



Veterans-For-Change Newsletter

A Voice of the Veterans

Week Ending Sunday, December 24, 2017

Volume 8, Issue 48



This-N-That

This is a very special time of the year! I want to personally wish you and all your family and friends that are close to you a very Merry Christmas, and a happy and prosperous New Year!

I am very pleased that you follow Veterans-For-Change as we work to fight for better benefits and

healthcare for all current and future Veterans.

And today I want to ask you to consider committing yourself to help in our fight to gain the benefits and healthcare you've not only earned, but are also long over due, right, and just!

Over the past eleven years, we have become effective in some change, but we've still got a long, long road to travel and still so many politicians in both political parties, that have yet to commit or voice commitment to the needs of all Veterans! As well as exposing all the faults and wrong doings within the VA healthcare system!

It's critical we enter the New Year with the strong wills and commitments to make all the calls, send all the E-Mails, make our voices heard, and gain the much needed medical care and benefits. But we can't do it alone, we truly do need YOU to keep winning on behalf every Veterans and every single Widow. We can't do that without the help of concerned Americans like you!

Even if you think they don't listen, don't care, or have serious political view in opposition to yours, we need to stay on their backs every single week and making sure your friends and family also help in the fight.

As the phrase goes "the squeaky wheel gets the attention!"

On behalf of our Volunteers nationwide and myself, we wish you and your family a very Merry Christmas, a Happy and Prosperous New Year and good health!

Respectfully,

Jim Davis

Founder

Jim.Davis@Veterans-For-Change.org

PS: If you have called our office anytime within the past six months and did not receive a return call, we apologize, we had no clue our phone server was failing. It has since been replaced and now messages are coming through and we encourage you to please call us again!



Increases to TRICARE pharmacy copayments coming Feb. 1, 2018

On Feb. 1, 2018, copayments for prescription drugs at TRICARE Pharmacy Home Delivery and retail pharmacies will increase. These changes are required by law and affect TRICARE beneficiaries who are not active duty service members.

While retail pharmacy and home delivery copayments will increase, prescriptions filled at military pharmacies remain available at no cost. You can save the most money by filling your prescriptions at military pharmacies.

"Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost pharmacy option for TRICARE beneficiaries," said U.S. Air Force Lt. Col. Ann McManis, Pharmacy Operations Division at the Defense Health Agency.

Using home delivery, the copayments for a 90-day supply of generic formulary drugs will increase from \$0 to \$7. For brand-name formulary drugs, copayments will increase from \$20 to \$24, and copayments for non-formulary drugs without a medical necessity will increase from \$49 to \$53.

At a retail network pharmacy, copayments for a 30-day supply of generic formulary drugs will increase from \$10 to \$11 and from \$24 to \$28 for brand-name formulary drugs.

In some cases, survivors of active duty service members may be eligible for lower cost-sharing amounts.

TRICARE groups pharmacy drugs into three categories: generic formulary, brand-name formulary and non-formulary. You pay the least for generic formulary drugs and the most for non-formulary drugs, regardless of whether you get them from home delivery or a retail pharmacy.

To see the new TRICARE pharmacy copayments, visit www.tricare.mil/pharmacycosts. To learn more about the TRICARE Pharmacy Program, or move your prescriptions to home delivery, visit www.tricare.mil/pharmacy.

Source: TREA





**HR 4345, Veteran
Treatment Court
Coordination Act of
2017**



On November 9, 2017, Representative Charlie Crist (FL) and Representative Jeff Denham (CA) introduced H.R. 4345, the Veteran Treatment Court Coordination Act of 2017. The bill would create coordination between the Secretary of Veterans Affairs and the Attorney General to provide grants and technical assistance to the State circuit court systems that have adopted Veterans Treatment Court Programs or have filed a notice of intent to establish a Veterans Treatment Court Program with the Secretary.

There are currently over 200 Veterans Treatment Courts in the United States. These courts seek to treat veterans suffering from a substance abuse and/or mental health disorder, while helping ensure public safety. They combine rigorous treatment and personal accountability, with the goal of breaking the cycle of drug use and criminal behavior. Veterans Treatment Courts require regular court appearances, as well as mandatory attendance at treatment sessions, and frequent and random testing for drug and alcohol use. Veterans respond favorably to this structured environment, given their past experiences in the Armed Forces.

Veterans Treatment Courts keep veterans out of jail and prison and connect them with the benefits and treatment they have earned, all while saving tax dollars for our country. Nationwide, these courts have produced a statistically significant reduction of recidivism rates in veterans.

H.R. 4345 would create a single office in the Department of Justice to coordinate the provision of grants, training, and technical assistance to help State, local, and Tribal governments develop and maintain Veterans Treatment Courts.

