

## “Maneuvering the VA Benefits Labyrinth”

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The Philadelphia Inquirer recently published a five-part series on the return of combat veterans in Alpha Company to Philadelphia after serving in Iraq. While those with physical injuries received state-of-the art medical care and rehabilitation at the major military medical centers, this was not the focus of the series. It dealt with what the Inquirer called “The Lingering Battles” each member of Alpha Company faced trying to come to grips with the brutality of the war and the difficulty of adjusting to life back home. It is well established that combat service in Iraq has resulted in a marked increase among veterans in the diagnosis of post traumatic stress disorder and other mental disorders. Nami Pennsylvania recognizes that the mental health needs of our returning veterans must be met at the community level and it has created a Veteran’s Advisory Council made up of volunteers to assist veterans maneuver the VA labyrinth and find resources to address their mental health needs.

At the most basic level, veterans need to know the benefits available to them through the Department of Veterans Affairs. What follows is a summary of VA benefits and links to sources within the VA to obtain information about these benefits and the process for applying for them. The information is taken from the VA’s Pamphlet on VA Benefits. It can be found at the web site cited at the end of this article.

The U.S. Department of Veterans Affairs, "VA" for short, is responsible for a wide range of benefits for our Nation's veterans, service members, and their families. VA benefits and services include:

- Compensation
- Pension
- Health Care
- Vocational Rehabilitation & Employment
- Education & Training
- Home Loans
- Life Insurance
- Dependents & Survivors
- Burial

You may be eligible for VA benefits if you are:

- a veteran
- a veteran’s dependent
- a surviving spouse, child or parent of a deceased veteran
- an active duty military service member
- a member of the Reserve or National Guard

The VA can pay you monthly compensation if you are at least 10% disabled as a result of your military service. You can receive a monthly pension if you are a wartime veteran with limited income, and you are permanently and totally disabled or at least 65 years old. There is no time limit to apply for Compensation and Pension benefits.

The VA also provides a number of health care services including:

- Hospital, outpatient medical, dental, pharmacy and prosthetic services
- Domiciliary, nursing home, and community based residential care
- Sexual trauma counseling
- Specialized health care for women veterans
- Health and rehabilitation programs for homeless veterans
- Readjustment counseling
- Alcohol and drug dependency treatment
- Medical evaluation for disorders associated with military service in the Gulf War, or exposure to Agent Orange, radiation, and other environmental hazards.

In addition to the above services and benefits, the VA will provide combat veterans free medical care for any illness possibly associated with service during a period of hostility for two years from the veteran's release from active duty.

The VA can help veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service connected disabilities, the VA also offers services to improve their ability to live as independently as possible.

Some of the services the VA provides are:

- Job Search: Assistance in finding and maintaining suitable employment.
- Vocational Evaluation: An evaluation of abilities, skills, interests, and needs.
- Career Exploration: Vocational counseling and planning.
- Vocational Training: If needed, training such as on-the-job and non-paid work experience.
- Education Training: If needed, education training to accomplish the rehabilitation goal.
- Rehabilitation Service: Supportive rehabilitation and counseling services.

You generally have 12 years from the date the VA informs you in writing that you have at least a 10% disability to apply for the above services.

The VA pays benefits to eligible veterans, reservists, and active duty service members while they are in an approved education or training program. Based on the type of military service, benefit programs are:

- Active Duty Service: Persons who first entered active duty after June 30, 1985, are generally eligible under the Montgomery GI Bill (Chapter 30). Those who entered active duty for the first time after December 31, 1976, and before July 1, 1985, are generally eligible under the Veterans Educational Assistance Program (VEAP).
- Reserve/Guard Service: Benefits are available to Reserve and National Guard members under [a] the Montgomery GI Bill (Chapter 1606) who signed a six-year commitment with a reserve unit after June 30, 1985, and remain actively drilling and in good standing with their unit, and [b] the Reserve Educational Assistance Program (Chapter 1607) who were activated under Federal authority for a contingency operation

and served 90 continuous days or more after September 11, 2001.

