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If Veterans don't help Veterans, who will?

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Did You Know?

Army Hotline

The Army Medical Command has a hotline available for soldiers and veterans who have been screened by forensic psychiatric teams since 2007 as part of the evaluation process for medical retirement. Soldiers and veterans with concerns about their diagnosis may call 800-984-8523. The forensic psychiatric team at the U.S. Army's Madigan Healthcare System at Tacoma, Washington (is under investigation into whether it properly evaluated soldiers previously treated for post-traumatic stress disorder (PTSD). The Army Surgeon General has suspended the use of forensic evaluations during the conduct of medical evaluation boards.

Clothing Allowance

Any veteran who is service-connected for a disability for which he or she uses prosthetic or orthopedic appliances may receive an annual clothing allowance.

Pension Program

Pension is a benefit paid to wartime veterans who have limited or no income, and who are age 65 or older, or if under 65, who are permanently and totally disabled. Generally, you may be eligible if:

- You were discharged from service under conditions other than dishonorable; and
- You served at least 90 days of active duty military service, 1 day of which was during a wartime period. If you entered active duty after September 7, 1980, generally you must have served 24 months or the full period for which called or ordered to active duty (there are exceptions to this rule); and
- Your countable family income is below a yearly limit set by law (the yearly limit on income is set by Congress); and you are age 65 or older; or
- You are permanently and totally disabled, not due to your own willful misconduct. Also
- VA provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service.
- To be eligible, spouse must not have married and children must be under age 18, or under age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.
- Children who become incapable of self-support because of a disability before age 18 may be eligible for the death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.
- A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the air and attendance of another person, or permanently housebound.

Work

Eligible veterans who train at the three-quarter rate and in pursuit of higher education may be eligible to work at the VA and receive hourly wages.

Veterans Crisis Line

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call 1-800-273-8255 and Press 1, or send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for deaf and hard of hearing individuals is available.

Burial Expenses Reimbursed

VA will pay burial allowances up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from VA.

In some cases, VA will pay the cost of transporting the remains of a veteran whose death was service-connected to the nearest National Cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected cases.

Burial Allowance

VA will pay \$300 burial and funeral allowances for veterans who, at the time of death, were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or State Veterans nursing home. In cases in which the veteran's death was not service-connected, claims must be filed within two years after burial or cremation.

Death Pension

VA provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service.

Eligibility depends upon spouse not remarrying and children must be under 18, or under age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person or permanently housebound.

Veteran Health Registries

Certain veterans can participate in a VA health registry and receive free medical examinations, including laboratory and other diagnostic tests deemed necessary by an examining clinician. VA maintains health registries to provide special health examinations and health-related information. To participate, contact the Environmental Health (EH) Coordinator at a VAMC near you or call 1-800-827-1000 today.

Non-VA Health Care Services

VA may authorize veterans to receive care at a non-VA health care facility when the needed services are not available at a VAMC near the veteran, or if the veteran is unable to travel long distances to a VAMC. Non-VA care must be authorized by VA in advance. Veterans may also obtain services not covered in the benefits package through private health care.

Project 112 Compensation

Project 112/SHAD (Shipboard Hazard and Defense) is the name of the program for both shipboard and land-based biological and chemical testing conducted by the U.S. military between 1962 – 1973. VA will provide physical examinations to veterans who participated in the testing. Veterans will receive medical care free of charge for conditions related to exposure.

Veterans may be eligible for disability compensation if they have a service-related disability and were discharged under other than dishonorable conditions. VA does not presume by regulation that any specific disabilities are related to participation in Project 112/SHAD. Veterans' claims are decided on a case-by-case basis.

VA presumes amyotrophic lateral sclerosis (ALS) diagnosed in all Veterans with 90 days or more continuous active military service is related to their service, although ALS is not related to Project 112/SHAD. Surviving spouses, dependent children and dependent parents of Veterans who died from health problems related to participation in Project 112/SHAD may be eligible for health care, compensation, education, and home loan benefits.

Income Assistance Programs for Veterans

The five (5) following programs assist homeless veterans with monetary help:

- Social Security – a monthly benefit program for people age 62 and over.
- Supplemental Security Income (SSI) – a monthly benefit program for disabled people with little to no income.
- Social Security Disability Insurance (SSDI) – a monthly benefit for people who are disabled.
- Temporary Assistance for Needy Families (TANF) – a cash benefit and work opportunities program for needy families with children.
- VA Compensation – A monthly benefit paid to veterans who are disabled by injury or disease that developed or worsened in the line of duty.

Free Passports

Passports are available to family members free of charge for the purpose of visiting their loved one's grave or memorialization site at the American military cemeteries on foreign soil.

Other Compensations

- If a veteran has a service-connected rating of 60% - 90% that causes unemployability, the veteran may be eligible for compensation at 100%.
- If a veteran is hospitalized for 21 days or more, or inconvalescent care for one month or more for service-connected disabilities, the veteran will be compensated at 100% during the time period.
- Any veteran rated 10% or more for a service-connected disability is eligible to receive training from Vocational Rehabilitation Training program.
- Any veteran rated 10% or more for service-connected disabilities may have the Home Loan fee waived.

New In-State Tuition Rules

Currently Post-9/11 benefits cover all in-state tuition and fees at public colleges and universities. But an estimated 3800 veterans annually face substantial out-of-pocket costs because they elect to attend state-run colleges as non-residents. That will soon change with a new law that will require schools to charge veterans using the GI Bill to receive in-state tuition rates. However, the first thing veterans using GI Bill education benefits should understand about new "in-state tuition" protection is that it won't take effect until the fall semester of 2015.

Other Compensations

- If your service-connected disabilities are disabling to the point you are unable to hold down steady, gainful employment, you may apply for total disability. To apply, visit your VSO or nearest VA office and complete VA Form 21-8940, which is the Veteran's Application for Increased Compensation Based on Unemployability.
- Compensation payments are exempt from claims made by creditors. With certain exceptions, compensation payments are not assignable and are not subject to attachment, levy or seizure except as to claims of the United States government.

Compensation Rating of 100%

A total disability rating of 100% will be assigned to any veteran without regard to other provisions of the rating scheduled when it is established that a service-connected disability has required hospital treatment in a Department of Veterans Affairs or an approved hospital for a period in excess of 21 days or hospital observation at Department of Veterans Affairs expense for a service-connected disability for a period in excess of 21 days.

Example: A veteran engages in treatment at in-patient treatment for PTSD at an approved VA PTSD Treatment program.

How to Rate a Mental Disorder

When evaluating a veteran for a mental disorder, the rating agency shall consider the frequency, severity, and duration of psychiatric symptoms, the length of remissions, and the veteran's capacity for adjustment during periods of remission. The rating agency shall assign an evaluation based on all the evidence of record that bears on occupational and social impairment rather than solely on the examiner's assessment for the level of disability at the moment of the examination.

Example: An examining psychologist must take into account the veteran's entire psychological history that may have a determining factor on an accurate diagnosis.

Arthritis Explained

With service incurred lower extremity amputation or shortening, a disabling arthritis, developing in the same extremity, or in both lower extremities, with indications of earlier, or more severe arthritis in the injured extremity, including also arthritis of the lumbosacral joints and lumbar spine, if associated with the leg amputation or shortening, will be considered as service incurred, provided, however, that arthritis affecting joints not directly subject to strain as a result of the service incurred amputation will not be granted service connection. This will generally require separate evaluation of the arthritis in the joints directly subject to strain. Amputation or injury to an upper extremity, is not considered as a causative factor with subsequently developing arthritis, except in joints subject to direct strain or actually injured.