In accordance with DAV Resolution No. 105, calling

for the continued growth of Veterans Treatment Courts for justice-involved veterans, DAV supports this bill. Please use the prepared electronic letter or draft your own to urge your Representative to cosponsor H.R. 4345.

We appreciate your support for DAV and your grassroots efforts through DAV CAN. Your advocacy makes DAV a highly influential and effective organization in Washington, DC. Your voice makes a difference and we would not be as effective without you.

Thank you for standing with us and participating in the DAV Commander's Action Network.

Click [HERE](#) and send your message!





Merry Christmas



TRICARE 2018 Changes Update

On Jan. 1, 2018, the current three U.S. TRICARE regions consolidate into two. Due to these changes, it is possible that your primary care manager (PCM) will no longer be in network. What can you do? First, [check to see if your PCM is still in network](#). If you are enrolled in TRICARE Prime and are being assigned a new PCM, your regional contractor will notify you. If enrolled in a plan other than TRICARE Prime, you should also check to see if your specialty care providers will remain in network. The 2018 TRICARE Network Provider Directories are now available when using the online [Find a Doctor](#) provider search tool. For more information, visit the TRICARE [website](#).



Veterans-For-Change Web Site

The Veterans-For-Change website has been under construction since day one back in 2009 and every day since then. The looks pretty much stay the same, but in the background constant improvement

and change is being done to make our website the most user friendly “One-Stop-Shop” website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with a licensed Mental Health Worker, again where you can seek help or just ask questions.

We average **2,200** hits per day, and downloads average **2,200** per day with a total **3,771,561** visitors as of Friday.

If you subscribe you will have full access to the entire website and best of all it's **FREE** of charge! You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

- Documents Library with over **16,155** documents on-line (Updated: 11/13/17)
- FAQ's with more than **1,600** FAQ's and answers
- Multiple Forums
 - o Afghanistan Veterans
 - o FMP - Foreign Medial Program
 - o Gulf War & Desert Storm Veterans
 - o Iraq Veterans
 - o Korean Veterans
 - o Men Veterans Forum
 - o Mental Health for Veterans
 - o Political Issues
 - o Suggestion Box
 - o The Mess Hall
 - o VA Hospitals and Medical Centers
 - o Veteran Affairs
 - o Vietnam Veterans
 - o Welcome Mat
 - o Women Veterans Forum
 - o WW II Veterans
- Job Postings
- Memorial Pages (Updated: 11/02/17)
- News (Articles On-Line: 7,002)
- Polls
- Web Links, more than **3,614**, Added 2 New Links

(Updated: 11/12/17)

If you have a submission for the memorial pages, E-Mail: Jim.Davis@veterans-for-change.org



VA Loans for Native Americans

The Mississippi Band of Choctaw Indians has signed a memorandum of understanding with the VA Loan Guaranty Service to benefit tribal veterans. The document will make the process of applying for a VA home loan easier for eligible Native American veterans, active-duty military and their spouses on federal trust land. The loans could be used for building, buying or renovating a home. The Choctaw Mortgage Program, located at the Choctaw Town Center, will serve as the local office to assist veterans with their VA home loan application process. For more information, call home ownership counselor Daniel Tubby at 601-656-0056, ext. 2678.



Why Do 70 Percent of New Recruits Sign up for the Montgomery GI Bill?

The Consumer Financial Protection Bureau, published an article last week that raised a fantastic point: over one hundred thousand servicemembers in all five armed services ship out to basic training each year. While their uniforms might be different shades of camouflage, active duty servicemembers are all given the option to sign up for the Montgomery GI Bill, which costs them \$100 a month for the first 12 months of their careers.

However, the Post-9/11 GI Bill was passed in 2008 and went into effect in 2009 - almost a decade ago. Active duty servicemembers qualify for this new much more comprehensive GI Bill program without having to pay anything up front.

7 out of 10 new recruits still pay the \$1,200 for the MGIB

"New data from the Department of Defense shows that last fiscal year 70 percent of new recruits (over 112,000 recruits) still paid the \$1,200 to buy into the

MGIB, even though they likely qualified for the more generous Post-9/11 GI Bill for free. This means that new enlistees and newly commissioned officers spent over \$134 million last year to buy into a GI Bill benefit they will probably not use.

The Post-9/11 GI Bill is the most generous and comprehensive GI Bill program since WWII, providing benefits that pay for tuition and fee costs, a monthly housing allowance, and an annual book stipend. The MGIB, on the other hand, pays a flat monthly benefit regardless of where a servicemember attends school, and that benefit is usually worth significantly less than the Post-9/11 GI Bill. This is probably why 96 percent of active duty servicemembers starting to use their GI Bill benefits choose the Post-9/11 GI Bill and not the MGIB to pay for their education (130,995 out of 136,569 new beneficiaries)."

