

**November 10, 2022**

**\*\*\*CONSUMER ALERT\*\*\***

**ATTORNEY GENERAL RAOUL URGES VETERANS TO BE ON ALERT FOR SCAMS DURING VETERANS DAY**

**Chicago** — Attorney General Kwame Raoul is warning veterans, spouses and family members to be on the lookout for scammers this Veterans Day. With the recent passing of the Promise to Address Comprehensive Toxics (PACT) Act, which expands U.S. Department of Veterans Affairs (VA) benefits and health care for veterans exposed to military toxins, Raoul warns veterans that they may be targeted due to their eligibility to receive monetary benefits or other VA benefits.

Along with VA benefits, Raoul said veterans are often victim to other frauds, scams or identity theft. A recent report by the Federal Trade Commission (FTC) disclosed that more than 162,000 reports of various frauds or scams were filed by veterans and military retirees, resulting in a total loss of \$177 million in 2021.

“On Veterans Day and every day, my office is dedicated to ensuring veterans and their families receive the benefits they have earned through their military service,” Raoul said. “I encourage veterans and military families to visit my office’s website or check our free Benefits for Illinois Veterans Guide for information about how to access the services they deserve and to protect themselves and their families from scammers.”

Attorney General Raoul recommends veterans and their families consider the following tips to avoid scams:

- Know that most government agencies will initiate contact through official letters sent by mail – not by phone, email, text message or direct message through social media.
- Do not send payments by wire transfers or gift cards.
- Do not be afraid to ask questions:
  - What is the organization and what does it do?
  - How did you get my information?
  - Why are you contacting me?
- Do not donate to an organization that requires you to make a donation before it will send written information about the charity.
- Prior to making a charitable donation, make sure the charity is registered with the Illinois Attorney General’s office by using the Attorney General’s [Charitable Trust Database](#) search tool or by contacting the office’s [Charitable Trust Bureau](#).
- Do not feel pressured to make a donation right away. Take time to do some research.

Attorney General Raoul recommends veterans and their families know the following information when filing VA claims:

- All veteran service officers, claims agents and attorneys who assist claimants in the preparation, presentation and prosecution of claims for VA benefits must be accredited through the VA Office of General Counsel. You can validate the credentials of anyone offering to file claims for VA benefits by using the [Office of General Counsel's accreditation search](#) tool.
- Attorneys’ fees are regulated by federal statute, which outlines whether, when and how much the attorney may charge for their services and assistance.
- It is illegal for an accredited veteran service officer to accept any form of payment for their services or assistance to veterans attempting to obtain VA benefits.

- All forms needed to file for VA benefits are available free on the U. S. Department of Veterans Affairs' [website](#).
- The VA does not charge for any assistance provided in the preparation, presentation or processing of claims for VA benefits or services.
- Exercise caution if you receive an unsolicited offer of assistance from an unknown provider.

Raoul said veterans who need help locating an accredited individual, would like information about a benefit, or have been a victim or target by a suspected fraud or scam to contact the Attorney General's [Military and Veterans Rights Bureau](#) or call the Military and Veterans Rights Helpline at 1-800-382-3000. While the bureau does not file VA claims, the office publishes a [Benefits for Illinois Veterans Guide](#) that veterans and their families may find helpful in learning about VA benefits and available resources.

Veterans can also can file complaints against charities with the Attorney General's [Charitable Trust Bureau](#).



2022



# Benefits for Illinois Veterans

What every Illinois veteran, spouse, dependent or survivor of a veteran, should know about the federal and state benefits to which they are entitled by law.



# **Benefits for Illinois Veterans**

*What every Illinois veteran, spouse, dependent or survivor of a veteran, should know about the federal and state benefits to which they are entitled by law.*

*For questions, please contact the Attorney General's Military & Veteran's Rights Bureau by e-mail at [mvr@ilag.gov](mailto:mvr@ilag.gov) or by phone at 1-800-382-3000.*



## Warning

The contents of this book are not provided for purposes of giving legal advice to the reader. The contents are for informational purposes only, and the Office of the Illinois Attorney General does not assume responsibility for the accuracy or veracity of the reports or studies summarized herein, nor does this publication represent a legal opinion of the office. The purpose of this publication is to provoke thoughtful analysis by users and beneficiaries who are involved in pursuing benefits before the U.S. Department of Veterans Affairs, the Illinois Department of Veterans' Affairs, or any other federal, state or county agency that administers any type of veteran benefit or right. Cautionary messages, questions, legal cases, and pitfalls presented in this book are not the only legal issues to be considered. Reading this book is a good beginning, but accredited veteran service officers (VSOs) from a veteran organization are often the best source of assistance in making an informed decision about obtaining veteran benefits and in learning about changes in veteran law. The principal authority on veteran rights is the agency administering the benefits being sought (such as the U.S. Department of Veterans Affairs in the case of federal veterans benefits), subject to any administrative appeal process or potential judicial review.

For a copy of the handbook, please contact:

**OFFICE OF ATTORNEY GENERAL KWAME RAOUL  
MILITARY AND VETERANS RIGHTS BUREAU  
201 WEST POINTE DR., SUITE 7  
BELLEVILLE, ILLINOIS 62226  
1-800-382-3000  
1-800-964-3013 (TTY)  
[mvrb@ilag.gov](mailto:mvrb@ilag.gov)**

This handbook is also available to download free of charge on the Attorney General's website at [www.illinoisattorneygeneral.gov/rights/veterans.html](http://www.illinoisattorneygeneral.gov/rights/veterans.html).

Subject to availability, hard copies of this handbook are distributed free of charge to Illinois veterans and their families, civilians, service providers, and those interested in helping veterans. Please feel free to copy and distribute this handbook for educational, counseling, self-help, and scholarly purposes. The Illinois Attorney General's Office requests that proper credit be given. Any other uses require the written authorization of the Illinois Attorney General's Office.

To provide feedback or recommend corrections, please send an e-mail to [mvrb@ilag.gov](mailto:mvrb@ilag.gov) or write to the following address:

Office of the Illinois Attorney General  
Military & Veterans' Rights Bureau  
Attn: Benefits for IL Veterans Suggestion Box  
201 West Pointe Dr., Suite 7  
Belleville, IL 62226

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OFFICE OF THE ATTORNEY GENERAL  
STATE OF ILLINOIS

**KWAME RAOUL**  
Attorney General

Dear Veteran:

Your dedication to serving our nation in the Armed Forces has earned you a number of rights and benefits. The Benefits for Illinois Veterans Booklet is one of the many materials published and updated by my Military and Veterans Rights Bureau.