Source: Title 38, 4.58 Arthritis

Horse Therapy for Veterans

Hanging out with horses - not riding them, but just being in a barn, or arena or field with them - may have therapeutic value for people dealing with issues of all sorts. The nonprofit organization Reins of Change in rural Elgin, Illinois offers quality mental health services, personal growth and educational opportunities for people, utilizing Equine Assisted Psychotherapy and the Equine Assisted Growth & Learning Association (EAGALA) model. EAGALA is the leading international nonprofit association for professionals using equine therapy to address mental health and human development needs. Equine Specialists at Reins of Change work with mental health providers who specialize in particular areas. The organization provides services for eating disorders, anger management, self-injury, ADHD, addiction, anxiety disorders, depression, grief, OCD, PTSD, and other mental health issues. For more information, call 847-464-5177 or email: info@reinsofchange.com.

Loss of use of a hand or a foot, for the purpose of special monthly compensation, will be held to exist when no effective function remains other than that which would be equally well served by an amputation stump at the site of election below elbow or knee with use of a suitable prosthetic appliance. The determination will be made on the basis of the actual remaining function of the hand or foot, whether the acts of grasping, manipulation, etc., in the case of the hand, or of balance and propulsion, etc., in the case of the foot, could be accomplished equally well by an amputation stump with prosthesis.

- a) Extremely unfavorable complete ankylosis of the knee, or complete ankylosis of 2 major joints of an extremity, or shortening of the lower extremity of 3 ½ inches (8.9 cms.) or more, will be taken as loss of use of the hand or foot involved.

- b) Complete paralysis of the external popliteal nerve (common peroneal) and consequent, footdrop, accompanied by characteristic organic changes including trophic and circulatory disturbances and other concomitants confirmatory of complete paralysis of this nerve, will be taken as loss of use of the foot.

Source: Title 38

The National Veterans Legal Services Program

The National Veterans Legal Services Program (NVLSP) has launched a new program through its Lawyers Serving Warriors project to provide free representation to veterans applying for a new federal disability benefit Combat-Related Special Compensation (CRSC). CRSC is available to veterans who are medically retired for disability (either because they are on permanent disability retirement or the Temporary Disability Retirement List (TDRL). CRSC can provide a veteran with hundreds of dollars per month in additional tax-free compensation in Addition to whatever compensation the veteran is receiving from the VA or the military department.

2013 COLA Approved

The 2013 cost-of-living adjustment for military retired pay, SBP annuities, Social Security checks, and VA disability and survivor benefits will be 1.7 percent. The COLA will go into effect on December 1, 2012. The January check will be the first to reflect the increase. Retirees who left the military in 2012 and those who took the REDUX retirement package will not see the full 1.7 percent increase next year.

Shrapnel Sickness

At the Joint Pathology Center in Maryland, researchers are investigating an important medical issue: whether shrapnel embedded in the bodies of U.S soldiers can cause chronic health problems. Many veterans, after suffering injuries from roadside bombs during their tours of duty, carry these fragments in their bodies for life. Often surgery is risky, or the fragments are too small to remove. Either way, the metallic bits may slowly disintegrate, entering the blood and reaching vital organs.

Military doctors first became concerned about embedded shrapnel following the Gulf War in the early 1990s, when they suspected that depleted uranium from tank munitions was causing kidney damage. In 2008 the U.S Department of Veterans Affairs set up a program to monitor adverse health effects from more than a dozen metals -including lead, copper, and cadmium- found in the urine of over 8,000 shrapnel victims. Those veterans will be reanalyzed every five years for high metal concentrations and corresponding health issues, says clinical toxicologist Melissa McDiarmid of the Baltimore Veterans Affairs Medical Center. If a certain metal increases to potentially toxic levels or if X-rays reveal that fragments are dissolving, her group will suggest that the patient consult a surgeon too see if the benefits of removal outweigh the risks.

There Are Specific Ways You Can Establish A Service-Connected Disability

To support your claim for service-connection, the evidence must show:

1. You had an injury in military service, or a disease that began in or was made permanently worse during military service, or there was an event in service that caused an injury or disease; AND
2. You have a current physical or mental disability. This may be shown by medical evidence or by lay evidence of persistent and recurrent symptoms of disability that are visible or observable; AND
3. A relationship exists between your current disability and an injury, disease, or event in military service. Medical records or medical opinions are generally required to establish this relationship.

However, under certain circumstances. VA may presume that certain current disabilities were caused by service, even if there is no specific evidence proving this in your particular claim. The cause of a disability is presumed for the following veterans who have certain diseases:

- Former prisoners of war
- Veterans who have certain chronic or tropical diseases that become evident within a specific period of time after discharge from service;
- Veterans who were exposed to ionizing radiation, mustard gas, or Lewisite while in service;
- Veterans who were exposed to certain herbicides, such as by serving in Vietnam; or
- Veterans who served in the Southwest Asia theater of operations during the Gulf War.

VA is Responsible for Getting the Following Evidence:

- Relevant records that you adequately identify and authorize VA to obtain from any Federal agency. These may include records from the military, VA medical centers (including private facilities where VA authorized treatment), or the Social Security Administration.
- VA will provide a medical examination for you, or get a medical opinion, if we determine it is necessary to decide your compensation claim.

On Your Behalf, VA Will Make Reasonable Efforts to Get the Following Evidence: Relevant records not held by a Federal agency that you adequately identify and authorize VA to obtain. These may include records from State or local governments, private doctors and hospitals, or current or former employees.

How Can You Help: If you have any information or evidence that you have not previously told us about or given to us, please tell us or give us that evidence now. If the evidence is not in your possession, you must give us enough information about the evidence so that we can request it from the person or agency that has it. If the holder of the evidence declines to give it to us, asks for a fee to provide it, or VA otherwise cannot get the evidence, we will notify you.

Nursing Home Care

There are many federal VA nursing homes, and private nursing homes with a federal VA contract who will admit veterans for care even if the veteran does not meet the service connected disability requirements. Always ask nursing home administrators for the benefit or contact your VSO for details.

HISA Program

Under the Home Improvements and Structural Alterations (HISA) program, veterans with service-connected disabilities or veterans with non-service connected disabilities may receive assistance for any home improvement necessary for the continuation of treatment or for disability access to their home and essential lavatory and sanitary facilities. See your VSO for more information.

Many veterans are unaware of their benefits. According to the latest press from Washington, D.C., - more than half of America's veterans say they have little or no understanding of the benefits due them, despite efforts over recent years to match returning soldiers with the help and services they need.

An analysis of Department of Veterans Affairs survey data found that younger veterans - those who served in the post-9/11 war period - are better versed in their benefits. But even among those veterans, 40 percent say they have little or no understanding of their benefits, a figure that climbs to two-thirds for those unfamiliar with life insurance benefits available.

The VA said it's working hard to boost benefits awareness and has taken steps in recent years to do so. "We want to accept them into the VA. We want to help them," said Joseph Curtin, who recently became the VA's director of outreach.

One major change will come Wednesday when a new law will mandate all departing service members go through a series of detailed benefits sessions. Until now, participation in such sessions varied by service and was often optional.

The VA had been reaching 150,000 service members per year; under the mandatory, beefed-up, sessions, that is expected to rise to 307,000.

America's veterans are eligible for a range of benefits, from access to the VA's well-regarded medical system to lifetime payments for disabilities suffered during military service to access to education, life insurance and home loan programs.

But VA data show that participation varies widely by geography. In addition, a veteran's understanding of what's available varies greatly by period of service.

McClatchy Newspapers analyzed the VA's 2010 National Survey of Veterans, conducted about every 10 years to determine the state of America's veterans. Included are several questions about veterans' health coverage as well as understanding of the VA benefits package. McClatchy also reviewed benefits data by state in 2011, the most recent year available.

