



Veteran Benefits



Overview: Veteran Benefits & Services

Kay Kye  
April 11, 2016

COUNTY OF SAN MATEO



The slide features a stack of colorful books on the left. The title "Veteran Benefits" is centered in a blue gradient box. Below the title are five circular seals representing the U.S. Army, U.S. Marine Corps, U.S. Navy, U.S. Air Force, and U.S. Coast Guard. The footer includes the text "Overview: Veteran Benefits & Services" on the left, "Kay Kye April 11, 2016" on the right, and the "COUNTY OF SAN MATEO" logo with its seal at the bottom.

## Agenda

- VA– Mission & Organization
- Compensation & Pension
- Health Care
- Education
  - Vocational Rehabilitation & Employment
  - G.I. Bill
- Burial & Survivor Benefits
- Other Benefits & Services
  - Life Insurance
  - Home Loan Guarantee & CalVet Home Loan
- Conclusion & POC
- Q & A

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- |   |  |   |
|---|--|---|
| <ul style="list-style-type: none"> <li>• VBA                     <ul style="list-style-type: none"> <li>– All VA Benefits (compensation, education, home loan guaranty, etc.</li> <li>– Administered by VA regional office</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• VHA                     <ul style="list-style-type: none"> <li>– All VA health care services</li> <li>– Administered by VA Medical Centers, ambulatory care &amp; outpatient clinics, etc.</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• NCA                     <ul style="list-style-type: none"> <li>– National and State Cemeteries</li> <li>– Headstones &amp; Markers</li> <li>– Presidential Memorial Certificate</li> </ul> </li> </ul> |
|---|--|---|

**Mission Statement:**

To fulfill President Lincoln’s Promise *“To care for him who shall have borne the battle, and for his widow, and his orphan”* by serving and honoring the men and women who are America’s Veterans.

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## Compensation for Service-Connected Disabilities

- **Disability Compensation**- monetary benefit paid to veterans who are determined by VA to be disabled by an **injury, disease, or event** that was *incurred or aggravated* during active military service.
- Based on Average Impairment of Earning Capacity



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## Fact Sheet: Compensation

- Disabilities rated from 0%-100%
- Payment begin at 10% rating
- Additional allowance for dependents at 30% or higher rating
- Special Monthly Compensation added for loss of use or function of limb, organ, etc.
- Individual Unemployability- Compensation at 100%
- Compensation is tax-free

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## Common Misconceptions

*“My disabilities are not combat or wartime related”*

*“I don’t have a honorable discharge”*

*“It’s been too long since I been discharged”*

*“I never went to sick call, there is no service medical records of my disabilities”*

*“There are veterans who need it more than I do”*

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## Reasons to File for Compensation

- VA health care for all rated service-connected conditions
- \$10,000 life insurance
- Federal Employment Preference
- VA loan funding fee waived
- Dependent Benefits
- And more..

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## Non-Service-Connected Pension

- **NSC Pension- *Needs-based***  
benefit paid to eligible wartime Veterans who meet certain age or non-service connected disability requirements
- Dollar to dollar offset b/w countable income to pension rate table
- Improved pension- A&A or Housebound
- **Basic Eligibility:**
  - > 90 days of active duty service
  - > 1 day during wartime era
  - 100% P&T disabled or > 65 years old
  - Within income/asset limits



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**VA** Defining  
**HEALTH CARE** **EXCELLENCE**  
in the 21st Century

- Provide eligible veterans and family members hospital care and outpatient care services that will promote, preserve, and restore health
- **Veteran eligibility:** person who served in the active military service who was *discharged or released under conditions other than dishonorable* is a **veteran**.
  - VA encourages everyone to apply in determining eligibility
    - Enhanced eligibility
      - POW
      - Purple Heart
      - Medal of Honor
      - SC disability
      - NSC Pension
      - Expeditionary Medal (Vietnam, Persian Gulf War, OEF/OIF)
      - Camp Lejeune 1957-1987 (Water Contamination)
      - Needs-based

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- VA education programs- advance the education and skills of Veterans and eligible family members.
  - Post 9/11 G.I. Bill (Service after 9/10/2001)
  - Montgomery G.I. Bill
  - Reserve Educational Assistance Program (REAP)
  - Veterans Educational Assistance Program (VEAP)
  - Survivors and Dependents Educational Assistance Program (DEA)
  - Vocational Rehabilitation Program (VocRehab)
  - CalVet College Fee Waiver Program

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## Burial & Survivor Benefits



- **Benefits:**
  - Dependency and Indemnity Compensation (DIC)
  - Survivor's Pension
  - Dependents' Educational Assistance Program (DEA)
  - Burial Benefits
- **Services:**
  - Educational and Vocational Counseling
  - Beneficiary Financial Counseling
  - Civil Service Preference
  - Children of Vietnam Veterans w/certain Birth Defects
  - Fiduciary Services




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## Other Benefits & Services: Life Insurance

**OVERVIEW OF VA INSURANCE BENEFITS**  

For more information on eligibility, click on the benefit you are interested in.



**FSGLI**  
FAMILY SERVICEMEMBERS' GROUP LIFE INSURANCE  
Provides for spouses and children

**SGLI**  
SERVICEMEMBERS' GROUP LIFE INSURANCE  
Provides low-cost term insurance coverage to servicemembers until 120 days after separating from service


**SDVI**  
SERVICE-DISABLED VETERANS' INSURANCE  
Provides for disabled Veterans who apply within 2 years of receiving a new service-connected disability rating

**SGLI-DE**  
SERVICEMEMBERS' GROUP LIFE INSURANCE DISABILITY EXTENSION  
Provides a two year extension of SGLI at no cost to Servicemembers who are totally disabled at the time of separation

**VMLI**  
VETERANS' MORTGAGE LIFE INSURANCE  
Provides mortgage life insurance to severely disabled Veterans who receive a VA Specially Adapted Housing Grant

**VGLI**  
VETERANS' GROUP LIFE INSURANCE  
Provides term insurance protection after separation from service for those who had SGLI while in the service

**TSGLI**  
SERVICEMEMBERS' GROUP LIFE INSURANCE TRAUMATIC INJURY PROTECTION  
Automatic coverage comes with SGLI for an additional \$3,000 a month for severely injured Servicemembers

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## Other Benefits & Services: Home Loans

- Purchase Loans:
  - VA Home Loan Guarantee
  - CalVet Home Loan
- Interest Rate Reduction Refinance Loan
- Native American Direct Loan Program
- Adapted Housing Grants



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For further information:

- *Please visit our office:*

San Mateo County Veteran Services  
 400 Harbor Blvd., Bldg. B  
 Belmont, CA 94002

Online Resources:

[www.benefits.va.gov](http://www.benefits.va.gov)

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*San Mateo County CVSO's Mission...*



Questions or Comments?

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