP)

VEAP - also known as Chapter 32, is available if a service member elected to make contributions from their military pay to participate in this education benefit program. The government matches contributions on a 2-for-1 basis.

Applicants must meet certain requirements listed on the VA website to qualify. www.va.gov

Benefit entitlement is for one to 36 months depending on the number of monthly contributions. An applicant has 10 years from release from active duty to use VEAP benefits. If the entitlement is not used after the 10-year period, the service members' portion remaining in the fund will be automatically refunded.

If the service member is currently on active duty and wishes to receive VEAP benefits, they must have at least three months of contributions available.

Montgomery GI Bill

Montgomery GI Bill-Active Duty (MGIB-AD) - sometimes known as Chapter 30, provides education benefits to Veterans and service members who have at least two years of active duty.

A service member may be eligible for the MGIB-AD if they have an honorable discharge; AND have a high school diploma or GED or in some cases 12 hours of college credit; AND meet certain requirements listed from Category I to Category IV. Categories are listed on the VA website. www.va.gov

A Veteran usually has 10 years to use the MGIB-AD benefits, but the time limit can be fewer or more years depending on the situation.

Montgomery GI Bill-Selective Reserves (MGIB-SR) - also known as Chapter 1606, provides education and training benefits to eligible members of the Selected Reserve, including the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. Eligibility for this program is determined by the Selected Reserve components and VA makes the payments.

To qualify, an applicant must meet certain requirements listed on the VA website.
www.va.gov

If the service member's unit is deactivated during the period beginning on Oct. 1, 2007, through Sept. 30, 2014, or the service member is involuntarily separated for reasons other than misconduct the service member will retain their original period of eligibility, which is 14 years from the date of the first six-year obligation with the Selected Reserves.

Reserve Educational Assistance Program (REAP)

REAP - also known as Chapter 1607, provides educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency declared by the President or Congress. Education benefits may be provided up to 36 months to obtain a graduate or undergraduate degree, vocational/technical training, apprenticeships/on-the-job training, correspondence training, and flight training.

Certain Reservists who were activated for at least 90 days after Sept. 11, 2001, may be eligible for benefits. Eligible reserve components include the Army, Navy, Air Force, Marine Corp, and Coast Guard Reserve; the Army National Guard, Air National Guard, and Army Air Force Navy and Marine Corps Individual Ready Reserve (IRR).

Generally, the service member has 10 years from the day the service member leaves the Selected Ready Reserve or the Individual Ready Reserve to use the REAP benefits.

Vocational Rehabilitation

Vocational Rehabilitation - also known as Chapter 31 and VR&E, is a program of rehabilitation and employment services for service members and Veterans to help with job training, employment accommodations, resume development, and job seeking skills coaching. Other services may be provided to assist Veterans in starting their own businesses or independent living services for those who are severely disabled and unable to work in traditional employment. The VA's Education and Career Counseling provides assistance through:

- Educational and Vocational Counseling
- Readjustment Counseling
- Career Assessments
- Choosing a school

Active Duty Service Members are eligible if they: expect to receive an honorable discharge upon separation from active duty; obtain a memorandum rating of 20% or more from the

Department of Veterans Affairs (VA), and; apply for Vocational Rehabilitation and Employment (VR&E) services or (until December 31, 2014); are participating in the Integrated Disability Evaluation System (IDES) or are certified by the military as having a severe injury or illness that may prevent them from performing their military duties; apply for Vocational Rehabilitation and Employment (VR&E) service; and report for an evaluation with a VR&E counselor before separating from active duty.

Veterans are eligible if they: have received, or will receive, a discharge that is other than dishonorable; have a service-connected disability rating of at least 10%, or a memorandum rating of 20% or more from the Department of Veteran Affairs (VA); apply for Vocational Rehabilitation and Employment (VR&E) services.