When asked about the VA benefits, veterans' responses are all over the map, depending on their age and the benefit in question.

Among all veterans, 59 percent said their understanding of available benefits was "a little" or "not at all," according to the analysis of the VA's survey data.

But there were some wide swings:

- Among older veterans, including those from Vietnam, Korea and World War II, 55 percent or more have little or no understanding of their benefits; among veterans from the period between Korea and Vietnam, lack of understanding shot to 65 percent.
- Among younger veterans, 40 percent had little or no understanding.
- Asked specifically about life insurance benefits, 80 percent said they have little or no understanding of them - including 62 percent who said they have no understanding at all.
- Asked about education benefits, younger veterans - who would be most likely to use them - have far greater understanding of what's available than their older brethren. Even so, 41 percent said they have little or no understanding of those benefits, which include several different and sometimes overlapping programs.

VA Eliminates Verification Report

The Department of Veterans Affairs has announced that it is cutting red tape for veterans by eliminating the need for them to complete an annual Eligibility Verification Report (EVR). VA will implement a new process for confirming eligibility for benefits, and staff that had been responsible for processing the old form will instead focus on eliminating the compensation claims backlog. All beneficiaries currently receiving VA pension benefits will receive a letter from VA explaining these changes and providing instructions on how to continue to submit their unreimbursed medical expenses.

Bonus for Veterans

Veterans of the Persian Gulf War have only until December 31, 2013 to apply for a tax-free bonus from the state totaling between \$150 and \$5,700. The only requirements are that the veteran was an Ohio resident when he or she entered the service, is currently an Ohio resident and he or she served at least 90 days on active duty between Aug. 2, 1990, and March 3, 1991. It does not matter whether the applicant was in a combat zone. Veterans of the Persian Gulf, Afghanistan and Iraq wars are the only ones who are eligible at this time. For more information, call 1-877-OHIO VET.

Concurrent Retirement & Disability Payments

The Concurrent Retirement & Disability Payments (CRDP) is designed to remove the offset of VA and DoD payments. The program provides a 10-year phase-out of the offset to military retired pay from receiving VA disability compensation for members who have a combined disability rating of 50 percent or greater. Members retired under disability provisions must have 20 years of service.

Skills Test Waived

Thirty-three (33) states agreed to waive the skills test for veterans and servicemembers who have military training that would entitle them to a commercial driver's license. A provision of the commercial learner's permit rule gives state driver licensing agencies the authority to substitute two years of commercial motor vehicle safe-driving experience in the military equivalents of commercial motor vehicles for the skills-test portion of the commercial driver license. The rule applies to active duty, Reserve, Guard and Coast Guard members, and veterans within 90 days of separation. More states are considering such a waiver. For more information, contact your state's motor vehicle administration or department of transportation.

Vets4Warriors

Since 2005, thousands of service members have found confidential assistance using our Peer Support Line. Who better to understand the challenges of military life than someone who has lived it? Veterans provide support to military members, engaging them in a personal, non-threatening way. Our peer support service is confidential and caller information will not be shared with the military or the VA.

Sometimes, the issues will require specific expertise, such as financial resources, legal advice or medical services. Our Veteran Peers will work to find the best options for the caller and help make the connection in their local communities.

The Vets4Warriors Peer Support Line is staffed entirely by Veterans with funding from the Office of the Secretary of Defense, the Army National Guard, the Air National Guard, and the Air Force Reserve. Call 1-855-838-8255.

There Are Many "How To" Websites That Teach Claim Preparation

VA Claim Information is a highly recommended website that guides you through a step-by-step process in making VA claim preparations.

VFW Helping Vets to Recoup Billions

Last year (2012), the Veterans of Foreign Wars of the United States (VFW) helped 125,000 disabled veterans recoup more than \$3.7 billion in earned compensation and pension from the Department of Veterans Affairs. The VFW has a nationwide force of 1,200 VA-accredited service officers includes more than 200 working inside the 57 VA regional offices, as well as advocates inside the VA Board of Veterans Appeals. You do not need to be a VFW member to take advantage of this free service. For more information, see a VFW accredited service officer today.

Safe Harbor Supports Vets

One thousand seriously wounded, ill and injured servicemembers are now enrolled in Navy Wounded Warrior (NWW) - Safe Harbor, the Department of the Navy's support program for Sailors and Coast Guardsmen. NWW has also assisted more than 960 other servicemembers who do not qualify for enrollment but still require support. The program's goal is to enable servicemembers to focus on getting well, while its team of experts resolves pressing non-medical concerns and prepares enrollees for transition back to active duty or civilian life. Services include linking wounded warriors to benefits, connecting them to employment and education opportunities, hosting adaptive athletics events, and sharing family and mental health resources. For more information about NWW and how to enroll, call 1-855-NAVY WWP/1-855-628-9997.

VA May Be Hiding Data

Department of Veterans Affairs officials purposely manipulate or hide data that would support the claims of veterans from Iraq and Afghanistan to prevent paying costly benefits, a former VA researcher will tell a House subcommittee Wednesday afternoon.

"If the studies produce results that do not support the office of public health's unwritten policy, they do not release them," according to prepared testimony from Steven Coughlin, a former epidemiologist in the VA's public health department. "

This applies to data regarding adverse health consequences of environmental exposures, such as burn pits in Iraq and Afghanistan, and toxic exposures in the Gulf War," Coughlin said. "On the rare occasions when embarrassing study results are released, data are manipulated to make them unintelligible."

Coughlin will testify before the House Committee on Veterans Affairs that VA routinely minimizes research that would bolster the claims of veterans suffering from the series of symptoms associated with Gulf War illness, as well as health issues linked to exposure to large burn pits and dust in Iraq.

His allegations echo previous cases in which the VA was slow to respond to health problems in veterans, ranging from exposure to the chemical defoliant Agent Orange in Vietnam, to Gulf War illness, to post-traumatic stress disorder (PTSD) and traumatic brain injury from the wars in Iraq and Afghanistan.

In 2010, Coughlin participated in a study of recent veterans of Iraq and Afghanistan that linked exposure to burn pits to greater incidences of asthma or bronchitis. His request to see their medical records was denied, Coughlin said, and the results of the study were never published.

"I was very concerned they were withholding data or misleading people," he told USA TODAY. "I don't want to speculate about why."

Coughlin said a 2012 panel of outside experts hired to help the Institute of Medicine study neurological connections to Gulf War illness was stacked in favor of those who believed the disease is psychological.

The National Resource Directory is a federal government website that connects wounded warriors, Servicemembers, Veterans, families and caregivers to thousands of services and programs at the national, state and local levels that support them during recovery, rehabilitation and reintegration. Visitors to the website can find information on topics such as post-traumatic stress disorder, military and Veterans' benefits, health care, educational opportunities, homeless assistance, employment and much more. Throughout the past few months, more than 60 new resources have been added to the NRD, bringing the total number of resources that can be accessed from the site to nearly 15,000. For more information, visit the National Resource Directory website at www.NRD.gov.

Wounded Warriors Expedite Airport Screening

Starting today (March 27, 2013) at airports nationwide, the Transportation Security Administration (TSA) will offer expedited screening to severely injured members of the U.S. Armed Forces. In addition to offering curb to gate service for our nation's Wounded Warriors, these individuals will also be eligible to move through security checkpoints without having to remove shoes, light outerwear jackets or hats.

