Summary of VA Benefits for National Guard and Reserve Members and Veterans

U.S. Department of Veterans Affairs

As a member of the National Guard or Reserve you may qualify for a wide range of benefits offered by the Department of Veterans Affairs (VA). VA is here to help you and your family understand the benefits for which you may be eligible and how to apply for them. VA benefits include disability compensation, pension, home loan guaranty, education, health care, insurance, vocational rehabilitation and employment, and burial.

Active Guard Reserve (AGR) Program supports and enhances the mobilization readiness of the Reserve components. The AGR includes both National Guard (Title 32) and Reserve members (Title 10) who serve full-time. National Guard members may establish eligibility for certain VA benefits by performing full-time duty under either Title 32 or Title 10.

QUALIFYING SERVICE IN THE NATIONAL GUARD AND RESERVE

Generally, all National Guard and Reserve members discharged or released under conditions that are not dishonorable are eligible for some VA benefits. The length of your service, service commitment and/or your duty status may determine your eligibility for specific benefits.

Active Service. Eligibility requirements for several VA benefits include a certain length of active service. Active service in the National Guard or Reserve includes:

» Active duty (Title 10) - full-time duty in the Armed Forces, such as unit deployment during war, including travel to and from such duty, except active duty for training, **OR**

» Full-time National Guard duty (Title 32) – duty performed for which you are entitled to receive pay from the Federal government, such as responding to a national emergency or performing duties as an Active Guard Reserve (AGR) member

A state or territory's governor may activate National Guard members for State Active Duty, such as in response to a natural or man-made disaster. State Active Duty is based on state law and does not qualify as "active service" for VA benefits. Unlike full-time National Guard duty, National Guard members on State Active Duty are paid with state funds as opposed to Federal funds.

Access Your VA Benefits

Go to eBenefits at **www.ebenefits.va.gov**, your one-stop shop to learn about and apply for your benefits.

eBenefits
My Gateway to Benefit Information

Traditional Service. Traditional National Guard and Reserve members typically serve one weekend per month and two weeks per year. Traditional members may become eligible for some VA benefits by fulfilling a service commitment. Eligibility for disability compensation requires that a disability was the result of an injury or disease incurred or aggravated in the line of duty during active duty or active duty for training. For inactive duty training, the disability must have resulted from injury, heart attack, or stroke. Other benefit programs require a specified number of days of active service.

Technician Service. Military technicians are civilian employees of the Department of the Army or Department of the Air Force who are required to maintain membership in the National Guard or Reserve in order to retain employment. Similar to traditional National Guard and Reserve members, military technicians are normally in a military status one weekend a month and two weeks a year, and are eligible for some VA benefits. They may establish eligibility for additional benefits based on the length of Guard, Reserve, or active service.

VA BENEFITS

Disability Compensation. Disability compensation is a monthly tax-free benefit paid to Veterans who are at least 10% disabled because of injuries or diseases that were incurred or aggravated during active duty or active duty for training.

Pension. VA pension is a tax-free benefit paid to Veterans with limited income and net worth who served during a wartime period (see the FAQ section for a list of wartime periods). Generally, you must have 90 days or 24 months of active service (depending on when you served) to qualify.

Eligibility for VA Pension Benefits

Age/Disability Requirements	Active Service Requirements	
	On/Before September 7, 1980 (Enlisted) or October 16, 1981 (Officer)	After September 7, 1980 (Enlisted) or October 16, 1981 (Officer)
» Age 65 or older, **OR** » Permanently and totally disabled (not due to own personal misconduct), **OR** » A patient in a nursing home receiving skilled nursing care, **OR** » Receiving Social Security Disability Insurance, **OR** » Receiving Supplemental Security Income	» For at least 90 days with at least one day during a wartime period, **OR** » For at least 90 consecutive days or more if the period began or ended during a wartime period, **OR** » For an aggregate of 90 days or more during more than one wartime period, **OR** » During a wartime period, you were discharged or released because of a service-connected disability	» For at least 24 continuous months*, or the full period you were called or ordered, with at least one day during a wartime period, **OR** » During a wartime period, you were discharged or released because of a service-connected disability **You are also eligible if you previously completed 24 continuous months of active service prior to the date above, or received an early discharge under Section 1171 of Title 10.*