There are very rarely instances when it is a better deal to go with the Montgomery GI Bill versus the Post 9/11 GI Bill. Check it out for yourself with the VA's GI Bill comparison tool, which will clearly show you the difference in the two GI Bill benefits.

For some reason, the Coast Guard is the only service that does a good job explaining the different

programs. Unlike the other branches of the military, only a handful of Coast Guard recruits agree to pay the \$1,200 to buy-in to the MGIB (only 13 percent in FY17). The Marine Corps has the next lowest rate, but still 64% of new Marine recruits are taking the buy-in.

Below is a breakdown of new recruits buying into the MGIB by military service last year, according to DoD information:

- 13 percent Coast Guard
- 64 percent Marine Corps
- 70 percent Air Force
- 74 percent Army
- 76 percent Navy

Somebody told me I could get my MGIB money back. How do I do that?

While it is possible to get your \$1,200 back, it is not very easy to do. The VA will only refund the \$1,200 buy-in if you exhaust every single day of your Post-9/11 GI Bill benefits and meet other specific criteria. Here is a list of all the requirements servicemembers need to meet to get the refund. This is why many veterans who paid the \$1,200 but used the Post-9/11 GI Bill never saw that money

again.

Saving that \$1200 and investing it in DoD's new Blended Retirement System (BRS) could be a good choice. In January 2018, the military will transition to a new retirement program for servicemembers called blended retirement . This new retirement program expands retirement benefits to most servicemembers, not just those who served 20 years or more.

This new retirement program strongly encourages servicemembers to contribute to their Thrift Savings Plan (TSP), to which DoD will provide some matching contributions.

If newly enlisting servicemembers were to stop buying into the MGIB-whose benefits they likely won't use-and instead invest the \$1,200 in their TSP account, this investment, combined with the DoD's matching funds, will likely produce a far greater long-term benefit.

For example, if an 18-year-old recruit invested their \$1,200 in TSP, combined with the 1 percent DoD match, that investment, by the time they were eligible to collect Social Security, could have grown to over \$35,000 (assuming a 7 percent rate of

return). Check out DoD's Blended Retirement Calculator to see for yourself and begin your journey to educational and financial success.

For help handling financial challenges at every step of a servicemember's military career, visit the CFPB guide through the military lifecycle.

Source: TREA



Merry Christmas

NEX Gives Out Free Pre-Phone Cards

The Navy Exchange Service Command (NEXCOM) expects to distribute nearly 35,000 free phone cards to Sailors and Marines away from their homeports and those forward deployed to overseas ports during the holidays. The \$10 AT&T prepaid phone cards can be used via the Afloat Personal Telecommunications Service system, the ship's Plain Old Telephone Service (POTS) system or ashore in the United States or any foreign port where AT&T has a presence. A list of ships and submarines that will receive the free phone cards is available on the U.S. Navy [website](#).



New VA ID Applications System Still Down

The system for new veteran ID cards is still down as of December 19, 2017.

The system went down less than a week after Veterans Affairs' official rollout of new identification cards and there are few details on when the system will be working again.

Here is the website in question:

<https://www.vets.gov/veteran-id-card/>

VA spokesman Curt Cashour said in a statement that department officials are aware that "some veterans have experienced issues with the application process, but leaders of VA's Office of Information and Technology are actively engaged in fixing them."

The new cards won't replace VA medical cards or official defense retiree cards, and will not carry any force of law behind them. Once the system is operational again, veterans will need to register for an online account with VA to apply for the card.

Source: TREA



The Cost of Your Freedom



Was Paid For By A Veteran

The central graphic features a black silhouette of a soldier in profile, holding a rifle. The soldier is positioned within a black circular frame. Below the soldier, the head of an eagle is visible, with its feathers and beak rendered in detail. The eagle's head is set against a background of the American flag's stars and stripes.

Stung By 'Raw Politics,' Roe Assesses VA Choice, Caregiver Plans

Rep. Phil Roe (R-Tenn.), chairman of the House Veterans Affairs Committee, expected that every committee member, Democrat and Republican, would vote for the VA Care in the Community Act (HR 4242), his comprehensive plan developed over months to reform the flawed Veterans Choice program. Roe therefore said he was surprised and disappointed when all nine Democrats at the bill's mark-up hearing opposed the legislation they helped to shape and for which they were original co-sponsors. For more details, see this [Military Advantage post](#).



Faster VA claims decisions.



U.S. Department
of Veterans Affairs

Since you last filed a VA disability claim, VA has improved the claim process by launching the **Decision Ready Claims (DRC)** Program.