Christina Gardner, retired U.S. Army, and service dog, Mox recently flew from Portland, ME, to Washington, DC escorted by TSA Officer Michelle Pascale at DCA through the Wounded Warrior/Military Severely Injured Joint Support Program. The Program facilitates the movement of severely injured service members and veterans and can be reached via e-mail at MSIJSOC@dhs.gov or toll free at (888) 262-2396.

“In recognition of the sacrifices of our men and women in uniform, we have revised our screening requirements to allow expedited screening for this trusted group of citizens,” said John Halinski, TSA’s Deputy Administrator and 25-year U.S. Marine Corps veteran.

To be eligible for this service, a Wounded Warrior or traveling companion should email the Military Severely Injured Joint Services Operations Center, MSIJSOC@dhs.gov, or call 1-888-262-2396 with itinerary information for the traveling party. Traveling companions will receive standard screening.

Gulf War Veterans Show Abnormalities

A new imaging study has found that Gulf War veterans have what appear to be unique structural changes in the wiring of their brains. This fits with the scientific consensus that Gulf War Syndrome (GWS) is a physical condition rather than a psychosomatic one and should be treated with painkilling drugs instead of counseling. The images indicate that in GWS, these nerve bundles break down and may have trouble forming connections, a phenomenon that has not been associated with any other illness. This suggests that the brain circuitry, rather than any specific brain area, is disrupted in people with the condition.

Medicaid Expansion Will Benefit Veterans

A new analysis suggests that veterans stand to benefit substantially from President Obama's healthcare law, particularly in states that choose to expand their Medicaid programs. Researchers with the Urban Institute report that as many as 40 percent of uninsured U.S. veterans would be eligible for healthcare under the law's insurance exchanges or its expanded Medicaid program. There are currently about 1.3 million uninsured veterans, the report said, but fewer than half of those who would qualify under broader Medicaid eligibility live in states that will accept the expansion.

Veterans Crisis Command Center

Veterans from North Carolina and other states took advantage of The American Legion's Veterans Crisis Command Center (VCCC) in Charlotte, N.C., during the Legion's 96th annual national convention. Over the course of three days, the center assisted 283 veterans and family members and helped award \$300,885 in retroactive benefits – many of them for disabilities that were rated on the spot by Department of Veterans Affairs staff from the VA regional office in Winston-Salem, N.C. For more information call 1-800-433-3318.

Arizona was the third state last (April 15, 2013) week to pass legislation that eases veterans' entry into the licensed and professional fields. H.B. 2076 -- which passed unanimously in the state's senate and is expected to be signed into law by Gov. Janice Brewer -- will make it easier for veterans with combat medical training to gain Licensed Professional Nursing certification. Essentially, H.B. 2076 will allow medical training obtained in the military to count as the civilian equivalent for training required to become a Licensed Professional Nurse. The bill also will streamline the process of obtaining a temporary nursing license for veterans. Members of the American Legion wanting to know the status of similar legislation in their states, or who want to assist in these efforts or provide updates of what efforts are occurring in their states should email Steve Gonzalez of the Legion's Economic Division atsgonzalez@legion.org.

Tax Deduction

Disabled Veterans may be eligible to claim a federal tax refund based on: an increase in the Veteran's percentage of disability from the Veteran's Administration (which may include a retroactive determination) or the combat-disabled Veteran applying for, and being granted, Combat-Related Special Compensation, after an award for Concurrent Retirement and Disability. To do so, the disabled Veteran will need to file an amended return, Form 1040X, to correct a previously filed Form 1040, 1040A or 1040EZ. Disabled Veterans should include all documents from VA and any information received from Defense Finance and Accounting Services explaining proper tax treatment for the current year.

Free Online Life Skills Training

Moving Forward is a free, on-line educational and life coaching program that teaches Problem Solving skills to help you to better handle life's challenges. It is designed to be especially helpful for Veterans, Military Service Members and their families. However, Moving Forward teaches skills that can be useful to anyone with stressful problems. Are you ready to Move Forward? Select the button below to take the Moving Forward Training.

Moving Forward was built by the Department of Veterans Affairs (VA) Mental Health Services in partnership with the Department of Defense National Center for Telehealth and Technology as part of a coordinated public health initiative to help Veterans and Service Members who are having difficulties. This free educational and life coaching program is based on a highly effective cognitive behavioral treatment program that has been used successfully with Veterans across the country.

American Legion Grant

The American Legion has committed \$1 million to assist veterans and their families whose homes were devastated by the tornado in Moore, Oklahoma. The Legion, in partnership with Soldier's Wish, is currently on-site in Moore talking to veterans to ensure they receive the available emergency assistance. To ask for assistance, (1) call The American Legion hotline at (800)-504-4098; (2) visit Legionnaires at the Home Depot in Moore in front of the Soldier's Wish/American Legion trailer. Veterans are encouraged to visit and seek assistance. The address is 650 S.W. 19th St.; and (3) visit American Legion Post 88 in Norman, Okla. The post is distributing food, clothing, diapers, toys, dog/cat food and WalMart gift cards. The address is 710 E. Main Street. Also, visit the American Legion's donation page to donate directly to victims in Oklahoma.

High School Diploma

DMAVA and the department of education jointly launched a program on October 5, 2002 to honor world war two era veterans who left school to join the military and have never received a high school diploma. This program will award a state-endorsed high school diploma to any New Jersey veteran who left a New Jersey high school to enter military service during world war two. The program was later expanded to include veterans from the Korean and Vietnam conflicts.

How To Appeal VA Denial Decision

To begin your appeal, write the VA a letter telling them you disagree with their decision. This letter is called your "Notice of Disagreement." If you are denied more than one claim for a benefit (for example, if you claimed compensation for three disabilities and denied two of them), please tell the VA in your letter which claims you are appealing. Send your Notice of Disagreement to the address at the top of VA letter.

What happens after VA receives your Notice of Disagreement? The VA will either grant your claim or send you a Statement of the Case. A Statement of the Case describes the facts, laws, regulations, and reasons that they used to make their decision. The VA will also send you a VA Form 9, "Appeal to Board of Veterans' Appeals," with the Statement of the Case. You must complete this VA Form 9 and return it to the VA if you want to continue your appeal.

How long do I have to start my appeal? You have one year to appeal your decision. Your letter saying that you disagree with the VA decision must be postmarked (or received by the VA) within one year from the date of the original VA letter denying you the benefit. In most cases, you cannot appeal a decision after this one-year period has ended.

What happens if I do not start my appeal on time? If you do not start your appeal on time, the VA decision will become final. Once the decision is final, you cannot get the VA benefit denied unless you either:

- Show the VA that they were clearly wrong to deny the benefit or
- Send the VA new evidence that relates to the reason(s) the VA denied your claim

Can I get a hearing with the Board? Yes. If you decide to appeal, the Board will give you a hearing if you want one. The VA Form 9 we will send you with a Statement of the Case has complete information about the kinds of hearings the Board offers and convenient check boxes for requesting a Board hearing. The board does not require you to have a hearing. It is your choice.

Where can I find out more about appealing to the Board?

- You can find a "plain language" booklet called "How Do I Appeal," on the Internet at: http://www.bva.va.gov/How_Do_I_Appeal.asp. The booklet also may be requested by writing to: Mail Processing Section (014), Board of Veterans' Appeals, 810 Vermont Avenue, NW, Washington, DC 20420.
- You can find the formal rules for appealing to the Board in the Board's Rules of Practice at title 38, Code of Federal Regulations, Part 20. You can find the complete Code of Federal Regulations on the Internet at: <http://www.gpoaccess.gov/cfr/index.html>. A printed copy of the Code of Federal Regulations may be Available at your local library.