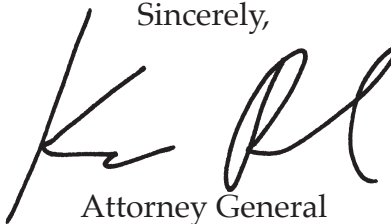
The purpose of this handbook is to help you secure the rights and benefits to which you are entitled. This book will give you a better understanding of:

- Guidelines for determining your eligibility for benefits.
- Benefits that are available for service-disabled veterans and their families.
- How to apply for benefits and, if necessary, how to appeal a denial of benefits.
- How to get help if you run into problems.

Please use this book as a source of information but understand that the policies and laws which grant benefits are continually changing and references described in this book may become out of date in the future. Please consult an accredited veteran service office for current information on benefits for Illinois veterans, spouses and dependents. If you need assistance locating an accredited veteran service officer, please call my Military and Veteran Rights Helpline at 1-800-382-3000.

You have joined the past generations of veterans who won the rights and benefits available to you, your spouse, and your dependents or survivors. As Attorney General, I am committed to working with the veterans of our State to guarantee that your rights and benefits are maintained. Thank you for your service to this nation and to the State of Illinois.

Sincerely,

A handwritten signature in black ink, appearing to read 'K Raoul', written in a cursive style.

Attorney General  
Kwame Raoul

## Table of Contents

<b>CHAPTER 1: ELIGIBILITY FOR BENEFITS</b> .....	1
<b>A. INTRODUCTION TO ELIGIBILITY FOR BENEFITS</b> .....	1
<b>B. FEDERAL BENEFITS (VA)</b> .....	1
1. Eligibility and Entitlement.....	1
2. Determining Eligibility: A Three-Step Process (Requirements Based on Military Service).....	1
3. Service-Connected and Non-Service-Connected Disability .....	2
4. Special Requirements Based on Present Circumstances .....	3
5. Exceptions and Limitations .....	4
<b>C. STATE BENEFITS (IDVA)</b> .....	6
1. Eligibility and Entitlement .....	6
2. Requirements Based on Military Service .....	6
3. Special Requirements Based on Present Circumstances .....	6
4. Admittance to Illinois Veterans Homes.....	6
<b>D. COUNTY BENEFITS</b> .....	6
1. Indigent Veteran and Family Assistance .....	6
2. Exceptions and Limitations .....	6
<b>E. SUMMARY</b> .....	7
<b>CHAPTER 2: HOW TO APPLY FOR BENEFITS</b> .....	8
<b>A. FEDERAL BENEFITS (VA)</b> .....	8
1. Two Types of Federal Disability Benefits .....	8
2. Where to Apply .....	8
3. Facts the VA Needs to Process A Claim .....	9
4. Visiting the VA Regional Office .....	10
5. The Initial Interview .....	10
6. Telephoning the VA .....	10
7. Writing to the VA.....	11
8. Application Made by Dependents .....	11
9. When the Claim Requires “Development” .....	12
10. When a Claim is Approved .....	12
11. When a Claim is Denied .....	12
12. When Notification is Delayed .....	13
13. What to Do If A Claim is Delayed .....	13
14. Fully Developed Claims .....	14
<b>B. ILLINOIS DEPARTMENT OF VETERANS’ AFFAIRS BENEFITS (IDVA)</b> .....	14
<b>C. SUMMARY</b> .....	14
<b>CHAPTER 3: SOURCES OF HELP IN OBTAINING BENEFITS</b> .....	15
<b>A. ADMINISTRATIVE ASSISTANCE</b> .....	15
<b>B. REPRESENTATIONAL (ADVOCACY) ASSISTANCE</b> .....	15
<b>C. WHERE TO FIND HELP</b> .....	15
1. The U.S. Department of Veterans Affairs (VA) .....	15
2. The Illinois Department of Veterans Affairs (IDVA).....	16
3. Veteran Service Organizations (VSOs) .....	16
4. Attorneys.....	16
5. The County Veterans Assistance Commissions (VAC) .....	16
6. Military and Veterans Rights Bureau – Illinois Attorney General .....	17
7. Elected Officials.....	17
<b>D. HOW TO CHOOSE A REPRESENTATIVE</b> .....	17
<b>E. SUMMARY</b> .....	18
<b>CHAPTER 4: HEALTHCARE</b> .....	19
<b>A. DESCRIPTION OF BENEFIT</b> .....	19
<b>B. ELIGIBILITY FOR VA HEALTHCARE AND CHARACTERIZATION OF SERVICE</b> .....	19
1. Generally .....	19
2. Special Health Care Rule for OTH Discharges.....	20



<b>C. HOW TO APPLY FOR VA MEDICAL BENEFITS</b> .....	20
1. Application by Mail.....	20
2. Application Online.....	20
3. Application by Telephone.....	21
4. Application in Person.....	21
5. Application for Long-Term Care.....	21
<b>D. PRIORITY GROUPS</b> .....	21
1. Summary of the Priority Groups.....	21
2. Combat Veterans.....	23
<b>E. RESERVISTS AND NATIONAL GUARD MEMBERS</b> .....	23
<b>F. CO-PAYMENTS</b> .....	24
1. Inpatient Treatment.....	24
2. Outpatient Treatment.....	24
3. Urgent Care (Community Care).....	24
4. Prescription Medication.....	24
5. Long-Term Care.....	25
<b>G. HOW THE VA BILLS</b> .....	25
1. Copayments for Veterans Covered by a Health Insurance Plan.....	25
2. How the VA Determines Income and Net Worth.....	25
3. Subrogation/Reimbursement.....	26
<b>H. CATASTROPHICALLY DISABLED VETERANS</b> .....	26
<b>I. WOMEN VETERANS</b> .....	26
1. Mammography.....	26
<b>J. BENEFICIARY TRAVEL</b> .....	27
1. Description of Benefit and Eligibility.....	27
<b>K. VA LONG-TERM CARE BENEFITS</b> .....	27
1. Nursing Home Care.....	27
2. VA Community Living Centers.....	27
3. Contract Community Nursing Home Program.....	28
4. Eligibility Requirements.....	28
<b>L. DOMICILIARY CARE</b> .....	28
1. Description of Benefit.....	28
2. Eligibility Requirements.....	28
<b>M. HOUSEBOUND OR AID AND ATTENDANCE</b> .....	28
1. Description of Benefit.....	28
2. Eligibility for Household.....	28
3. Eligibility for Aid and Attendance.....	29
<b>N. ADULT DAY CARE</b> .....	29
1. Description of Benefit.....	29
2. Eligibility Requirements.....	29
<b>O. OUTPATIENT DENTAL TREATMENT</b> .....	29
1. Description of Benefit.....	29
2. Eligibility Requirements.....	29
3. Inpatient Dental Care.....	30
<b>P. TREATMENT OF POST-TRAUMATIC STRESS DISORDER (PTSD)</b> .....	30
1. National Center for PTSD.....	31
2. Readjustment Counseling.....	31
3. Veterans Crisis Line.....	31
<b>Q. MEDICAL ATTENTION FOR DIOXIN (AGENT ORANGE), NUCLEAR RADIATION EXPOSURE, OR ILLNESS RELATED TO GULF WAR SERVICE, AND VACCINATION OR MEDICATION</b> .....	31
1. Description of Benefit and Eligibility.....	31
<b>R. HEALTHCARE FOR CAMP LEJEUNE VETERANS AND RESIDENT FAMILY MEMBERS</b> .....	32
1. Eligibility.....	32
2. Evidence Requirements.....	33
3. How to Apply.....	33
<b>S. CHILDREN AND SPOUSES</b> .....	33
1. Description of Benefits and Eligibility.....	33