A Vocational Rehabilitation Counselor (VRC) works with the veteran to complete a determination if an employment handicap exists. An employment handicap exists if the Veteran's service connected disability impairs his/her ability to obtain and maintain a job. Entitlement to services is established if the Veteran has an employment handicap and is within his or her 12-year basic period of eligibility and has a 20% or greater service-connected disability rating.

Survivors and Dependents' Education Assistance (DEA)

DEA - also known as (Chapter 35) is the program that offers education and training opportunities to eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition or of Veterans who died while on active duty or as a result of a service-related condition.

An applicant must be the son, daughter, or spouse of:

- A Veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the armed forces.
- A Veteran who died from any cause while such permanent and total service-connected disability was in existence.
- A Service member missing in action or captured in line of duty by a hostile force.
- A Service member forcibly detained or interned in line of duty by a foreign government or power.

If an eligible son or daughter wishes to receive benefits for attending school or job training, they must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. Marriage is not a bar to this benefit.

For a spouse, benefits end 10 years from the date VA finds him/her eligible or from the date of death of the Veteran. If VA rated the Veteran permanently and totally disabled with an effective date of three years from discharge, a spouse will remain eligible for 20 years from the effective date of the rating. This change is effective Oct. 10, 2008, and no benefits may be paid for any training taken prior to that date.

For surviving spouses of service members who died on active duty, benefits end 20 years from the date of death.

Eligible applicants may receive up to 45 months of education benefits. Effective Oct. 1, 2013, some DEA beneficiaries may be eligible for up to 81 months of GI Bill benefits if they use the Survivors and Dependents Educational Assistance program in conjunction with an entitlement from other VA education programs.

Veteran Employment Programs

The tools below can help a service member get prepared for the transition to a civilian career. Learn more about what a transitioning service member may expect when entering the job market and how to reflect acquired military skills on a résumé, and then search for positions at VA's VetSuccess jobs portal. <http://www.benefits.va.gov/vocrehab/vsoc.asp>

- Ten "Did You Know" Tips for Veterans Entering the Job Market
- How to Translate Your Military Occupational Specialty on Your Civilian Resume
- Veterans Employment Center
- VRE EPSS & Job Support Tools
- VetSuccess Contractor Job Support Tools

If a Veteran has a service-connected disability that makes it difficult for them to work in their previous profession, VA offers counseling, training, education, job placement, and other services to help the Veteran launch a new career.

Visit www.va.gov to learn more about VA Education and Vocational Rehabilitation and Employment to include: eligibility requirements, how to apply for each benefit, how long a benefit is available and more.

VA Home Loan Program

VA helps service members, Veterans, and eligible surviving spouses become homeowners. As part of the VA's mission to serve, they provide a home loan guaranty benefit and other housing-related programs to help buy, build, repair, retain, or adapt a home for personal occupancy.

VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide more favorable terms.

Learn more about the VA Home Loan programs at:
<http://www.benefits.va.gov/homeloans/index.asp>

VA Life Insurance Program

As part of the VA's mission to serve service members, Veterans, and their families, VA provides valuable life insurance benefits to give applicants the peace of mind that comes with knowing their family is protected. The VA's life insurance programs were developed to provide financial security for the applicants family given the extraordinary risks involved in military service. Programs include Service members' Group Life Insurance (SGLI), Veterans Group Life Insurance (VGLI), Family Service members' Group Life Insurance (FSGLI), Traumatic Injury Protection Program (TSGLI), Service-Disabled Veterans Life Insurance (S-DVI) and Veterans' Mortgage Life Insurance (VMLI). To learn more about each specific program go to: <http://www.benefits.va.gov/insurance/index.asp>

Non-Service Connected Pension

The VA helps Veterans and their families cope with financial challenges by providing supplemental income through the Veterans Pension and Survivors Pension benefit programs.

A Veteran must have at least 90 days of active duty service, with at least one day during a wartime period to qualify for a VA Pension. If a Veteran entered active duty after September 7, 1980, they must have served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least one day during a wartime period and was discharged from service under other than dishonorable conditions.