Home Loan Guaranty. VA's Home Loan Guaranty Program connects National Guard and Reserve members with home loans that have favorable terms. Private lenders provide the loan, but VA guarantees a portion of it, allowing lenders to provide benefits such as no down payment or mortgage insurance premiums. To qualify for VA's home loan guaranty, you must meet one of the following conditions:

- Served for 90 days or more on active duty during a wartime period, **OR**
- Were discharged or released from active duty for a service-connected disability, **OR**
- Have six years of service in the Selected Reserve or National Guard, **AND**
  - Were discharged honorably, **OR**
  - Were placed on the retired list, **OR**
  - Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after honorable service, **OR**
  - Continue to serve in the Selected Reserve

Education. VA provides valuable education and training benefits to National Guard and Reserve members, including financial support for undergraduate and graduate degrees, vocational and technical training, licensing and certification tests, apprenticeships, and on-the-job training. You may be eligible for one or more of the following programs if you meet certain service requirements:

Eligibility for VA Education Benefits

Program	Service Requirements
Post-9/11 GI Bill	» You were honorably discharged from active duty for a service-connected disability after serving at least 30 continuous days after September 10, 2001, **OR** » You have at least 90 aggregate days of active service consisting of: › Active duty (Title 10) supporting named contingency operations, **OR** › Full-time National Guard duty (Title 32) for the purpose of organizing, administering, recruiting, instructing, or training, **OR** › Full-time National Guard duty (Title 32 under section 502(f)) when authorized by the President or the Secretary of Defense for the purpose of responding to a national emergency declared by the President and supported by Federal funds
Montgomery GI Bill-Selected Reserve (MGIB-SR)	You: » Have a 6-year obligation to serve in the Selected Reserve, **AND** » Completed your Initial Active Duty for Training (IADT), **AND** » Served in a drilling unit and remain in good standing, **AND** » Have a high school diploma or equivalency
Reserve Educational Assistance Program (REAP)	You: » Are a member of a Reserve component, **AND** » Served on active duty for at least 90 consecutive days after September 10, 2001

Health Care. VA health care benefits may include all the necessary inpatient hospital care and outpatient services to promote, preserve, or restore your health.

Eligibility for VA health care requires that you served on active duty by a Federal order and completed the full period for which you were called or ordered. If you served on active duty in a theater of combat operations after November 11, 1998, you are eligible for free VA health care benefits for up to 5 years from the date of discharge or release.

Additional factors determine health care benefit eligibility for non-combat Veterans, or those with combat service prior to November 11, 1998. Learn more at **www.va.gov/healthbenefits.**

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 with the transition to civilian life, treat post-traumatic stress disorder (PTSD), and help with any other issues related to military service. Other services include: outreach, education, medical referral, homeless Veteran services, employment, and VA benefit referral.

Burial. VA offers burial and memorial services to honor our Nation's deceased Veterans. For example:

- VA can furnish 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 and/or plot allowance to partially reimburse the burial and funeral costs of a Veteran
- 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

Eligibility for burial benefits requires that you served on active duty, or that your death was due to an injury or disease that developed or was aggravated during active duty, active duty for training, or inactive duty for training.

Insurance. VA's life insurance programs provide financial security and peace of mind to you and your family, especially considering the risks involved in military service. Eligible Servicemembers and Veterans pay relatively low monthly premiums for coverage, which vary by insurance program. You are automatically insured under full-time Servicemembers' Group Life Insurance (SGLI) as either a:

- Member of the Ready Reserve or National Guard who is scheduled to perform at least 12 periods of inactive training per year, **OR**
- Servicemember who volunteers for a mobilization category in the Individual Ready Reserve (IRR)

Part-time coverage is also available to National Guard and Reserve members who do not meet the inactive training requirement above, but do perform duty at specific times.

You qualify for Veterans' Group Life Insurance (VGLI) if you are a:

- Servicemember separating, retiring, or being released from assignment from the Ready Reserve, or a National Guard member who was covered by SGLI, **OR**
- Member of the National Guard or Reserve covered by part-time SGLI who incurred or aggravated a disability while performing inactive duty or traveling to/from duty, **OR**
- Member of the Individual Ready Reserve or Inactive National Guard

Additional VA Insurance benefits include:

- **Family Servicemembers' Group Life Insurance (FSGLI)** is available to the spouses and dependent children of members of the Ready Reserve or National Guard of a uniformed service covered by full-time SGLI. FSGLI is a service members' benefit and therefore is the only one allowed to be beneficiary. Coverage is terminated on separate from service, divorce, death of the service member or if the service member elects to cancel the coverage
- **SGLI Traumatic Injury Protection (TSGLI)** helps severely injured National Guard and Reserve members and their families with the financial burdens associated with recovery by providing a one-time payment to Servicemembers or Veterans who incur traumatic injuries (on-duty or off-duty) and suffer losses that qualify for payment under TSGLI
- **Service-Disabled Veterans' Insurance (S-DVI)** provides life insurance coverage to National Guard or Reserve members or Veterans who incurred a service-connected disability while in an active duty status. Applications must be submitted within two years from the date of notification of approval for a new service-connected disability by the VA. This is only for those Veterans discharged on or after April 25, 1951
- **Veterans Mortgage Life Insurance (VMLI)** provides mortgage life insurance to severely disabled National Guard or Reserve members or Veterans who incurred a service-connected disability while in an active duty status and received a Specially Adapted Housing (SAH) grant from VA

Vocational Rehabilitation and Employment. VA's Vocational Rehabilitation and Employment (VR&E) program provides education and training services, including vocational counseling and job-search assistance, to National Guard and Reserve members with service-connected disabilities. You may be eligible for assistance in preparing for, obtaining, and maintaining suitable employment through VR&E if you are:

- A Veteran with a service-connected disability rated at 20 percent or more, **OR**
- Hospitalized or receiving outpatient medical care, services or treatment for a service-connected disability pending discharge from active duty, **OR**
- Severely ill or injured and have been referred to a military Physical Evaluation Board or are participating in the DoD/VA Integrated Disability Evaluation System process, **OR**
- A Veteran with a service-connected disability rated at least 10 percent, and your Vocational Rehabilitation Counselor determines you need rehabilitation because of a serious employment handicap

You may also qualify for career counseling if you recently separated from the military or are using VA education benefits.

Frequently Asked Questions

Do I qualify for VA benefits as a National Guard or Reserve member?

Yes, generally, all National Guard and Reserve members qualify for some VA benefits. Different VA benefits may consider different factors to determine eligibility, such as length of service, type of service (such as under Title 10 or Title 32), wartime service, and/or service-related disability.

What is the difference between serving as a Traditional National Guard or Reserve member and as an Active Guard Reserve member?

Traditional National Guard and Reserve members typically serve one weekend a month and two weeks a year. Active Guard Reserve members are full-time members of a Reserve component for which they are entitled to receive pay from the Federal government. As an AGR, you establish eligibility for certain VA benefits by your active service under either Title 10 or Title 32.

What qualifies as a wartime period?

Under current law, VA recognizes the following wartime periods:

» World War I (April 6, 1917 – November 11, 1918)
» World War II (December 7, 1941 – December 31, 1946)
» Korean conflict (June 27, 1950 – January 31, 1955)
» Vietnam era (February 28, 1961 – May 7, 1975 for Veterans who served in the Republic of Vietnam during that period; otherwise August 5, 1964 – May 7, 1975)
» Gulf War (August 2, 1990 – through a future date to be set by law or Presidential Proclamation)

Where can I go to learn more about VA benefits for National Guard and Reserve members?

Go to **www.ebenefits.va.gov**, your one-stop shop to learn about and apply for your VA benefits, or **www.benefits.va.gov/guardreserve**, a website tailored to help National Guard and Reserve members learn about your benefits.

I CARE
DEPARTMENT OF VETERANS AFFAIRS

VA adopted five core values that define "who we are," our culture, and how we care for Veterans, their families, and other beneficiaries. The values are Integrity, Commitment, Advocacy, Respect, and Excellence (I-CARE).

Additional VA Benefits

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask your VA representative or Veterans Service Organization (VSO) representative about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO representative online at **www.ebenefits.va.gov**.

For More Information

For more information about National Guard and Reserve benefits, including eligibility and how to apply, please:

- Find links to VA benefits information and apply at **www.ebenefits.va.gov**
- Visit us at **www.benefits.va.gov/guardreserve**
- Use IRIS, VA's tool to find information and ask questions online at **https://iris.custhelp.com**
- Call us at **1-800-827-1000**
- Visit the nearest VA regional office

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

U.S. Department of Veterans Affairs

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Veterans Benefits Administration
Washington, DC 20420

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