<b>T. MISCELLANEOUS VA MEDICAL BENEFITS.....</b>	<b>33</b>
1. Veterans Experiencing Homelessness .....	33
2. Outpatient Clinic for Veterans Experiencing Homelessness (Chicago).....	34
3. Special VA Homeless Programs.....	34
4. Illinois Prince Home .....	34
5. Services for the Blind Description of Benefit .....	34
6. Veterans Choice Program .....	35
7. The Mission Act of 2018.....	35
8. Military Sexual Trauma.....	36
<b>U. REHABILITATION AND PROSTHETIC SERVICE.....</b>	<b>36</b>
1. Description on Benefit and Eligibility .....	36
<b>V. STATE HEALTH CARE BENEFITS FOR VETERANS.....</b>	<b>36</b>
1. Illinois Veterans' Care Program.....	36
2. Domiciliary and Nursing Home Care.....	38
<b>W. SUMMARY.....</b>	<b>40</b>
<b>CHAPTER 5: COMPENSATION FOR SERVICE-CONNECTED DISABILITIES .....</b>	<b>41</b>
<b>A. DESCRIPTION OF BENEFIT.....</b>	<b>41</b>
1. Allowances for Dependents .....	41
<b>B. PRESUMPTIVE SERVICE CONNECTION.....</b>	<b>42</b>
<b>C. PRISONERS OF WAR.....</b>	<b>42</b>
<b>D. EXPOSURE TO ENVIRONMENTAL CHEMICALS .....</b>	<b>43</b>
<b>E. RADIATION EXPOSURE .....</b>	<b>43</b>
1. Radiation.....	43
2. Presumptive Conditions .....	43
<b>F. MUSTARD GAS and Lewisite Exposure .....</b>	<b>44</b>
<b>G. ASBESTOS EXPOSURE.....</b>	<b>44</b>
<b>H. EXPOSURE TO CONTAMINATED WATER AT CAMP LEJEUNE .....</b>	<b>44</b>
<b>I. AGENT ORANGE (AO) EXPOSURE .....</b>	<b>45</b>
1. Presumptive Conditions .....	45
2. Blue Water Veterans.....	46
<b>J. VETERANS CHILDREN WITH BIRTH DEFECTS .....</b>	<b>47</b>
1. Benefits for Children of Veterans Served in Vietnam and Korea .....	47
2. Benefits for Children of Women Vietnam Veterans Who have Birth Defects .....	47
3. How to Apply.....	47
<b>K. DESERT STORM SYNDROME.....</b>	<b>48</b>
<b>L. Illness Linked to Afghanistan Service.....</b>	<b>48</b>
<b>M. Illness Linked to Iraq War Service .....</b>	<b>49</b>
<b>N. SERVICE CONNECTION FOR POST-TRAUMATIC STRESS DISORDER (PTSD) .....</b>	<b>50</b>
<b>O. CHRONIC DISEASES.....</b>	<b>52</b>
1. Amyotrophic Lateral Sclerosis.....	52
2. Tropical Diseases .....	52
3. Service-Connection of Non-Presumptive Conditions .....	52
<b>P. ELIGIBILITY REQUIREMENTS FOR VA COMPENSATION .....</b>	<b>53</b>
1. Requirements Based on Military Service .....	53
2. How to Establish Proof of Service-Connection .....	53
<b>Q. HOW TO APPLY FOR DISABILITY COMPENSATION .....</b>	<b>55</b>
1. Write a letter [Informal Claims].....	55
2. Apply Online.....	55
3. Fill out a paper VA form .....	55
4. Fill out supplemental statement (if initial form has been submitted) .....	55
<b>R. TOTAL DISABILITY BASED ON INDIVIDUAL UNEMPLOYABILITY.....</b>	<b>56</b>
<b>S. SECONDARY SERVICE CONNECTION.....</b>	<b>57</b>
<b>CHAPTER 6: NON-SERVICE-CONNECTED PENSION AND OTHER SPECIAL TOPICS.....</b>	<b>58</b>
<b>A. TYPES OF VETERANS PENSIONS.....</b>	<b>58</b>
1. The "Current Law" or "Improved" Pension.....	58
2. VA Survivor's Pension .....	59
<b>B. AID AND ATTENDANCE OR HOUSEBOUND.....</b>	<b>59</b>
<b>C. INCOME AND NET WORTH LIMITATIONS .....</b>	<b>60</b>