In addition to meeting minimum service requirements, the Veteran must be:

- Age 65 or older, or
- Totally and permanently disabled, or
- A patient in a nursing home receiving skilled nursing care, or
- Receiving Social Security Disability Insurance, or
- Receiving Supplemental Security Income

Yearly family income must be less than the amount set by Congress to qualify for the Veterans Pension benefit. You can learn more about income and net worth limitation, and see an example of how VA calculates the VA Pension benefit at: [income and net worth limitation](#)

Veterans or surviving spouses who are eligible for VA pension and are housebound or require the aid and attendance of another person may be eligible for higher benefits. To learn more about Pension with Aid and Attendance or Housebound go to:

http://www.benefits.va.gov/PENSION/aid_attendance_housebound.asp

An applicant should include copies of any evidence, preferably a report from an attending physician validating the need for Aid and Attendance or Housebound type care.

- The report should be in sufficient detail to determine whether there is disease or injury producing physical or mental impairment, loss of coordination, or conditions affecting the ability to dress and undress, to feed oneself, to attend to sanitary needs, and to keep oneself ordinarily clean and presentable.
- Whether the claim is for Aid and Attendance or Housebound, the doctor's report should indicate how well the applicant gets around, where the applicant goes, and what he or she is able to do during a typical day. In addition, it is necessary to determine whether the claimant is confined to the home or immediate premises.

Survivors Pension

A benefit, which may also be referred to as Death Pension, that is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service.

The deceased Veteran must have met the following service requirements:

- For service on or before September 7, 1980, the Veteran must have served at least 90 days of active military service, with at least one day during a war time period.
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a war time period, **AND**
- Was discharged from service under other than dishonorable conditions.

Survivors Pension is also based on yearly family income, which must be less than the amount set by Congress to qualify. While an un-remarried spouse is eligible at any age, a child of a deceased wartime Veteran must be:

- Under 18, **OR**
- Under age 23 if attending a VA-approved school, **OR**
- Permanently incapable of self-support due to a disability before age 18

All yearly family combined income household must be less than the amount set by Congress to qualify for the Survivors Pension benefit. Learn more about income and net worth limitation, and see an example of how VA calculates the Survivors Pension benefit at:

<http://www.benefits.va.gov/pension/spousepencalc.asp>

Special Groups of veterans

Special Groups of veterans

The VA provides services for the following Special Groups of veterans: Elderly Veterans; Gulf War Veterans; Homeless Veterans; Incarcerated Veterans; Korean War Veterans; Lesbian, Gay, Bi-Sexual Veterans; Minority Veterans; Native American Veterans; Former Prisoners of War; Veterans living abroad; Vietnam War Veterans; and WWII Veterans. To find out more about each Special Groups go to: <http://www.benefits.va.gov/benefits/>

As a Nevada Veterans Advocate or Veterans Service Officer trainee you should refer all potential applicants to a seasoned Veterans Service Officer or National Veterans Service Organization as the potential beneficiary may be entitled to additional local, state or federal benefits.

End of Lesson

This concludes the "Introduction to Veterans Benefits Administration (VBA) Programs" course.

Important note: *Information provided throughout this course may change over time. It is recommended that all persons completing this course regularly check the websites identified in the course for current information.*

You may now proceed to a fifteen (15) question multiple choice [quiz](#). Upon completion of the quiz, with a passing score of 70% or above, you will be asked to complete a [course evaluation](#). Once the course evaluation is complete you will be able to print your [Certificate of Completion](#).