Generally, veterans have 10 years from the date they were last released from active duty to use their education and training benefits, and Reserve and National Guard members have 14 years from the date they became eligible for the program unless they leave the Selected Reserves before completing their obligation.

The VA offers a number of home loan services to eligible veterans, some military personnel, and certain surviving spouses.

Guaranteed Loans: VA can guarantee part of a loan from a private lender to help you buy a home, a manufactured home, a lot for a manufactured home, or certain types of condominiums. VA also guarantees loans for building, repairing, and improving homes.

Refinancing Loans: If you have a VA mortgage, VA can help you refinance your loan at a lower interest rate. You may also refinance a non-VA loan.

Special Grants: Certain disabled veterans and military personnel can receive grants to adapt or acquire housing suitable for their needs.

There is no time limit for a VA home loan.

The VA also provides life insurance. The Service members' Group Life Insurance (SGLI) is a low-cost term life insurance for service members and reservists. Coverage of up to \$400,000 begins when you enter the service. Generally, it expires 120 day after you leave the service. Traumatic SGLI is automatically included in SGLI and provides for payment up to \$100,000 for service members who lose limbs or incur other serious injuries. Veterans Group Life Insurance (VGLI) is renewable term life insurance for veterans who want to convert their SGLI up to an amount not to exceed the coverage you had when you separated from service. You must apply within one year from separation from service. Service-Disabled Veterans Insurance, also called "RH" Insurance, is for service-connected veterans. Coverage is \$10,000. You may be eligible for a \$20,000 supplemental policy if you are totally disabled. You must apply for RH within two years of being rated service connected by the VA.

Dependents & Survivors may also be entitled to benefits. Dependency and Indemnity Compensation (DIC) is payable to certain survivors of:

Service members who died on active duty

Veterans who died from service-related disabilities

Certain veterans who were being paid 100% VA disability compensation at time of death.

Death Pension is payable to some surviving spouses and children of deceased wartime veterans. The benefit is based on financial need. Parents' DIC is payable to some surviving parents. The benefit is also based on financial need.

The VA Civilian Health and Medical Program (CHAMPVA) shares the cost of medical services for eligible dependents and survivors of certain veterans. Dependents & Survivors may also be entitled to education and training benefits.

Some family members of disabled or deceased veterans are eligible for education and training benefits.

Certain surviving spouses may be eligible for home loans.

For education and training benefits, spouses and surviving spouses have 10 years from the date the VA first finds them eligible, and surviving spouses of service members who died while on active duty have 20 years. Children are eligible from age 18 to 26. These time limits can sometimes be extended. There are no time limits to apply for the other benefits described above.

The VA offers certain benefits and services to honor our Nation's deceased veterans.

Headstones and Markers: the VA can furnish a monument to mark the unmarked grave of an eligible veteran.

Presidential Memorial Certificate (PMC): the VA can provide a PMC for eligible recipients.

Burial Flag: the VA can provide an American flag to drape an eligible veteran's casket.

Reimbursement of Burial Expenses: Generally, the VA can pay a burial allowance of \$2,000 for veterans who die of service related causes. For certain other veterans, the VA can pay \$300 for burial and funeral expenses and \$300 for a burial plot.

Burial in a VA National Cemetery: Most veterans and some dependents can be buried in a VA national cemetery.

There is no time limit to claim reimbursement of burial expenses for a service-related death. In other cases, claims must be filed within two years of the veteran's burial

The VA has a toll-free service. For more information about specific benefits, visit the nearest VA regional office or call 1-800-827-1000. Information is also available via the Internet. For detailed information about all VA benefits and services, visit [www.va.gov](http://www.va.gov). You may also contact Stephen S. Pennington, Esquire if you have any questions or Jamie C. Ray, Esquire. Steve is a member of the Nami Veterans' Council.

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