D.	HOW TO APPLY FOR THE VA PENSION .....	61
1.	Fill out a VA Form .....	61
2.	Go to the Nearest VA Office .....	61
3.	Seek Help from A VA-Accredited Individual.....	61
E.	SUMMARY.....	61
<b>CHAPTER 7: HOW TO APPEAL A DENIAL OF BENEFITS.....</b>		<b>62</b>
A.	FEDERAL APPEALS (VA).....	62
1.	Supplemental Claim.....	62
2.	Higher-Level Review.....	62
3.	Appeal Board. ....	63
4.	After a Board Appeal Decision .....	64
B.	STATE APPEALS (IDVA).....	64
C.	SUMMARY.....	65
<b>CHAPTER 8: BENEFITS FOR DISABLED VETERANS AND CERTAIN ACTIVE SERVICE MEMBERS .....</b>		<b>66</b>
A.	FEDERAL BENEFITS.....	66
1.	Eyeglasses, Contact Lenses, Hearing Aids .....	67
2.	Prosthetic Appliances.....	67
3.	Annual Clothing Allowance.....	67
4.	Aids and Services Blind Veterans.....	67
5.	Automobiles or Other Conveyances .....	68
6.	Specially Adapted Homes .....	68
7.	Specially Adapted Housing Grant (SAH) .....	68
8.	Special Home Adaptations (SHA) Grant.....	69
9.	Temporary Residence Adaptation (TRA) Grant .....	70
10.	Supplemental Financing.....	70
11.	Veterans Mortgage Life Insurance.....	70
12.	Independent Living Program (ILP).....	71
13.	Vocational Rehabilitation .....	71
14.	Rehabilitation Program Period .....	71
15.	Rehabilitation Program Costs .....	72
16.	Educational Advance Payment.....	72
17.	Employment Benefits for Service-Connected Veterans.....	73
18.	Disabled Veterans in Business .....	73
19.	Veteran’s Preference in Hiring.....	73
20.	Commissary/Exchange Privileges at Armed Forces Bases.....	73
B.	STATE BENEFITS.....	74
1.	State Benefits Specially Adapted Housing.....	74
2.	Tax Exemption for Specially Adapted Housing.....	74
C.	SUMMARY.....	74
<b>CHAPTER 9: BENEFITS FOR CAREGIVERS, SURVIVORS AND DEPENDENTS .....</b>		<b>76</b>
A.	FEDERAL BENEFITS: ELIGIBILITY FOR SURVIVORS AND DEPENDENTS .....	76
B.	FEDERAL BENEFITS AVAILABLE TO SURVIVORS AND DEPENDENTS RELATED TO BURIAL .....	78
1.	Burial/Death Benefits: Overview .....	78
2.	Burial/Death Benefits: American Flag.....	78
3.	Burial/Death Benefits: Presidential Memorial Certificate .....	79
4.	Burial/Death Benefits: Burial in a VA National Cemetery .....	79
5.	Burial/Death Benefits: Headstone or Grave Marker .....	82
6.	Other Federal Burial/Death Benefits .....	82
7.	Burial Allowance.....	83
8.	Interment or Plot Allowance .....	85
C.	STATE (IDVA) PROVISIONS RELATED TO BURIAL .....	85
1.	Headstone or Grave Marker Supplementary Allowance.....	85
2.	Grave Registration.....	85
3.	Authority to Operate Veterans Cemeteries .....	85
D.	COUNTY PROVISIONS RELATED TO BURIAL .....	85

1. Indigent Burial Benefit .....	85
<b>E. FEDERAL DEPENDENTS' COMPENSATION AND PENSION BENEFITS.....</b>	<b>86</b>
1. Dependency and Indemnity Compensation (DIC) .....	86
2. Additional Monetary Benefits for Dependents/Survivors.....	87
<b>F. Federal FAMILY CAREGIVER.....</b>	<b>89</b>
1. Eligibility.....	89
2. Caregiver Benefits.....	90
<b>G. STATE SURVIVORS BENEFITS .....</b>	<b>90</b>
1. The Line of Duty Compensation Act (LODCA).....	90
2. Illinois National Guardsman's Compensation Act.....	91
3. Vietnam Era Survivors Benefit.....	91
4. Global War on Terrorism Survivors Benefit.....	92
<b>H. FEDERAL HEALTH CARE BENEFITS FOR CERTAIN DEPENDENTS AND SURVIVORS.....</b>	<b>92</b>
<b>I. FEDERAL EDUCATIONAL BENEFITS FOR CERTAIN DEPENDENTS AND SPOUSES .....</b>	<b>93</b>
<b>J. STATE EDUCATIONAL BENEFITS FOR DEPENDENTS AND SPOUSES.....</b>	<b>95</b>
<b>K. FEDERAL HOUSING BENEFITS FOR SURVIVING SPOUSES .....</b>	<b>95</b>
<b>L. STATE HOUSING BENEFITS FOR SURVIVING SPOUSES .....</b>	<b>96</b>
1. Housing Tax Exemption .....	96
<b>M. SUMMARY.....</b>	<b>97</b>
<b>CHAPTER 10: EDUCATIONAL BENEFITS.....</b>	<b>98</b>
<b>A. VA FEDERAL EDUCATION BENEFITS.....</b>	<b>98</b>
1. The Post-9/11 GI Bill .....	99
2. The Yellow Ribbon GI Education Enhancement Program.....	103
3. Montgomery GI Bill (MGIB) .....	105
4. Montgomery GI Bill – Selected Reserve (MGIB-SR) .....	107
5. Reserve Educational Assistance Program (REAP).....	108
6. Veterans' Educational Assistance Program (VEAP) .....	108
7. Vocational Rehabilitation .....	109
8. Tutorial Assistance.....	111
9. Work-Study Program.....	112
10. Veterans Retraining Assistance Program (VRAP).....	112
11. Department of Education (DOE) Federal Student Aid Grants.....	112
12. Military Service Deferment .....	112
13. Post-Active Duty Student Deferment .....	113
14. Survivors' and Dependents' Educational Assistance (DEA) .....	114
<b>B. STATE EDUCATION BENEFITS.....</b>	<b>115</b>
1. In-State Tuition for Post-9/11 and Montgomery GI Bill Beneficiaries .....	116
2. Illinois Veteran Grant (IVG) .....	116
3. Illinois National Guard Grant Program (ING).....	117
4. Children of Veterans Tuition Waivers.....	118
5. Work Study Programs.....	118
6. Illinois Troops to Teachers.....	118
7. MIA/POW Scholarship .....	119
8. Division of Rehabilitation Services (DRS).....	119
<b>C. SUMMARY.....</b>	<b>119</b>
<b>CHAPTER 11: HOUSING AND SMALL BUSINESS BENEFITS.....</b>	<b>120</b>
<b>A. FEDERAL HOUSING LOANS AND RESOURCES.....</b>	<b>120</b>
1. Description of Benefits .....	120
2. Eligibility Requirements .....	120
3. Obtaining a VA Loan Guarantee .....	122
4. How to Apply.....	122
5. Determining the Amount VA Will Guarantee .....	123
6. Refinancing Options .....	125
<b>B. ILLINOIS HOUSING ASSISTANCE .....</b>	<b>125</b>
<b>C. BUSINESS LOANS AND RESOURCES .....</b>	<b>126</b>
1. The Veterans Entrepreneurship and Small Business Development Act of 1999.....	126
2. Lending Programs .....	127
<b>D. SUMMARY.....</b>	<b>127</b>