Women's Inpatient Specialty Environment of Recovery (WISER)

It is an intensive, comprehensive treatment approach tailored specifically for female Veterans with a diagnosis of PTSD, substance dependence, mood or anxiety disorder. The WISER program is grounded in evidence-based treatments, provided mostly in group therapy. It is a 4-week program housed in an inpatient psychiatric setting at your local VA hospital. After completing the program and acquiring new skills, techniques and insights to improve her quality of life, the Veteran will return to her home clinic and resume outpatient treatment.

Tuition Free

Any child born or adopted before during or after the period of time his or her parent were officially declared a POW or MIA after January 1, 1960, may apply for free undergraduate college tuition.

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 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.

Respite Care Program

Respite Care is a program that provides short-term services to give the caregiver a period of relief from the demands of daily care for the chronically ill or disabled Veteran.

Respite Care services may include a short stay by the Veteran in a VA Community Living Center (formerly known as VA nursing homes) or hospital; a short stay in a community nursing home; in-home services provided by a personal care aide; or services provided in an adult day health facility in the community. Respite Care is generally limited to 30 days per year.

Domiciliary Care

VA offers two distinct types of Domiciliary Care: short-term rehabilitation and long-term health maintenance care. This program also provides a clinically appropriate level of care for homeless Veterans whose health care needs are not severe enough to require more intensive levels of treatment.

Adult Day Health Care

Adult Day Health Care is an outpatient day program consisting of health maintenance, rehabilitative services, socialization, and caregiver support. Veterans receiving Adult Day Health Care are often frail, elderly, and functionally impaired. Adult Day Health Care includes key program elements to address health needs, physical and cognitive functions, and social support. The emphasis is on helping participants and their caregivers develop the knowledge and skills necessary to manage care at home.

Nursing Home Placement

If clinically indicated, you will be provided needed nursing home care for Service-connected conditions. Otherwise, you may be provided needed nursing home placement, based on space and availability. Placement is provided either 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. For more information contact your local Social Work Service.

Catastrophic Injury

Veterans who are 100% service-connected IU may be eligible for an additional monthly entitlement of \$62.50/mo for catastrophic injury.

Certain veterans and service members with service-connected disabilities may be entitled to a Specially Adapted Housing (SAH) grant from VA to help build a new specially adapted house or buy a house and modify it to meet their disability-related requirements. Eligible veterans or service members may now receive up to three grants, with the total dollar amount of the grants no to exceed the maximum allowable. Previous grant recipients who had received assistance of less than the current maximum allowable may be eligible for an additional SAH grant.

Eligible veterans who are temporarily residing in a home owned by a family member may also receive assistance in the form of a grant to assist in the veteran in adapting the family member's home to meet his or her special needs. Those eligible for a \$50,000 total grant would be permitted to use up to \$14,000 and those eligible for a \$10,000 total grant would be permitted to use up to \$2,000. (See eligibility requirements for a different grant amounts) However, VA is not authorized to make such grants available to assist active duty personnel.

Eligibility for up to \$50,000: VA may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a previous owned home that is being adapted, up to a maximum of \$50,000. In certain instances, the full grant amount may be applied toward remodeling costs. Veterans and service members must be determined eligible to receive compensation for permanent and total service-connected disability due to one of the following:

1. Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes or a wheelchair.
2. Loss or loss of use of both upper extremities at or above the elbow.
3. Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity.
4. Loss or loss of use of one lower extremity together with (a) residuals of organic disease or injury, or (b) the loss or loss of use of one upper extremity which so affects the functions of balance or propulsion as to preclude locomotion without the use of braces, canes crutches or a wheelchair.

Eligibility for up to \$10,000: VA may approve a grant for the cost, up to a maximum of \$10,000, for necessary adaptations for a veteran's or a service member's residence or to help veterans and service members acquire a residence already adapted with a special features for their disability. To be eligible for this grant, veterans and service members must be entitled to compensation for permanent and total service-connected disability due to:

1. Blindness in both eyes with 5/200 visual acuity or less.

2. Or anatomical loss or loss of use of both hands.

Supplemental Financing: Veterans and service members with available loan guaranty entitlement may also obtain a guaranteed loan or a direct loan from VA to supplement the grant to acquire to specially adapted home. Amounts with a guaranteed loan from a private lender will vary, but the maximum direct loan from VA is \$33,000.

No Fees

No private or non-profit organization, or individual, including attorneys, can charge for the preparation, presentation, and prosecution of a claim.

Burial for Veteran & Spouse

Veterans and their spouse can be buried at a national cemetery free of charge? Veteran must have military discharge documents (e.g., DD Form 214, DD Form 256, etc.) in order to be buried at a military cemetery. See your VSO to learn more about programs or call 1-800-827-1000.

Certain veterans with service-connected disabilities that result in the veteran being Total & Permanent Disabled may be entitled to a complete discharge of all student loans.

A total and permanent disability (TPD) discharge relieves you from having to repay a William D. Ford Federal Direct Loan (Direct Loan) Program loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan (Perkins Loan) Program loan or complete a TEACH Grant service obligation on the basis of your total and permanent disability. Before your federal student loans or TEACH Grant service obligation can be discharged, you must provide information to the U.S. Department of Education (ED) to show that you are totally and permanently disabled. ED will evaluate the information and determine if you qualify for a TPD discharge.

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You can show the Department of Education that you are totally and permanently disabled in one of the following three ways:

1. If you are a veteran, you can submit documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that you are unemployable due to a service-connected disability.
2. If you are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, you can submit a Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that your next scheduled disability review will be within five to seven years from the date of your most recent SSA disability determination.

3. You can submit certification from a physician that you are totally and permanently disabled. Your physician must certify that you are unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that
 - Can be expected to result in death,
 - Has lasted for a continuous period of not less than 60 months, or
 - Can be expected to last for a continuous period of not less than 60 months.

The Disability Evaluation System

Have you ever heard of DoD's Disability Evaluation System (DES) or Integrated Disability Evaluation System (IDES) and wondered what, exactly, it is? Or why it matters to you? DoD's disability evaluation process provides disability compensation for servicemembers who are injured or become ill in the line of duty and are no longer able to perform their duties. The servicemember receives a single set of physical disability examinations, conducted according to VA examination protocols, and disability ratings prepared by VA that both DoD and VA use to ensure the earliest possible delivery of disability benefits. For more information, visit the Integrated Disability Evaluation System (IDES) website or contact your nearest VSO.

VA Mandated To Expedite Claim

Did you know that the VA is mandated to expedite an application for benefits if a veteran is receiving Hospice care?

The Independent Living program is to make sure that each eligible veteran is able, to the maximum extent possible, to live independently and participate in family and community life increasing their potential to return to work. Services may include the following:

- Assistive technology
- Specialized medical, health, and / or rehabilitation services
- Services to address any personal and / or family adjustment issues
- Independent living skills training
- Connection with community-based support services

Eligibility Requirements

Veteran's whose service-connected disabilities are so severe they are currently unable to pursue an employment goal.

How Is The Determination Made?

When a Vocational Rehabilitation Counselor (VRC) determines that employment goals are not currently feasible. An evaluation of the veteran's independent living needs will be conducted. The VRC and veteran will work together to identify the veteran's needs. Together they will determine services required to address the identified needs. An individualized Independent Living Program will be written providing the services necessary to meet the veteran's identified needs. Referral to specialized rehabilitation facilities and / or for consultation with other rehabilitation professionals may be necessary in the development and implementation of a veteran's ILP.

Dependent Education Assistance Program

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. Effective October 1, 2013 some DEA beneficiaries may be eligible for 81 months of GI Bill benefits if they are eligible for more than one education benefit.

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.

Eligibility

You 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 servicemember missing in action or captured in line of duty by a hostile force.
- A servicemember forcibly detained or interned in line of duty by a foreign government or power.
- A servicemember who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability. This change is effective December 23, 2006.