Congratulations - end of lesson reached

COURSE QUIZ

1. Veterans eligible for _____ may apply for Aid and Attendance if they require assistance of another person.

Select one:

- a. Veterans Affairs Life Insurance and Home Loan
- b. Veterans Benefit Administration Compensation or Pension
- c. Veterans Administration Restitution and Rehabilitation
- d. a Veterans Benefit Administration issued Disabled License Plate

2. The VA Compensation program includes all answers below except _____.

Select one:

- a. Dependency and Indemnity Compensation
- b. Survivor Benefit Annuity Compensation
- c. Disability Compensation
- d. Special Monthly Compensation

3. VA Home Loans are provided by _____.

Select one:

- a. the Department of Veterans Affairs
- b. private lenders, such as banks and mortgage companies
- c. the department of Defense Finance and Accounting Service
- d. the Department of Veterans Affairs Lending Program

4. The VA's Pre-Discharge program provides service members with the opportunity to file claims for disability compensation up to 180 days prior to all of the answers listed below except _____.

Select one:

- a. separation from active duty
- b. separation from National Guard or Reserves (no Title 10 or 32)
- c. retirement from active duty
- d. separation from full-time National Guard or Reserve duty (Titles 10 and 32)

5. An active service member can access the _____ to locate helpful guides on pre-separation and transition, information on employment, education, relocation, benefits, and more.

Select one:

- a. Military OneSource
- b. VetSuccess
- c. VA Income and Net Worth table
- d. VA Manual CFR Title 38

6. To learn more about specific VBA benefits, a Nevada Veterans Advocate can _____.

Select one:

- a. go to the VA website
- b. schedule an appointment with a VSO or NVSO
- c. call the VA help line at 1-800-827-1000
- d. all of the above

7. Which of the following is not a current VA Education program: _____?

Select one:

- a. Pre 9/11 GI Bill
- b. MGIB-AD (Chapter 30)
- c. DEA (Chapter 35)
- d. VEAP (Chapter 32)

8. In addition to meeting minimum service requirements when filing a VA Pension claim, a veteran must be one of the following except _____.

Select one:

- a. Totally and permanently disabled
- b. age 65 or older
- c. a patient in a nursing home receiving skilled nursing care
- d. a resident at a retirement home

9. While an un-remarried spouse is eligible for Death Pension at any age, a child of a deceased wartime veteran must qualify under one of the following criteria except _____.

Select one:

- a. Permanently incapable of self-support due to a disability before age 18
- b. under age 23 if attending a VA-approved school
- c. Under age 16 or age 26 if attending a VA-approved school
- d. under age 18

10. Current Veterans Benefits Administration programs include all except _____.

Select one:

- a. Pre-Discharge VA Claims
- b. Vocational Rehabilitation and Employment Program
- c. VA Pension Program
- d. Post-Discharge Recruitment Program (PDRP)

11. A Nevada Veterans Advocate can refer a potential customer who inquires about local, state or federal benefits or programs for veterans to a _____.

Select one:

- a. Veterans Affairs Coach or Rater
- b. Department of Employment, Training, and Rehabilitation Counselor
- c. Veterans Services Officer or a National Veterans Service Organization
- d. Department of Human Services Social Worker

12. The VA identifies several Special Groups. Which one listed below is not one of the Special Groups?

Select one:

- a. Aid and attendance veterans
- b. Incarcerated veterans
- c. Homeless veterans
- d. Korean War veterans

13. To access more information on VA Survivor's Benefits, such as Death Pension, a dependent can go to the _____

Select one:

- a. Department of Defense website
- b. Social security website
- c. Veterans Administration website
- d. Department of Human Services

14. To qualify for VA Pension a veteran, who served prior to September 7, 1980, must have which of the following _____.

Select one:

- a. 180 days active duty during war time and an honorable discharge
- b. 2 years active duty or fulfillment of obligation and an honorable discharge
- c. 90 days active duty, one day during war time, under other than dishonorable discharge
- d. 20 years active duty with military retirement

15. VGLI is a type of VA Life Insurance. What does VGLI stand for?

Select one:

- a. Veteran's Group Lasting Insurance
- b. Veteran's Guard Life Insurance
- c. Veteran's Global Life Insurance
- d. Veteran's Group Life Insurance