<b>CHAPTER 12: SPECIAL TOPICS .....</b>	<b>128</b>
<b>A. VA BENEFITS FOR MEMBERS OF THE NATIONAL GUARD AND FEDERAL RESERVISTS .....</b>	<b>128</b>
1. Qualifying for VA Benefits Through Active Service, Traditional Service, or Technician Service.....	128
2. Disability Compensation .....	129
3. VA Pension.....	129
4. Home Loan Guaranty .....	129
5. Education.....	129
6. Health Care.....	130
7. Burial .....	130
8. Insurance.....	130
9. Vocational Rehabilitation and Employment (VR&E) .....	131
<b>B. PHYSICAL DISABILITY BOARD OF REVIEW .....</b>	<b>131</b>
<b>C. IMPACT OF INCARCERATION ON THE RECEIPT OF VA BENEFITS .....</b>	<b>131</b>
1. Incarceration and VA Disability Compensation.....	132
2. Incarceration and VA Pension.....	132
3. Eligibility for VA Medical Care While Imprisoned.....	132
4. Receipt of VA Benefits Not Paid During Imprisonment by Dependents.....	132
5. Education Benefits .....	133
6. Resumption of VA Benefits.....	133
<b>D. SUMMARY.....</b>	<b>133</b>
<b>APPENDICES .....</b>	<b>134</b>
<b>APPENDIX A: VHA VETERAN MEDICAL CENTERS AND SUPPORT SERVICES LOCATIONS IN ILLINOIS.....</b>	<b>135</b>
1. Overview.....	135
2. VA Hospitals.....	135
3. Community Based Outpatient Clinics [CBOCs] .....	137
4. Vet Centers.....	138
5. Veterans Transportation Services (in Illinois).....	140
<b>APPENDIX B: VETERAN SERVICE ORGANIZATIONS IN ILLINOIS .....</b>	<b>141</b>
<b>APPENDIX C: ILLINOIS DEPARTMENT OF VETERANS AFFAIRS (IDVA) FIELD SERVICE OFFICE LOCATIONS</b> .....	<b>144</b>
<b>APPENDIX D: ILLINOIS VETERANS ASSISTANCE COMMISSIONS .....</b>	<b>147</b>
<b>APPENDIX E: SHIPS LIST .....</b>	<b>150</b>



# Chapter 1: Eligibility for Benefits

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## A. Introduction to Eligibility for Benefits

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Generally, there are two parts to determining a veteran's right to a benefit: eligibility and entitlement. Eligibility is established by meeting certain military service criteria. The focus here is on the required nature of the service of the current or former service member. Once the military service criteria are met, the veteran must then meet entitlement criteria. Entitlement criteria depend upon the benefit sought and the current circumstance of the person applying for the benefit. Here, the focus is on the actual claimant whether that is the veteran or a spouse or dependent of a veteran.

The purpose of this chapter is to discuss how the United States Department of Veterans Affairs (VA) and Illinois Department of Veterans' Affairs (IDVA) establish eligibility for and entitlement to benefits. This process is the cause of much consternation for beneficiaries who do not understand it. Reading this chapter hopefully will assist veterans in having a better understanding of how the VA and IDVA decide a claim for benefits.

In addition to the guidance, which is offered in this publication, the reader is greatly encouraged to consult other publications by the agencies noted below. In particular, the reader should consult the VA's general informational booklet, "Federal Benefits for Veterans, Dependents and Survivors." The 2018 version can be viewed online at

[https://www.va.gov/opa/publications/benefits\\_book/2018\\_Federal\\_Benefits\\_for\\_Veterans.pdf](https://www.va.gov/opa/publications/benefits_book/2018_Federal_Benefits_for_Veterans.pdf).

## B. Federal Benefits (VA)

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### 1. Eligibility and Entitlement

The veteran must be both eligible and entitled to receive benefits. Eligibility means that the applicant meets specific service requirements (e.g., the veteran received an honorable discharge and served a specific length of time within one of the branches of the military). Being entitled to a benefit means meeting certain personal requirements (e.g., the individual or family earned income is below a certain level and a veteran's disability is service-connected at a specific percentage). Both service requirements and personal requirements are established by the Congress and VA regulation.

### 2. Determining Eligibility: A Three-Step Process (Requirements Based on Military Service)

#### Type of Discharge

Service dates and type of discharge are the easiest criteria to check. All the information the veteran needs is on the United States Department of Defense Form 214 (DD 214, "Certificate of Release or Discharge from Active Duty") or other discharge papers. The first eligibility requirement for VA benefits is a discharge or release from service under "other than dishonorable conditions." This means the discharge must be one of the following:

- Honorable Discharge
- General Discharge (under honorable conditions)
- Hardship Discharge
- Medical Discharge

“Bad paper” discharges (i.e., Dishonorable, Bad Conduct, Undesirable, and “other than honorable” discharges) are usually a bar to all veterans’ benefits. Many veterans who have accepted a less than honorable discharge were either told or led to believe that it would be automatically upgraded after six months. This was especially true during the Vietnam era. However, this is a myth and is false. The only way to get a discharge upgraded is to apply for an upgrade.

## Type of Service

Eligibility for most benefits requires “active duty.” The Armed Forces of the United States comprise the active component and the Reserve Component. Service members and veterans of both components may have “active duty” service. The simplest case is those who have served in the active component. They have all served on “active duty.” Service in the Reserve Component<sup>1</sup> (which includes the National Guard) today often, but not always, includes “active duty” service. Basic, minimal service in the Reserve Component (Inactive Duty for Training [IDT], annual training, etc.) even when such service includes extended periods of “Active Duty for Training,” does not meet the requirement for active duty. However, those who serve on active duty with the National Guard or Reserves are considered to be on “active duty.” In recent years, various units and individual service members of the Reserve Component have been called up to active duty with increased frequency, typically for overseas deployments, particularly considering the Global War Against Terror. These activations are considered active duty service.

Nevertheless, the time requirements for certain benefits still apply. For details on circumstances that make members of the Reserve Component (Reservists and National Guardsmen) eligible for benefits, see sections entitled “Exceptions and Limitations” and “Death While on Active Duty”.

## Length of Service

A specified minimum length of service is an eligibility requirement for all benefits. The length of time varies depending upon the veteran’s dates of service and the benefit.