When you file a DRC, you can get a decision on your claim in **30 days or less** by working with an accredited Veterans Service Organization (VSO). Your VSO will help you gather and submit all relevant and required evidence so your claim is ready for VA to make a decision when you submit it.

You can now file a DRC for the following claim types:

- Direct Service Connection Claims
- Presumptive Service Connection Claims
- Secondary Service Connection Claims
- Increased Disability Claims
- Dependency and Indemnity Compensation (DIC) Claims
- Pre-Discharge Claims

Don't miss out on this important opportunity to get a faster claim decision. Learn more about the DRC Program, including eligibility requirements, what medical evidence you need to submit, and how to find an accredited VSO at

<https://www.benefits.va.gov/compensation/drc.asp>.

Thank you for your service!

Veterans Benefits Administration



Missing Man Table

The Missing Man Table, also known as the Fallen Comrade Table, is a place of honor, set up in military dining facilities of the U.S. armed forces and during occasions such as service branch birthday balls, in memory of fallen, missing, or imprisoned military service-members. The table serves as the focal point of ceremonial remembrance, originally

growing out of US concern of the Vietnam War POW/MIA issue.

Observance

Beyond permanent displays in dining facilities, the missing man table is traditionally part of military dining-in ceremonies and service balls. In recent years, the ceremony has been frequently performed in conjunction with Veterans Day and Memorial Day services. When presented in a dining-in or service ball, a narration given to the audience explains the symbolism of each item. The practice of the missing man table has evolved over time and is not currently governed by any US Department of Defense or service-specific guidance.

Symbolism

The listed items are considered traditional. Some commands and units may place headcovers or other items at the place setting as well.

- Table: set for one, is small, symbolizing the frailty of one isolated prisoner. The table is usually set close to, or within sight of, the entrance to the dining room. For large events of the Missing Man Table is set for six places: members of the five armed

services (Army, Navy, Marine Corps, Air Force, and Coast Guard) and a sixth place setting reminiscent of the civilians who died during service alongside the armed forces or missing during armed conflict. Table is round to represent everlasting concern on the part of the survivors for their missing loved ones.

- Tablecloth is white, symbolic of the purity of their intentions to respond to their country's call to arms.
- Single red rose in the vase, signifies the blood that many have shed in sacrifice to ensure the freedom of our beloved United States of America. This rose also reminds us of the family and friends of our missing comrades who keep the faith, while awaiting their return.
- The red ribbon (yellow ribbon for Air Force ceremonies) represents the love of our country, which inspired them to answer the nation's call.
- Slice of lemon on the bread plate: represents the bitter fate of the missing.
- Salt sprinkled on the bread plate: symbolic of the countless fallen tears of families as they wait.
- Inverted glass: represents the fact that the missing and fallen cannot partake.
- The Bible represents the strength gained through faith to sustain those lost from our country, founded as one nation under God. (The Bible has been removed from several displays at federal facilities

due to pressure from the Military Religious Freedom Foundation)

- Lit candle: reminiscent of the light of hope which lives in our hearts to illuminate their way home, away from their captors, to the open arms of a grateful nation.
- Empty chair: the missing and fallen aren't present.



2018 CONUS COLA Rates Released

DOD has released the 2018 CONUS COLA rates and approximately 7,000 less military members will be eligible for the pay in the coming year. CONUS COLA is paid to military members stationed in high-cost areas in the US. It is a taxable pay that is paid in addition to regular pay and station allowances. The rate varies by geographic location, rank, years of service, and dependency status.



Correction: Facebook Cybersecurity University

Dear Fellow Veterans and Colleagues,

As a reminder, if you are a Veteran with a CS background or a student Veteran studying CS and interested in learning more about Cybersecurity, then this a great opportunity to learn more about this important and emerging field. Through the course, students will gain hands-on, real-world cybersecurity skills. The program is hosted onsite at Facebook HQ in Menlo Park, CA and starts on February 3rd, 2018. It is hosted every Saturday for

12 weeks. If you are interested in learning more, check out the course information [here](#).

Facebook Cybersecurity University Information

There is no cost to enroll in the program and spots are limited, so apply soon! The application window closes January 18, 2018.

(The Department of Veterans Affairs does not endorse Facebook or its products, processes and services. Information contained within this email is purely for informational purposes.)

As always, thank you for your service.

Regards,

Curtis L. Coy
Deputy Under Secretary for Economic Opportunity
Veterans Benefits Administration
U.S. Department of Veterans Affairs
Washington, DC 20420



**CONTACT YOUR
MEMBERS OF CONGRESS!**

To Call your Representative:

202-225-2305

To Call your Senators:

202-224-3841 or 202-224-3553

To call Different Members of Congress:

202-224-3121

TOLL FREE: 866-272-6622

PLEASE... STOP Making Excuses!

