Summary of VA Benefits

You are here

We are here to help you find your way

U.S. Department of Veterans Affairs

SUMMARY OF VA BENEFITS

You have sacrificed to keep our country—and everything it represents—safe. The U.S. Department of Veterans Affairs honors and serves you by fulfilling President Lincoln's promise "to care for him who shall have borne the battle, and for his widow, and his orphan."

You may be eligible for VA benefits if you are a uniformed Servicemember; Veteran; or spouse, child, or parent of a deceased or disabled Servicemember or Veteran.

VA strives to understand the unique issues you face. We are here to help you and your eligible dependents obtain compensation, education, health care, home loan, insurance, pension, vocational rehabilitation and employment, and burial and memorial benefits for which you are eligible. As you make important choices about your family, finances, and career, we encourage you to use the information found here and the VA resources available to you.

Go to eBenefits at www.ebenefits.va.gov, your one-stop shop to apply for and learn about your benefits. Or visit the nearest VA regional office, call 1-800-827-1000, or go to our Web site at www.va.gov/benefits for more information.

Thank you for your service. Now let us serve you.

DISABILITY COMPENSATION

Service-connected disability compensation is a tax-free benefit paid to Veterans for a disability (or disabilities) that either:

» Arose during service

» Was worsened or aggravated by service

» Is presumed by VA to be related to military service

To receive disability compensation, you must have been discharged under other than dishonorable conditions.

PENSION

Pension is a tax-free benefit paid to wartime Veterans with limited or no income who are either aged 65 or older or who are permanently and totally disabled due to a non-service-connected cause. Seriously disabled or housebound Veterans receiving Pension may also qualify for an additional Aid and Attendance or Housebound benefit.

EDUCATION AND TRAINING

VA pays benefits to eligible Servicemembers and Veterans pursuing an approved education or training program. There are four primary VA education benefit programs that cover Active Duty, National Guard, and Reserve Servicemembers and Veterans:

- Post-9/11 GI Bill (Chapter 33)
- Montgomery GI Bill-Active Duty (Chapter 30)
- Montgomery GI Bill-Selected Reserve (Chapter 1606)
- Reserve Educational Assistance Program (REAP)

The Post-9/11 GI Bill program provides financial assistance towards tuition and fees, books, and supplies, and it provides a monthly housing allowance. Eligible Servicemembers may transfer unused Post-9/11 GI Bill benefits to an eligible spouse or child. VA pays a monthly allowance under the other benefit programs to help offset educational costs. Information about VA education programs can be found at www.gibill.va.gov.

VETSUCCESS

VA assists Veterans with service-connected disabilities to prepare for, obtain, and maintain suitable employment through the Vocational Rehabilitation and Employment VetSuccess program. First, VA conducts a comprehensive evaluation to help you determine your future career path. Based on your evaluation, VetSuccess provides you with vocational counseling, job-search assistance, and other education and training services.

VetSuccess career counseling benefits are also available to you if you recently separated from the military or are using VA education benefits, even if you do not have a service-connected disability.

LIFE INSURANCE

VA provides valuable insurance benefits to Servicemembers and Veterans to give you peace of mind knowing that your family is protected. VA insurance benefits were developed in consideration of the extra risks involved in military service.

- Servicemembers' Group Life Insurance (SGLI) is a low-cost group life insurance program for Servicemembers. Coverage can be extended if the Servicemember is totally disabled.
- Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI) is an automatic feature of SGLI that provides payments to Servicemembers who suffer losses, such as amputations, blindness, and paraplegia, due to traumatic injuries.
- Veterans' Group Life Insurance (VGLI) allows Servicemembers to convert their SGLI to lifetime renewable term coverage after separation from service.
- Service-Disabled Veterans' Insurance (S-DVI) provides life insurance coverage for Veterans with a service-connected disability. If totally disabled, Veterans are eligible for additional coverage.
- Veterans' Mortgage Life Insurance (VMLI) provides mortgage protection insurance to disabled Veterans who have been approved for a VA Specially Adapted Housing Grant.