**Veterans Who Enlisted on or After September 7, 1980:** The veterans must complete the shorter of: (1) 24 continuous months of active duty; or (2) the full period for which a person was called or ordered to active duty to be eligible for any VA benefit, unless released for a service-connected disability. The VA’s eligibility criteria are found at [38 CFR § 3.12a-Minimum active- duty service requirement](#).

**Veterans Who Were in Service Before September 8, 1980:** These veterans must complete varying minimum lengths of active duty service to be eligible for different benefits. For example, to be eligible for medical benefits, the minimum length of active duty service for any veteran is one day. Eligibility for a G.I. loan requires a minimum length of service. For a Vietnam-era veteran, 90 days is required. Eligibility for other benefits may require a minimum of 12 months or more.

### 3. Service-Connected and Non-Service-Connected Disability Service-Connected Disability

“Service-connected” is a key term in determining eligibility for disability compensation as well as for medical and other benefits. Service-connected means that the VA has recognized that the veteran’s disability occurred or had its origins while on active duty and was not the result of willful misconduct.

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<sup>1</sup> The Reserve Component consists of the Army National Guard of the United States, the Army Reserve, the Naval Reserve, the Marine Corps Reserve, the Air National Guard of the United States, the Air Force Reserve, and the Coast Guard Reserve. 10 U.S.C. §10101.

*Tip: If you are currently on active duty, including service with the Reserve Component (National Guard and the federal Reserves), you should report and seek treatment for any wound, injury, or other medical condition that occurs or is aggravated while on active duty. You should also obtain a copy of all examination and treatment records. You should inquire about whether a line of duty investigation will be performed. When you are released from active duty or active duty for training (including weekend drill), you should consider filing a claim for service-connection with the VA.*

Being service-connected is becoming more important every year, especially in the area of medical care. Service-connected veterans have a higher priority in receiving medical treatment. Veterans who are service-connected are also eligible for more benefits than veterans who are not service-connected. Many times, length of service requirements are waived for service-connected veterans. Veterans whose service-connected disabilities are rated at 30% or more may be eligible for additional allowances for dependents, including spouse. In addition, dependents or survivors of 100% service-connected veterans may be eligible for health care, educational, and many other benefits such as military base commissary and exchange privilege.

*Tip: Veterans who experience a medical or psychiatric condition shortly after discharge and believe the condition is the result of military service should contact a VA regional office to file a claim or go to a VA medical center for treatment. If this is not practical, a private physician should be consulted, and a copy of all medical records should be kept. The veteran should submit the medical records along with a claim to the VA to apply for service connection of that condition and retain the records for possible future use in proving service connection.*

## **Death While on Active Duty**

If an individual dies while on active duty or as a result of active duty (including members of the National Guard and federal Reserves who die while attending a scheduled drill or on active duty for training or as a result of such drill or training), his or her surviving spouse and/or dependents become eligible for death benefits such as compensation, educational assistance, health care, commissary, and base exchange privileges.

## **Non-Service-Connected Disability**

Non-service-connected is defined as any condition that is not directly traceable to military service or to a service-connected disability.

### **4. Special Requirements Based on Present Circumstances**

By “present circumstances,” the VA means the circumstances at the time of application for a benefit. In many cases, the VA will expect the veteran or dependent to provide documentary proof that the special requirements are met. Some examples of special requirements are:

## **Current Financial Situation**

Income below a minimum level prescribed by law is an eligibility requirement for non-service-connected health care, non-service-connected disability pension, and other benefits. Conversely, a good credit record and ability to repay are requirements to obtain a VA guaranteed home loan.

## **Current Health Situation**

Eligibility for health care requires that the VA recognize the veteran's condition as one requiring treatment. Compensation or pension requires a determination as to the degree a disability is disabling (i.e., preventing the veteran from pursuing gainful employment).

## **Current Employment Situation**

The veteran must be unemployed between certain dates to be eligible for unemployment compensation. Members of the Reserve Component (National Guard or Reservists) or members who are returning from active duty have re-employment rights.

## **Current Status of Survivors and Dependents**

Surviving spouses of deceased veterans must not have remarried and dependents must meet age and dependency requirements.

## **Current VA Approval of Education or Training Institutions**

Eligibility for educational assistance requires that the institution in which the veteran enrolls be currently approved by the VA.

## **5. Exceptions and Limitations**

VA regulations are full of phrases such as "provided that," "only when," "except in cases where," "so long as," etc. These phrases often call attention to a factor that provides an exception or limitation to a general rule of eligibility. Some examples of exceptions or limitations are:

### **A "Delimitation" Date**

A delimitation date is the period of time after discharge in which a veteran has to take advantage of a benefit, or the permanent cut-off date of the benefit itself.

### **Continuous Service**

Continuous service is a continuous period of active duty service without a break for any reason. Eligibility for a certain benefit may require a continuous period of active duty (e.g., 24 months of continuous service for educational benefits).

### **"Bad Paper" Discharges**

"Bad paper" discharges result in ineligibility for most veterans benefits. Some significant exceptions are as follows:

- **Prior Period of Service:** When the holder of the bad paper discharge has a previous “under conditions other than dishonorable” discharge for a prior period of service;
- **Upgraded Discharges:** When eligibility is restored because the veteran has applied for and received an upgraded discharge; and
- **VA Review Not withstanding Poor Characterization of Service:** This is the case where the VA agrees to review a “bad paper” discharge and finds the veteran eligible for benefits. Such instances are extremely rare and carefully scrutinized by the VA.

## **Special Status of the Service-Connected Disabled Veterans**

Veterans in this category are eligible for virtually all veterans’ benefits, regardless of limitations on length of service, dates of service, etc. They are also eligible for other veterans’ benefits that non-service-connected veterans are not. Members of the National Guard or Reservists who become service-connected disabled while attending scheduled drills or on active duty for training may be eligible for health care, disability compensation, and death benefits.

## **Maintaining Eligibility**

Many veterans, dependents, and survivors find their benefits stopped because they violate VA rules for maintaining benefits. Examples of how eligibility may be lost are as follows:

### **Education Benefits**

Education benefits may be stopped if the institution in which the veteran is enrolled loses its VA approval or if the veteran’s grades or course load fall below the minimum requirements.

### **Pension Benefits**

A veteran receiving a non-service-connected pension who earns or otherwise acquires additional income may lose part or all of his or her pension depending upon the amount of the additional income.