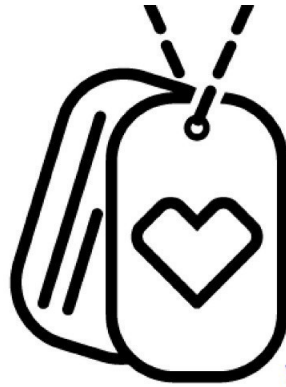
www.veterans-for-change.org



TRICARE Increasing Copayments

On Feb. 1, 2018, copayments for prescription drugs at [TRICARE Pharmacy Home Delivery](#) and [retail pharmacies](#) will increase. These changes will affect TRICARE beneficiaries who are not active duty servicemembers. Prescriptions filled at [military pharmacies](#) remain available at no cost. Using home delivery, the copayments for a 90-day supply of generic formulary drugs will increase from \$0 to \$7. For brand-name formulary drugs, copayments will increase from \$20 to \$24. To see the new TRICARE pharmacy copayments, visit the TRICARE [website](#). To learn more about the TRICARE Pharmacy Program, or move your prescriptions to home delivery, visit the TRICARE Pharmacy [webpage](#).





**Our values
match yours.**



www.veterans-for-change.org



Facebook Cybersecurity University for Veterans

Facebook VetWorking has teamed up with CodePath to teach the fundamentals of cybersecurity to veterans who are currently students or experienced professionals with some CS/IT background or have a CS degree. There will be hands-on challenges of: XSS (Cross-Site Scripting), CSRF (Cross-Site Request Forgery), SQLI (SQL Injection), a CTF (Capture The Flag) competition, and more. For details, visit this [page](#).



Appeals Court Rejects Trump Effort to Delay Transgender Ban

A federal appeals court has denied a Trump administration request to delay the [Jan. 1 start date](#) for transgender people to enlist in the military. A three-judge panel of the 4th U.S. Circuit Court of Appeals wrote in a two-paragraph order Thursday that the administration's request was denied. For more details, see this [article](#).





Six Common Credit Score Misconceptions

Myths abound: That gum you just swallowed will not take seven years to digest. And contrary to my grandmother's wisdom, alcohol does not actually keep you warm. The world of credit and credit scoring is not without its own set of myths. A few are highlighted in this Paycheck Chronicles [post](#).





3 Major Life Changes to Consider Before a Deployment

While many military families try to prepare the best they can for a deployment, it's nearly impossible to know everything that might happen. Between "Murphy's Law" and any major life changes that might come up, it's easy to worry about how to be proactive in preparing for a deployment. Here's some tips on [how to prepare for those crazy, last-minute, major life changes that military life can bring.](#)



Veteran Crisis Resources

Veterans Crisis Line 1-800-273-8255 and Press 1

Military Crisis Line 1-800-273-TALK (8255)

National Call Center for Homeless Veterans

1-877-4AID-VET (424.3838)

VA Caregiver Support Line 1-855-260-3274

House Hearing on VA Disability Eval System

The American Legion testified before Congress on Dec. 13 during a hearing at the Cannon House Office Building in Washington, D.C., about the Integrated Disability Evaluation System (IDES) and the Department of Veterans Affairs (VA) pre-discharge programs for separating servicemembers. The hearing, hosted by the House Subcommittee on Disability Assistance and Memorial Affairs, examined how the Department of Defense (DoD) and VA are managing IDES and Benefits Delivery at Discharge (BDD) claims. A video of the hearing is available on the [House Committee on Veterans Affairs website](#).



S. 2193, Caring for Our Veterans Act of 2017

Last week, the Senate Veterans' Affairs Committee approved S. 2193, a comprehensive VA health care bill, which includes provisions to overhaul the

agency's community care program, provide additional funds to improve the VA health care system and extend VA's comprehensive family caregiver program to veterans of all eras.

On December 7, 2017 DAV joined with 25 other service organizations [asking all Senators](#) to push for approval of this landmark legislation ([click here](#) to read the letter), and we need everyone who cares about veterans make sure their voice is heard.

VA has been purchasing care in the community through the Choice Program, but this program has been troubled since its rocky implementation. S. 2193 contains numerous provisions DAV supports based on our resolutions, including one that would leave the decision to receive community care between veterans and their clinicians. To avoid implementation challenges, Choice would continue to operate as the new program is phased in and would provide additional funds for VA to fill thousands of clinical vacancies across the country.

One of DAV's top legislative priorities for the past few years is addressing the inequity in access to VA's comprehensive family caregivers' assistance program, currently limited to veterans severely injured on or after September 11, 2001. Veterans of

other eras and their family caregivers have been left to their own devices without the critical and comprehensive support from VA's caregiver program.

Please help DAV and our allies convince the Senate to move this important legislation forward. We ask you to send the prepared email now.