! TIME SENSITIVE—CONVERTING SGLI TO VGLI

Veterans who were separated from military service on or after November 1, 2012, may now apply to convert SGLI to VGLI within one year and 240 days from separation. Evidence of good health is not required for those who apply within 240 days of separation.

HOME LOANS

Veterans and Active Duty, National Guard, and Reserve Servicemembers may be eligible for VA's home loan program. VA loans have favorable terms, including no down payment or mortgage insurance premiums.

VA offers a number of housing benefits and grants:

» **Guaranteed Loans:** VA can guarantee a portion of a loan made by a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or a condominium unit for your own personal occupancy. VA also guarantees loans for building, repairing, and improving homes.

» **Refinancing Loans:** Whether you have a VA or non-VA mortgage, VA can help you refinance your loan.

» **Specially Adapted Housing Grants:** Certain severely disabled Veterans and military personnel can receive grants to adapt or acquire suitable housing.

HEALTH CARE

VA provides a number of health care services, including:

» Hospital, outpatient medical, dental, pharmacy, and prosthetic services

» Domiciliary, nursing home, and community-based residential care

» Treatment related to Military Sexual Trauma (MST)

» Readjustment counseling

» Homeless Veteran programs

» Alcohol and drug dependency treatment

» Medical evaluation for disorders related to Gulf War service or environmental hazards

» Specialized health care for women Veterans

Caregivers: VA supports caregivers who provide personal care services to Veterans who are seriously injured, chronically ill, disabled, or are getting older and are no longer able to adequately care for themselves.

Vet Centers: VA assists combat Veterans through a nationwide network of community-based Vet Centers. Counselors provide individual, group, and family readjustment counseling to help you with the transition to civilian life, treat post-traumatic stress disorder, and help you with any other military-related problems. Other services include: outreach, education, medical referral, homeless Veteran services, employment, and VA benefit referral.

Veterans Crisis Line: If you or a Veteran you know is experiencing an emotional crisis, please call 1-800-273-8255 and push 1 for immediate assistance.

BURIAL

VA offers burial and memorial services to honor certain deceased Veterans:

» VA can honor a Veteran by furnishing an inscribed headstone or marker at any cemetery, or a medallion in lieu of a headstone or marker to affix to one that is privately purchased.

» VA can provide a burial allowance to partially reimburse the burial and funeral costs to certain Veterans.

» VA can provide a Presidential Memorial Certificate (PMC) for the next of kin and loved ones of a deceased Veteran.

» VA can provide an American flag to drape the casket of a Veteran.

» A Veteran and his or her dependents can be buried in a VA national cemetery.

DEPENDENTS AND SURVIVORS

VA honors the sacrifices of Servicemembers' and Veterans' dependents and survivors through many benefit programs:

- **Dependency and Indemnity Compensation (DIC)** is a monthly benefit paid to a surviving spouse, including additional payments for dependent children. It is available to an eligible spouse of a Servicemember who died during active military service or from a service-connected disability, or of a Veteran who was rated totally disabled at the time of death. **Parents' DIC** is paid to surviving parents based on financial need.

  The surviving spouse and child(ren) who are eligible for DIC are also eligible for the following:

  - **The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** provides reimbursement for most medical expenses.
  - **The Survivors' and Dependents' Educational Assistance Program (Chapter 35)** provides assistance to obtain a degree and pursue other eligible education and training.

- **A Survivors' Pension** is a monthly benefit payable to a low-income surviving spouse and child(ren) of a deceased Veteran with wartime service.

Our Mission

You have sacrificed to keep our country—and everything it represents—safe. We honor and serve you by fulfilling President Lincoln's promise "to care for him who shall have borne the battle, and for his widow, and his orphan."

We strive to provide you with the world-class benefits and services you have earned, and will adhere to the highest standards of compassion, commitment, excellence, professionalism, integrity, accountability, and stewardship.

Thank you for your service. Now let us serve you.

VA PAM 27-12-2
SEPTEMBER 2012
P96516

U.S. Department of Veterans Affairs

Veterans Benefits Administration
Washington, DC 20420

T 800-827-1000
www.va.gov/benefits