### **Survivors’ Benefits**

When the surviving spouse remarries, he or she is no longer eligible for survivors’ benefits.<sup>2</sup>

## **Compensation and Pension Benefits**

Veterans must comply with VA instructions regarding when and where to appear for physical examinations, observation, or treatment.

Please note: If a veteran or dependent becomes ineligible, not only will the benefit stop, but also the VA will demand that the veteran or dependent pay back any money the VA paid out before it noticed the ineligibility. While there is recourse for those caught in this situation, it is better avoided.

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<sup>2</sup> The claimant may be denied surviving spouse status if they separate from the veteran prior to the veteran’s death. 38 USC § 101(3). If a remarriage occurs after the veteran’s death, the general rule is that the claimant is ineligible for VA benefits unless the remarriage is void or annulled, or if the remarriage ended before November 1, 1990. 38 CFR §3.55(a).



## C. State Benefits (Illinois Dept. of Veterans Affairs)

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### 1. Eligibility and Entitlement

The relationship between “eligible” and “entitled” is the same for state benefits as it is for federal benefits, except submission of proof of eligibility goes to the IDVA rather than the VA.

In general, the eligibility requirements for state benefits take into consideration the same three factors as for federal benefits but add a fourth: residency. Here are a few key highlights of the IDVA’s eligibility requirements.

### 2. Requirements Based on Military Service

The IDVA uses the same guidelines and definitions of eligibility based on service as the VA. However, Illinois residency is also required to obtain state veterans benefits. For some benefits, the veteran must have been a resident of Illinois at the time of entrance into the service. For others, the requirement is residency both before and after service.

### 3. Special Requirements Based on Present Circumstances

There are state benefits for which the present circumstances of the veteran, survivor, or dependent are weighed to determine eligibility. These circumstances usually relate to the need of the applicant.

### 4. Admittance to Illinois Veterans Homes

The IDVA operates veterans’ homes at Quincy, LaSalle, Anna, and Manteno. Residents of the Illinois Veterans Homes may be charged for care at a rate to be determined by the IDVA. For more details, see the discussion of State Domiciliary and Nursing Home Care for veterans in Chapter Four: Health Care.

## D. County Benefits

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### 5. Indigent Veteran and Family Assistance

Indigent Veteran and Family Assistance is administered by the County Veterans Assistance Commission (VAC) or local veteran organizations in counties where a VAC does not exist. (For a listing of VACs, see the list of Illinois Veterans Assistance Commissions the Appendix D.) Indigent Veteran and Family Assistance includes:

- **Emergency Relief:** Assistance to ensure that indigent veterans (and their families) who are victims of burn-outs, flood-outs, or unemployment have the basic necessities of life; AND
- **Burial Assistance:** A burial allowance and the designation of responsibility for proper funeral arrangements for indigent veterans or members of their immediate family.

### 6. Exceptions and Limitations

There are few exceptions and limitations for county benefits as most focus on the veteran’s need. All VACs recognize the standards of indigence as set forth by the Illinois Department of Healthcare and Family Services (HFS).

## E. Summary

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Applicants must meet certain requirements to be eligible for veteran benefits, although the specifics vary depending upon the benefit. In general, there are two types of eligibility requirements: requirements based on military service and special requirements based on present circumstances. If a review of both requirements indicates the veteran or dependent is eligible for a certain benefit, then the veteran should check further before filing a claim to make sure there are no limitations that will prevent obtaining the benefit sought. If the requirement review shows that the applicant is not eligible for a certain benefit, before giving up, the veteran should make sure that there are no exceptions that would establish eligibility.

Once submitted, the receiving agency (the VA or the IDVA) will verify eligibility and review the claim. If anything is needed to further establish the eligibility for a benefit, the agency will notify the applicant. If benefits are denied, the agency will inform the advocate and the applicant as to why the benefit was not awarded. If the veteran or the advocate disagrees, the denial may be appealed.

Finally, once a veteran is receiving a benefit, the veteran must protect himself or herself from an unexpected cut-off and/or overpayment by maintaining eligibility. This simply requires knowing the rules that govern eligibility and following them. **Always remember, it is the veteran's responsibility to follow up on his or her claim and to keep the VA or IDVA up to date on any changes that might affect eligibility.**

# Chapter 2: How to Apply for Benefits

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The purpose of this chapter is to explain how to apply for federal and state veterans benefits. This action is called “making a claim.” This chapter will explain the steps a veteran should take to ensure that the claim is processed promptly. Additionally, we will discuss the procedures the VA or IDVA will follow in processing the claim.

## A. Federal Benefits (VA)

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### 1. Two Types of Federal Disability Benefits

There are two basic types of federal disability benefits: service-connected disability compensation, and the non-service-connected pension program. Veterans are entitled to service-connected disability compensation if: (1) they were discharged or released under conditions other than dishonorable;<sup>3</sup> (2) their disease or injury was incurred or aggravated in the line of duty;<sup>4</sup> and (3) the disability is not the result of their own willful misconduct or abuse of alcohol or drugs.<sup>5</sup>

On the other hand, non-service-connected pension program eligibility is based on several factors: (1) wartime service that ultimately results in a discharge under other than dishonorable conditions; (2) permanent and total disability or age (65 years of age or older); and (3) demonstrated financial need. Details on the basic pension eligibility requirements can be found in Chapter 6 of this booklet.

### 2. Where to Apply

An application for benefits can be made at one of three types of VA facilities, depending on the benefit desired. Available federal Veterans benefits and locations of VA Regional Offices, Hospitals and Clinics can be found on the VA website at [www.va.gov](http://www.va.gov).

<b>Medical Benefits:</b>	Apply at the nearest VA hospital or outpatient clinic.
<b>Psychological readjustment, including sexual trauma counseling:</b>	Apply at the nearest Veteran Center or VA medical facility.
<b>All other benefits administered by the VA:</b>	Apply to a VA Regional Office (VARO)

There are four ways to apply to the VA for benefits:

- 1. In Person:** Apply by visiting a VA Regional Office (VARO). For medical or psychiatric care, apply with a VA Medical or Veteran Center.
- 2. Mail in Form:** Apply by obtaining and completing the appropriate form and sending it to the appropriate VA Regional Office or Hospital. All VA Forms are available online at [www.va.gov/vaforms/](http://www.va.gov/vaforms/) or at your local VA Regional Office.
- 3. Online:** Apply for benefits online. An applicant can fill out an application online at [www.ebenefits.va.gov/ebenefits/](http://www.ebenefits.va.gov/ebenefits/) homepage. This site walks the applicant through the process step by step.
- 4. Mail in Letter:** Apply for benefits by writing the VA a letter. This is called an informal claim.