As always, thank you for your support of the Commander's Action Network.

Click [HERE](#) and send your message!



Links to Other Stories

- 1) [Big Changes This Year for all TRICARE Programs - Except TRICARE For Life \(TFL\)](#)
- 2) [Democrats, Vets' advocates call for VA funding in year-end spending bill](#)
- 3) [Ex-VA employee claims she was fired for insisting rules be followed](#)
- 4) [Federal Crackdown Coming On Scams Targeting Veteran Home Loans](#)
- 5) [Female veterans feeling underserved by VA](#)
- 6) [Higher than estimated costs and other challenges to implement 'Forever' GI Bill](#)
- 7) [MCVET offers shelter, services to the oft-overlooked: homeless female Veterans](#)
- 8) [Study: Integrating legal aid with medical care improves Veterans' lives](#)
- 9) [The Tax Bill of 2017](#)
- 10) [VA Announces Formation of Veterans and Community Oversight and Engagement Board Advisory Committee for Los Angeles Area](#)
- 11) [VA exploring alternative treatments for TBI and PTSD](#)
- 12) [VA Working To Make Female Veterans More Welcome, Visible](#)

13) [Veterans Clinic Sues Military for Sexual Assault Records](#)

14) ['We, Too, Are Survivors.' 223 Women in National Security Sign Open Letter on Sexual Harassment](#)

15) [Work remains to support female vets](#)

You can help VFC by reading articles posted and commenting at the bottom and rate the articles. If you don't have an account, sign up today, it's **FREE**. Your comments and rankings tell us what type of information you want most.

Check us out today: www.veterans-for-change.org



<https://twitter.com/Veterans4Change>



Volunteers Needed for VA Alzheimer's Study

A new study at UW Health and Madison's Veterans Hospital is seeing if veterans with a parental history of Alzheimer's might be helped by a high-dose, prescription variety of a common supplement: fish oil. Ten veterans so far are participating in the study, which [seeks to enroll](#) 150 veterans ages 50 to 75. Participants undergo MRI brain scans, get spinal taps and do cognitive tests three times over 18 months, during which they take fish oil or a fake pill used as a comparison. For more information on enrolling, visit the Wisconsin Alzheimer's Disease Research Center [website](#) or contact the Study Coordinator, Elena Beckman at (608) 256-1901 ext. 11199.



Forever GI Bill Hearing

Dear Fellow Veterans and Colleagues,

We've already been telling you about what we've done so far to implement the Colmery Act/Forever GI Bill, but now it's time for Congress to know. On Tuesday, December 12 at 2:00pm ET, Mr. Robert Worley II, Director of Education Service, will testify before the House Veterans Affairs Committee to discuss what we've done so far, and what we have ahead of us.

With your help in spreading the word on this legislation, we've been able to inform thousands of Veterans that they're now able to:

- Access their benefits when the time is right for them and their families;
- Pursue their education at an accredited independent study program, technical school, and vocational institution using their benefits;

- Get assistance if a school's closing affects them; and
- Plan to earn while they learn for years to come through a work-study program without worrying if Congress will renew it.

We will discuss these and other aspects of the legislation during the hearing, and answer your representatives' questions. To watch, go to the House Veterans Affairs Committee [website](#). You can also join the conversation as we live tweet the hearing by following us on Twitter at [@VAVetBenefits](#).

As always, thank you for helping sharing this information with our Veteran community.

Regards,

Curtis L. Coy
Deputy Under Secretary for Economic Opportunity
Veterans Benefits Administration
U.S. Department of Veterans Affairs
Washington, DC 20420



H.R. 4146, to Improve Service-Disabled Veterans Insurance

On October 26, 2017, Representative Stevan Pearce (NM) introduced H.R. 4146, the Disabled Veterans Life Insurance Act of 2017, a bill that would improve Service Disabled Veterans Insurance (S-DVI).

Currently, premium rates for S-DVI are based on the Commissioners 1941 Standard Ordinary Table of Mortality. This legislation would no longer use mortality rates from 1941 but would be based on the current industry standards and reduce premium payments.

To apply for S-DVI today, the application must be

received within two years from the last date a service-connected disability is granted. If enacted, this bill would change the period from two years to ten years. H.R. 4146 would also increase initial life insurance coverage from \$10,000 to \$95,000.

Currently, supplemental coverage is available for additional costs. If H.R. 4146 is passed, it will increase the amount of supplemental coverage from \$30,000 to \$115,000.

DAV supports this bill as it aligns with DAV Resolutions Nos. 218 and 220. Please use the prepared email or draft your own to urge your Representative to be a co-sponsor of H.R. 4146.