South Dakota offers a bonus to members of the Armed Forces who were legal residents of the state for no less than six months immediately preceding their period of active duty and who served on active duty during one or more of the following periods: (1) Aug. 2, 1990 to March 3, 1991; (2) March 4, 1990 to Dec. 31, 1992, with exceptions; (3) Jan. 1, 1993 to Sept. 10, 2001, with exceptions; (4) Sept. 11, 2001 to a date yet to be determined. Also, Veterans with qualifying service before Dec 31, 1992 and after Jan 1, 1993 may receive two separate bonuses of up to \$500.00 each. Veterans may apply through the nearest County or Tribal Veterans Service Officer. Those living outside of South Dakota may apply by e-mail at john.fette@state.sd.us. Be sure to include military branch and dates of service. Veterans may also request an application and instructions by calling 605-773-7251.

DD Form 214 Online

Gaining access to your DD Form 214 has never been easier. This may be particularly helpful when a veteran needs a copy of the DD-214 for employment purposes. NPRC is working to make it easier for veterans with computers and Internet access to obtain copies of documents from their military files. Military veterans and the next of kin of deceased former military members may now use a new online military personnel records system to request documents.

The National Personnel Records Center (NPRC) has provided the following website for veterans to sign access to their dd-214 online:<http://vetrecs.archives.gov>

How to Secure Compensation for Dependents

All veterans having a 30% or more service-connected evaluation may be entitled to additional compensation for a spouse, dependent parents, or unmarried children under 18 (or under 23 if attending an approved school) or a child who became permanently incapable of self-support because of mental or physical defect prior to age 18. The additional benefit for a spouse is payable in a higher amount upon receipt of evidence establishing that the spouse is a patient in a nursing home or disabled as to require the aid and attendance of another person.

How to Increase Benefits for Unemployability

If your service-connected disabilities are seriously disabling to the extent that you are unable to secure and hold steady work or employment, you may apply to receive total disability. To apply for this benefit, you should contact the nearest VA Regional Office and complete VA Form 21-8940, "Veteran's Application for Increased Compensation Based on Unemployability." Forms are available on the VA forms.

Compassionate Allowances Conditions Expanded

The Social Security Administration has announced 25 new Compassionate Allowances (CA) conditions. The CA program reduces the time it takes to make decisions on disability applications filed by Americans with the most serious disabilities, so they receive decisions on their claims within days, instead of months or years. The new conditions include a dozen cancers and disorders that affect the digestive, neurological, immune and multiple body systems.

Expedited Social Security Process for Vets

The Social Security Administration has unveiled a new initiative to expedite disability claims by veterans with a Department of Veterans Affairs (VA) disability compensation rating of 100% Permanent & Total (P&T). Under the new process, Social Security will treat these veterans' applications as high priority and issue expedited decisions, similar to the way the agency currently handles disability claims from Wounded Warriors. In order to receive the expedited service, veterans must tell Social Security they have a VA disability compensation rating of 100% P&T and show proof of their disability rating with their VA Notification Letter. Social Security plans to launch the expedited process in mid-March.

IU Facts

Individual unemployability is a part of VA's disability compensation program that allows VA to pay certain veterans compensation at the 100 percent rate, even though VA has not rated their service-connected disabilities at the total level. To be eligible, a veteran must be unable to maintain substantially gainful employment as a result of his/her service-connected disabilities. Additionally, a veteran must have one service-connected disability ratable at 60 percent or more, or two or more service-connected disabilities, at least one disability ratable at 40 percent or more with a combined rating of 70 percent or more.

Veterans who are in receipt of Individual Unemployability benefits may work as long as it is not considered substantially gainful employment. The employment must be considered marginal employment. Substantially gainful employment is defined as employment at which non-disabled individuals earn their livelihood with earnings comparable to the particular occupation in the community where the veteran resides. Marginal

employment is generally deemed to exist when a veteran's earned income does not exceed the amount established by the U.S. Census Bureau as the poverty level for the veteran only.

Military veterans who say they were sickened by lingering amounts of the herbicide Agent Orange aboard repurposed airplanes after the Vietnam War now have some strong scientific support for their claims. A new study has found that veterans who were exposed to aircraft that had previously sprayed Agent Orange over Vietnam during the war may have been exposed to dioxin levels above Department of Defense (DoD) standards for maximum permissible exposure to poisonous chemicals. U.S. Air Force and VA policies do not currently recognize "dried residues" of herbicide and dioxin as harmful. The study, "Post-Vietnam Military Herbicide Exposures in UC-123 Agent Orange Spray Aircraft," was published Feb. 21 in the scientific journal Environmental Research. For more information call 1-703-549-0060.

USMC Scholarship

The Marine Corps Scholarship Foundation has established the EOD Marine Memorial Scholarship, which will be awarded to a student beginning in the upcoming 2014-2015 academic year. To be eligible, applicants must: (1) be the child of an active duty, reserve or veteran U.S. Marine who has received an honorable discharge or was killed while serving in the Corps; (2) be the child of U.S. Navy Corpsmen who is serving or have served; (3) have a GPA of at least 2.0; (4) meet an income requirement; and (5) plan to attend an accredited undergraduate college, university or vocational/technical institution in the upcoming academic year. The Scholarship Foundation gives particular attention to children whose parent has been killed or wounded in action.

VA Caregiver Support Line

The Department of Veterans Affairs' (VA's) Caregiver Support Line facilitates monthly telephone education groups for family caregivers of Veterans with a theme of "Care for the Caregiver." A different topic is presented every month with the goal of helping Caregivers develop tools and strategies to help balance the demands of caregiving, while also focusing on the importance of self-care. These groups are available to any family caregiver currently caring for a Veteran enrolled in VA healthcare. Veterans enrolled in VA healthcare who are caring for a loved one at home are also eligible to participate. For more information or to register for a group, please contact your local Caregiver Support Coordinator at 1-800-827-1000.

Emergency Fund for Veterans

When natural disasters like tornadoes, floods or wildfires strike, The American Legion's National Emergency Fund swiftly delivers needed money to veterans in their communities. Legionnaires and Sons of The American Legion members (up to \$1,500) Legion Posts (up to \$5,000) are eligible for funds to meet immediate needs only such as temporary housing, food, water, clothing, diapers, etc. Applicant must have been displaced from their primary residence due to a declared natural disaster and provide proof of out-of-pocket expenses. For more information, call 1-800-433-3318.

Additional Payments Authorized

Did you know that an additional monthly payment is authorized when the veteran has suffered the anatomical loss or loss of use of:

1. One or more creative organs
2. One foot
3. One hand
4. One eye
5. Hearing – deafness of both ears
6. Speech – aphonia

CREATIVE ORGAN (38 CFR 3.350(a)(1)(i)-(iv))

Entitlement to a (k) rating exists when there is acquired loss or loss of use of one or both testicles or ovaries or other creative organs. Elective surgery such as vasectomy or loss of use of a creative organ following menopause would not be considered loss or loss of use of a creative organ. Even though there may be loss or loss of more than one creative organ, the law provides that only one (k) award can be granted for this function.

FOOT OR HAND (38 CFR 3.350(a)(2) AND 4.63)

Entitlement to a (k) award will be found when there is loss or loss of use of one foot or one hand. Such loss of use will be held to exist when the remaining function of either is equal to that of an amputation stump (below the level of the elbow or knee) with a suitable prosthesis in place, were amputation to be performed.