We appreciate your support for DAV and your grassroots efforts in the DAV Commander's Action Network. Your advocacy makes DAV a highly influential and effective organization in Washington, DC. Your voice makes a difference and we would not be as effective without you.

Thank you for all you do for America's veterans and their families.

Click [HERE](#) and send your message!

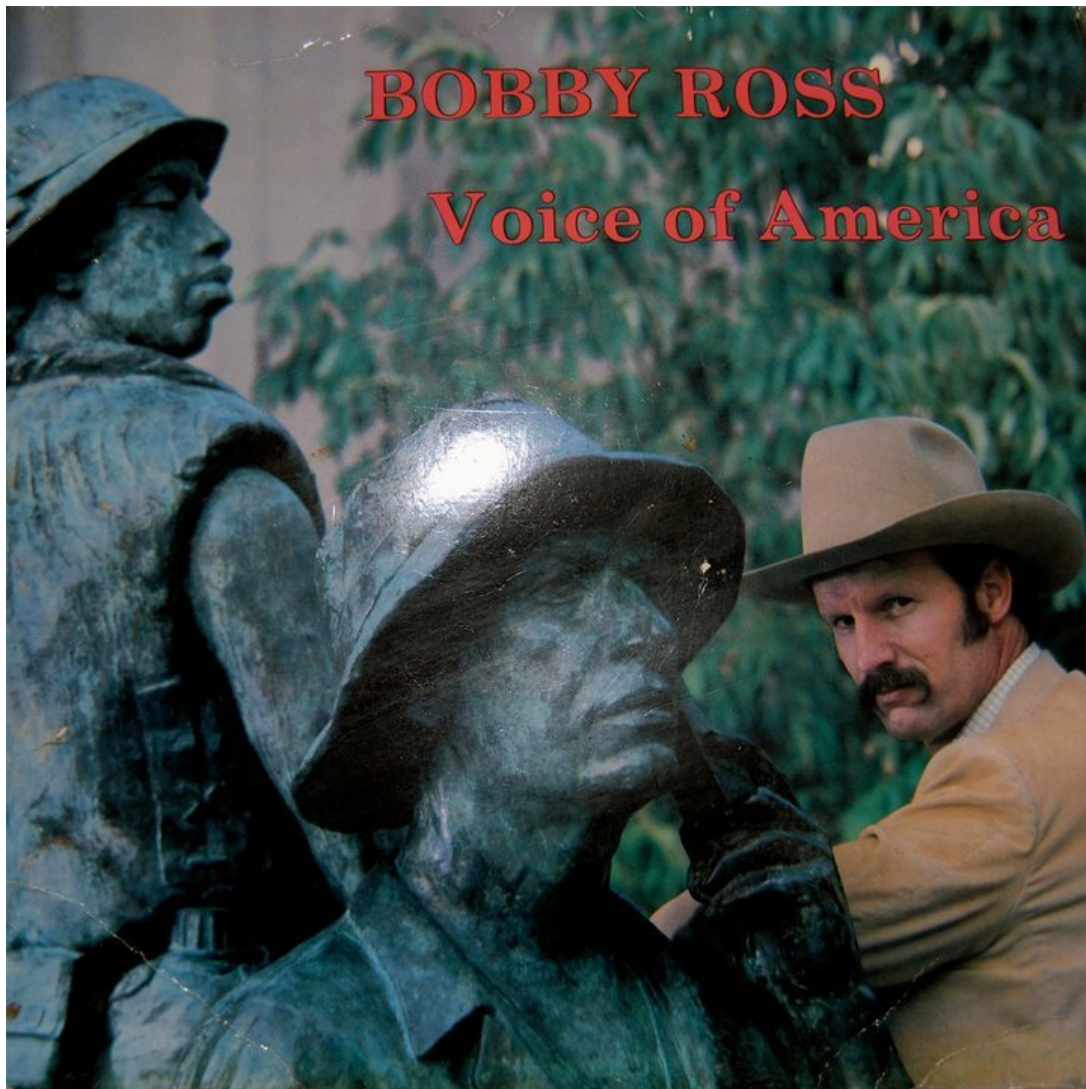


VA Decision Ready Claims Program Expands

The Department of Veterans Affairs (VA) has unveiled its latest enhancements to the Decision Ready Claims (DRC) program. Veterans will now be able to file certain claims for direct service connection, presumptive service connection and secondary service connection. Surviving spouses will also be able to file certain claims for Dependency and Indemnity Compensation, and transitioning servicemembers will be able to file pre-discharge claims less than 90 days from leaving the military. For more information, read the VA Vantage Point [Blog](#) and visit the VA Decision Ready Claims [webpage](#).