- Foot: Normal functions of the foot include balancing propulsion and ambulation.
- Hand: Function is described in terms of grasping and manipulation.
- Other factors: Loss of use of a foot is conceded when there is extremely unfavorable complete ankylosis of the knee complete ankylosis of two major points of an extremity or shortening of the lower extremity 3 ½ inches or more. Complete paralysis of the common peroneal nerve and consequent footdrop, accompanied by characteristic organic changes including trophic and circulatory disturbances and other factors indicating complete paralysis will be taken as loss of use.

BOTH BUTTOCKS (38 CFR 3.350(a)(3) AND 4.64)

The (k) award is payable for loss of use of both buttocks when there is severe damage to muscle group XVII, bilaterally, so as to make it impossible for the person to rise, without assistance, from a seated or stooped (fingers to toes) position and inability to maintain posture stability (stand erect). The assistance may be done by the person's own hands or arms and, in the matter of posture stability, by a special appliance. Payment of the (k) award for loss of use of both buttocks is payable even when there is separate entitlement to SMC for loss or loss of use of both lower extremities (38 USC 1114(l) through (n)); however, appropriate tests must clearly demonstrate that there is such additional loss.

EYE (38 CFR 3.350(a)(4) AND 4.79)

Loss of use or blindness of one eye, having light perception only, so as to entitle a veteran to the (k) award, will be held to exist when there is inability to recognize testers at one foot and when further examination of the eye reveals that perception of objects, hand movements or counting fingers cannot be accomplished at a distance of three feet.

DEAFNESS (38 CFR 3.350(a)(5))

Entitlement to the (k) award is payable for deafness of both ears, having absence of air and bone conduction. Such as deafness will exist when a VA examination shows, under current testing criteria, the bilateral hearing loss is equal to or greater than that which is require for a 100% evaluation under Diagnostic Code 6110 of the VA Schedule for Rating Disabilities.

APHONIA (38 CFR 3.350(a)(6))

Payment of a (k) award is authorized for complete organic aphonia when there is a disability of the organs of speech that constantly precludes communication by speech. Total laryngectomy with tracheostomy, even if there is comprehensible speech by means of "esophageal voice" (without prosthesis), will entitle a person to a (k) award.

Full Scale Claims Report Released by American Legion

The March 2014 report of the VA (Department of Veterans Affairs) Claims Backlog Working Group was recently released. The working group's report focused on three areas of improvement: (1) veterans must be given every tool to understand the claims process and what they can do to provide information that the Veterans Benefits Administration (VBA) needs; (2) VBA and VA's regional offices (VAROs) must make structural changes to ensure that claims are being processed accurately and efficiently; and (3) Federal agencies need to transfer requested information more rapidly and to process that information in a timely fashion. The report is available on the American Legion website. [[Click Here to Download Report](#)]

SCAM ALERT!

ATTENTION VETERANS! A group of con artists are currently contacting veterans stating that the veteran missed jury duty and now the veteran must pay a fine ranging from \$500 - \$1000. Here's how the scam works. The thieves are posing as police officers from the neighborhood or city where the veteran resides, and the thieves are using real badge numbers, and real police officer names from the police force in the veterans' city. If the veteran refuses to pay, the thieves threaten to stop disability payments or threaten to have the veterans wages garnished. Do Not Be Alarmed! This is a scam!

SSD Fair Marketing, a Houston-based multi-functional web marketing company that specializes in search engine optimization, pay per click advertising, social media marketing, local maps optimization, and reputation management, has launched a "Salute Our Veterans" contest that will award one United States Veteran a prize of \$5,000.

The "Salute Our Veterans" contest was announced on the company's Facebook page asking United States Veterans or those who have served in the U.S. Military or Armed Forces to enter the contest directly on Facebook through a custom application form. The sweepstakes is open to any United States Veteran or who

has served in the U.S. Military or Armed Forces, currently lives in the Houston, Texas area, and is 18 years of age or older. Each applicant is asked to submit a short essay sharing their story along with their contact information before May 1, 2014.

Veterans Ride for Free

A new program in Albuquerque, New Mexico is giving back to veterans by giving them free rides on the city's buses.

Starting on Monday, April 21, 2014, veterans who are enrolled in the Veterans Administration Health Care System, or have a newly issued Veteran ID Card will get to ride ABQ ride for free.

The mayor of Albuquerque announced Friday that the program will extend to any veteran from in or out of state.

The new program now places Albuquerque with a number of other cities, including Chicago and San Francisco that allow veterans to ride for free.

New Website for Veterans

The new website 'Mental Health First Aid for Veterans' gives family members and others the tools to recognize and respond to the warning signs of mental illness and addiction. The National Council for Behavioral Health, which sponsors the website, says 30 percent of the men and women who have served in Iraq and Afghanistan require treatment for mental health issues. Yet, less than 50 percent of these veterans receive any treatment. Mental Health First Aid teaches participants a five-step action plan. For more information, visit the Military First Aid website and scroll down to "FIND A COURSE" to search for upcoming training near you and links to mental health care organizations.

Veterans Crisis Line

Friends or loved ones in crisis may show signs that indicate that they are at risk of attempting or committing suicide. If you recognize that something is not right, make the call to the Veterans Crisis or Military Crisis line. During times of crisis, reach out and call. Dial 1-800-273-8255 and press 1.

Veterans Employment Center

First Lady Michelle Obama and Dr. Jill Biden have announced the launch of a new integrated employment tool to connect veterans and servicemembers with employers, and to help translate military skills into the civilian workforce. The Veterans Employment Center is an integrated, online tool connecting veterans, transitioning servicemembers and their spouses with both public and private-sector employers, is the result of an interagency effort to improve, simplify and consolidate the current array of employment resources for veterans. Additionally, this will provide one comprehensive database of resumes for employers. For a tutorial video on how to use the Veterans Employment Center, visit the YouTube website.

Survivors Pension

The survivors pension benefit is a tax-free monetary benefit payable to a low income, un-remarried, surviving spouse and/or unmarried child of a deceased veteran with wartime service.

To qualify, 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 VA recognized wartime period.
- If the veteran entered active duty after September 7, 1980, 24 months of active duty with at least one day during a VA recognized war time period.
- Was discharged from service under other than dishonorable conditions.

Survivors pension is also based on your yearly family income, which must be less than the amount set by Congress to qualify.

What some veterans and family members don't know is that all non-reimbursed medical costs are deductible in calculating income. For example, for veterans who served during wartime and later became disabled and require aid either at home or in an institution, the VA can provide a pension supplement to bring net annual income up to \$20,795 for a single veteran or \$24,652 for a veteran and spouse. A veteran with a retirement pension of \$50,000 might appear ineligible, but with the fully deductible cost of a doctor-ordered live-in home caregiver running at more than that, the person would be eligible for the full VA pension.

Paying for College

The Post 9/11 GI Bill pays institutions of higher learning directly for resident tuition and fees for a public school or at a private school. For a private school, the payment is the lower of either actual tuition and fees or the national maximum per academic year. Veterans who use the Post 9/11 GI Bill are also eligible for a monthly housing allowance, book stipend determined by enrollment and a one-time rural relocation benefit. Attending an out-of-state or private school could lead to out-of-pocket costs, but many schools participate in the VA's Yellow Ribbon Program to supplement the difference between tuition and benefits so that veterans pay nothing out of pocket.

Eligible veterans must have served an aggregate 36 months in active duty after September 10, 2001 or have been honorably discharged from active-duty for a service-connected disability with an aggregate 30 months of service after September 10, 2001. Immediate dependents, included DEERS enrolled spouses and children of service members, may be eligible for a transfer of benefits if the eligible service member is qualified for the Post 9/11 GI Bill at the 100 percent rate.