**30 Year Anniversary for LT Bobby
Ross LRRP Network**



Thirty years ago this month I had produced my **"Voice of America"** shortly after I had moved to Nashville in 1986. I had just graduated from the world famous **Music Department of San Francisco State University** singing opera. So, I put on my cowboy uniform, and moved to Music City dreaming to become a Country Music recording artist. Down the road from my University was **Silicon Valley**, where my Dad had an office. I was on the ground floor of this 'new' stuff going on with computers and this really new thingie called **"The Internet"**. I was the first in Nashville to have a web site in Cyberspace, and this month 30 years ago I started my LRRP Network. It is presently one of the largest on the Internet. So have fun with my newsletter and remember it is an "Interactive Adventure". All the pictures and highlighted words are capable of taking you to other locations with two little clicks of your mouse. Have a great Christmas and New Years and I look forward to being with you, again, in 2018.





Veterans Crisis Line

The current episode of the Department of Veterans Affairs (VA) 'Borne the Battle' Podcast highlights the Veterans Crisis Line. To reach the Veterans Crisis Line, call 1-800-273-8255 and Press 1. Listen to the Podcast on the VA Vantage Point [Blog](#). The [#VApodcast](#) is now available in iTunes. Search 'Borne the Battle' in the Apple Podcast app, on [Stitcher](#), or see it in the [iTunes store](#).



**S. 2105, to include
Military Installations
in Thailand to
Herbicide Exposure**



On November 8, 2017, Senators John Boozman (AR) and Joe Donnelly (IN) introduced S. 2105, a bill that would concede herbicide exposure to all veterans who served at any military installation in Thailand during the Vietnam Era for purposes of determining their eligibility for VA benefits.

Currently, statutes and regulations do not automatically recognize veteran exposure to herbicides while serving in Thailand during the Vietnam Era. VA's manual does acknowledge herbicide exposure for specific military occupational specialties on the perimeter of eight specific Thai Royal Air Force Bases.

S. 2105 would automatically concede herbicide exposure for all veterans who served at military

installations in Thailand during the Vietnam Era, regardless of the base, duty on the perimeter or military occupational specialty. As a result, the presumptive diseases currently associated with herbicide exposure, including spina bifida for children, would be applicable to all veterans who served at military installations in Thailand during the Vietnam Era.

Consistent with DAV Resolution No. 214, DAV supports the recognition of herbicide exposure to veterans who served at military installations in Thailand so that the presumption of service connection for Agent Orange related diseases would be available to those exposed to include those in Thailand. Please use the prepared electronic letter or draft your own to urge your Senator to cosponsor S. 2105.

Your advocacy makes DAV a highly influential and effective organization in Washington, DC. Your voice makes a difference and we would not be as effective without you.

Thank you for standing with veterans and participating in the DAV Commander's Action Network.

Click [HERE](#) and send your message!



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- 1) [Sexual Violence: Actions Needed to Improve DOD's Efforts to Address the Continuum of Unwanted Sexual Behaviors](#)
- 2) [Tax Information Returns: Shared Service Centers Generally Transmitted Federal Wage and Tax Data on Time for Tax Year 2016](#)



**~We Proudly Support our
Military Personnel & Families~**



H.R. 4016, the Restore Veterans Compensation Act of 2017

On October 11, 2017, Representative Ruben Gallego (AZ) introduced H.R. 4016, the Restore Veterans Compensation Act of 2017. This bill aims to eliminate the Department of Veterans Affairs policy of recouping the separation pay, special separation benefits, and voluntary separation incentive payments from veterans who are receiving disability compensation. It also seeks to impose limitations on the authority of the Secretary of Defense to recover such pay from eligible service members' military retirement pay or retainer pay by requiring retirees to only repay the net amount of separation pay instead of the gross amount and allowing the Department of Defense (DoD) a maximum recoupment rate of 25 percent of a

veteran's paycheck, instead of the current 40 percent.

Many service members qualify for separation pay when they leave the military. Often, service members' separation is not voluntary and due to no fault of their own. If they have more than six years of service and meet the requirements of reenlistment, but are not allowed to reenlist they may receive separation pay. The DoD has used separation pay as an incentive to service members to leave the military to downsize its workforce. Unfortunately, under current law, these same veterans are required to pay back this money if they later receive VA disability compensation pay or DoD retirement pay.

DAV Resolution No. 098 states that DAV supports legislation to clarify that Special Separation Benefits (SSB) are in no way related to a veteran's service-connected disability benefits and therefore should not be recouped from VA disability compensation payments.

Please use the prepared letter to write to your Representative to cosponsor and support passage of H.R. 4016, the Restore Veterans Compensation Act of 2017. Thank you for your efforts and support

of the Commander's Action Network.

Click [HERE](#) and send your message!



If you received this newsletter as a courtesy or a forward from a friend or relative, you can sign up to receive in your E-mail every week.



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