3 Important Things Veterans Need to Know

The \$15 billion reform bill to address the crisis of long waiting times for VA appointments became law this month.

Here are three things to know about the Veterans' Access, Choice and Accountability Act, which includes \$5 billion to hire more doctors and nurses to solve staffing shortage problems:

1. Some veterans can see a doctor outside the VA system by using a new kind of insurance card. If a veteran tries to schedule an appointment at a VA hospital or clinic but is told the waiting time would

be more than 30 days, he or she can either wait or use the new Choice Card to get an appointment from a different provider outside the VA system. Many veterans who live more than 40 miles from a VA hospital or clinic also may use the Choice Cards.

Choice Cards should be arriving in veterans' mailboxes by November 2014. The cards tell providers whom to call to verify enrollment and get billing information.

Choice Cards can be used to get health care from:

- TriWest providers.
 - Medicare providers.
 - Indian Health Services facilities, including the San Xavier Health Center.
 - Federally qualified community health centers.
2. Veterans have more access to mental-health services. In addition to more mental-health care providers and more clinic sites, the law allows military members who were victims of sexual assault to receive counseling and health care at VA facilities.
 3. Some surviving spouses can receive a type of GI-Bill benefit. The law gives in-state tuition benefits to surviving spouses of military members who died in the line of duty after September 11, 2001. The law also makes in-state tuition available to veterans under the post-9/11 GI Bill.

Free tickets for the University of Wyoming football game against the U.S. Air Force Academy, in War Memorial Stadium, September 6, 2014, are available to Wyoming veterans. Veterans can request two tickets per veteran by contacting the Wyoming Veterans Commission at 307-777-8152. Veterans will need to provide their name, mailing address, phone number, and some basic proof of their veteran status, such as a veterans service organization membership card, VA health care identification card, or a retired military identification card. All requests for tickets must be received by the close of business on August 28, 2014, and will be awarded on a first come, first served basis. Tickets will be mailed as the orders are filled.

New York Burial Benefits

Finally, another law will provide families of servicemembers from New York wounded in combat but died from injuries away from the combat zone to qualify for a supplemental burial allowance.

CBO Examining Ways to Decrease Disability Claims

Stars & Stripes reporter, Tom Philpott, reports that the Congressional Budget Office (CBO) has released its latest report, Veterans' Disability Compensation: Trends and Policy Options. The report looks at way in which disability claims can be decreased and monitored.

According to Philpott, CBO prepared its report, Veterans' Disability Compensation: Trends and Policy Options, at the request of the ranking Democrat on the House Veterans Affairs Committee, Rep. Mike Michaud of Maine.

As with most CBO reports, it offers only "objective, impartial analysis" and options, not recommendations. But the options for easing the river of VA compensation claims are, as expected, controversial. Many will be unpopular with veterans and condemned by powerful veteran service organizations, which would seem to

make adoption by the Congress or VA unlikely outside of a larger bipartisan package of federal entitlement reforms.

For example, CBO floats three options to alter policies on identifying service-connected conditions and to conduct long-term monitoring of disability ratings. One would impose a time limit on filing initial claims. CBO notes that in 2012, roughly 43 percent of first-time recipients of disability pay had filed claims while 55 or older, even though most had left service by age 30. Seven percent of new claimants that year were 75 or older. (see report)

Medicare

Medicare is health insurance provided by the federal government to individuals age 65 and older, as well as some adults with disabilities. All U.S. citizens and permanent residents 65 and older are eligible. To ensure the lowest monthly premiums, veterans must enroll within three months before or after their 65th birthday. Medicare and TRICARE work together—there is a branch of TRICARE called “TRICARE for Life” that becomes available when you enroll in Medicare Parts A and B (basic Medicare). Medicare becomes your primary insurance and TRICARE pays for any co-insurance and deductible. Medicare and VA benefits, however, do not work together. Medicare does not pay for any care received at VA facilities, but it will cover care at a non-VA facility.

Former Ineligible Veterans May Qualify

A new federal policy could help veterans with Post Traumatic Stress Disorder (PTSD), and who are presently ineligible for benefits, get the medical care and benefits they need. The Department of Defense set down new guidelines Thursday to work with veterans who are trying to upgrade discharges to get medical help. This new set of guidelines is for veterans who have been diagnosed with PTSD or who do not realize they have PTSD. The DOD says this is in large part for veterans from the Vietnam War who were discharged without any record of having PTSD because it wasn't understood in that time. So, unless they get diagnosed by a private doctor, they cannot be reinstated for help with their PTSD if they were declared ineligible with their discharge. The new guidelines don't mean every single veteran will get their benefits. It just means a review board will take PTSD cases under special consideration. Without these guidelines it was nearly impossible to get benefits reinstated after they were denied.

The Department of Veterans Affairs (VA) is to implement new statutory authority to provide payment or reimbursement for hospital care and medical services provided to certain veterans' family members who resided at Camp Lejeune, North Carolina, for at least 30 days during the period beginning on January 1, 1957, and ending on December 31, 1987. Under this rule, VA will reimburse family members, or pay providers, for medical expenses incurred as a result of certain illnesses and conditions that may be attributed to exposure to contaminated drinking water at Camp Lejeune during this time period. Payment or reimbursement will be made within the limitations set forth in statute and Camp Lejeune family members will receive hospital care and medical services that are consistent with the manner in which the VA provides hospital care and medical services to Camp Lejeune veterans.

This interim final rule is effective October 24, 2014.

New Benefits Line

The state of Michigan on Wednesday, September 24, 2014, formally launched a help line that military veterans can call at any time to get assistance about their government benefits and services. The Veteran Resource Service Center is a partnership between the state Veterans Affairs Agency and the United Way's 211 phone system. Veterans who want help navigating various government agencies are encouraged to call 1-800-MICH-VET during business hours and 211 after hours and on the weekends.

2015 COLA Increase Approved

The U.S. House of Representatives passed four veterans related bills: (1) H.R. 3593 would direct the inclusion of an outside entity to assist in the management of VA's major facility construction efforts; (2) H.R. 5404 would extend a number of expiring current authorities and critical programs at both VA and the Department of Labor; (3) H.R. 4276 would require VA to provide reports to Congress on the pilot program for assisted living services for veterans with traumatic brain injury; and (4) S. 2258 would authorize a cost-of-living adjustment for disabled veterans receiving disability compensation from the Department of Veterans Affairs.

As of December 1, 2014, the rates of veterans' disability compensation, additional compensation for dependents, the clothing allowance for certain disabled veterans, and dependency and indemnity compensation for surviving spouses and children will increase anywhere from 1.9% to 2.0%. The bill requires each annual increase to be the same as the percentage by which Social Security disability benefits are increased each year as set under 215(i) of the Social Security Act (42 U.S.C. 415(i)).

Cash Back to Veterans and Active Duty Troops

Open Mortgage is honoring our Nation's Veterans by giving back. They offer a \$500 lender credit at closing on VA loans and reverse mortgages for applications taken during the entire month of November 2014. Military personnel who are buying homes, refinancing, or using financial strategies such as a reverse mortgage are eligible to benefit from this Special. For more information contact: Diane Creasy, diane@corp.openmtg.com, 512-492-3352.

VA Home Loan Still Possible If You Have Foreclosure or Bankruptcy

These financial setbacks don't automatically put an end to your VA loan chances. It's possible to secure a VA home loan just two years removed from a foreclosure, short sale or bankruptcy. In some cases, veterans who file for Chapter 13 bankruptcy protection can potentially qualify just a year removed from the filing date of either. Homebuyers seeking conventional or FHA financing can find the waiting periods much longer. Even veterans who lose a VA-backed mortgage to foreclosure can still be eligible for another VA loan.