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3 38 U.S.C. §101(2).

4 38 U.S.C. § 101(16), 1131.

5 38 U.S.C. § 105(a), 1131.

A dependent or survivor may apply for a benefit on behalf of a veteran in one of the methods described above. This is usually done when the applicant is unable to complete the application because they are incapacitated. An applicant can also apply for benefits through an appointed representative, such as a Veteran Service Organization (VSO).

There are two types of third-party assistance:

1. **Administrative:** The third party helps determine the applicant's eligibility, fills out the proper form, checks it for accuracy and completeness, and forwards it to the appropriate VA facility.
2. **Representational Assistance (advocacy):** Representational assistance not only takes care of the administrative details, but also further develops the case and, if necessary, represents the applicant at hearing and appeal proceedings. There are many Veteran Service Organizations available to assist veterans in the claims and appeals process.

*Tip: If the Veteran has previously applied for benefits with the VA and is now seeking third party assistance, it may be especially helpful for the Veteran to request his or her "Claims File" from the VA. The Veteran can do this in writing or in person at a VA Regional Office. Regardless, it is good practice to retain a copy of your military and medical records for your own safe keeping.*

### 3. Facts the VA Needs to Process a Claim

Veterans or dependents should be ready to supply the VA with the following information when making a claim: name and address, telephone number, Social Security number, date and place of birth, and branch of military service. The VA may also ask if the veteran has a "Claim" or "C" number. "C" numbers were the claim numbers issued years ago before the VA started using the Social Security number as the claim number.

On occasion, it may be necessary to provide detailed information on military service. Such information may include: military service number (these were issued to service members prior to 1969), dates of military service, and the unit served with while in combat or when the claimed injury occurred. The veteran may also be asked to report the dates that certain incidents occurred.

All of the above information, except a VA "C" number, may be found on the veteran's DD 214 or other military separation papers. If separation papers are not available, the VA may request military records using the veteran's name, Social Security number, military serial number, and branch of service. This process will take time and may delay the processing of the claim.

Veterans can request a copy of his or her DD-214 or its equivalent, documents in his or her Official Military Personnel File, and copies of medical records from the National Personnel Records Center online or by mail. Most information is available for request by the Veteran, next of kin of a deceased Veteran, or a Veteran's legal guardian. The best way to do this is to write or go online to the National Personnel Records Center, located in St. Louis, Missouri. Specific instructions are provided on the NPRC website: <http://www.archives.gov/veterans/>.

NPRC mailing address (unless otherwise is specified on the SF-180 form):  
National Personnel Records Center Military Personnel Records  
1 Archives Drive  
St. Louis, MO 63138

#### 4. Visiting the VA Regional Office

Should the veteran or dependent visit a VA Regional Office, he or she will be able to talk directly to a VA representative. This is a good way to clarify the requirements for the benefit sought and to be informed as to the evidence needed. Additionally, an application for the benefit may be completed on the spot, which will establish the effective date of the award. It is helpful, although not necessary, to bring a copy of the veteran's DD 214, separation papers, or discharge papers, if the applicant is a World War II or Korean War veteran. The VA will routinely run a check on military records anyway, but if the documents are available to the VA, they are more likely to begin processing the claim. Also, the sooner the claim is filed, the earlier the effective date. Remember that the date benefits start is the date the claim was submitted. It is not, as some think, the date the veteran separated from the military. A veterans separation date can be important when a claim is filed within a specified time from the date of separation. Lastly, because of heightened security at all federal buildings, including the VA, the VA now requires a photo identification card and will require all visitors to walk through a metal detector.

#### 5. The Initial Interview

If the veteran wishes to deal with the VA without the assistance of a third-party representative, the first contact will usually be with a Veterans Benefits Counselor (VBC) at a VA Regional Office or VA Medical Center. During the interview, the veteran and the VBC will exchange information concerning the benefit sought. The applicant should bring all pertinent information to this interview, such as marriage certificates, divorce decrees, discharge papers, doctors' reports, proof of school attendance, and/or financial information if applying for a pension. Bring anything that may help the VA in proving eligibility for the benefit sought. During the interview, the veteran will be asked to provide facts regarding service and details on the veteran's current situation as it relates to the benefit.

The interviewer will assist the veteran in completing a claim form for the benefit sought. This is known as making a formal claim. The VA will then start processing it. The VA may do the following in development of the claim:

- **Make Records Requests:** Request military Service Medical Records (SMR) and Military Personnel Records;
- **Conduct an Examination:** Ask that the veteran submit to a compensation/pension examination at a VA Medical Center;
- **Obtain Records Release:** Ask the veteran to sign a release of information so that they can get medical evidence from the veteran's private healthcare providers;
- **Obtain a Stress or Letter (PTSD cases):** Ask that the veteran write a "stressor letter" if the claim is for Post-Traumatic Stress Disorder; and
- **Seek Other Information:** Request that the veteran supply any other information needed.

#### 6. Telephoning the VA

The VA now uses a nationwide telephone number: 1-800-827-1000. If dialed from Illinois, the number will connect the caller to the Chicago Regional Office. After going through a menu-driven system to direct the call appropriately, the caller will then be connected to a Veterans Specialist.



The specialist will answer questions relating to the benefits administered by the VA and questions relating to a claim. Any time you have a conversation with a VA official or veteran's advocate, whether by telephone or in-person visit, it is a good practice to take notes about the conversation. Your notes should include the name of the person you spoke with, the date and time of the meeting/conversation, and a summary of the discussion, especially any "next step" or action promised or agreed to by the VA or veteran's advocate, even if it is only a claim form to be sent. In the event that the VA later denies the claim and the veteran wishes to appeal, these notes might prove helpful.

## **7. Writing to the VA**

It is not necessary to address a letter to the VA to a specific person, unless you are directed to do so. Upon receipt of a letter, the VA mailroom staff will route the letter to the appropriate section for processing. The VA's reply to your letter will depend upon how the letter is written.

When corresponding with the VA about a benefit, always follow the old service adage, K.I.S.S. – "Keep it Simple, Soldier." If the letter is short and concise, the veteran will probably get a clear answer. If the letter is long and rambling, with the question somewhere in the middle, it is unlikely that the person writing the reply is going to take time to figure it out. Instead, a form letter requesting specific information will be sent, even though that information was in the original letter. If sending a hand-written letter, be sure to write legibly.

Any letter to the VA about a benefit should include:

- The VA file or "C" number and any other identifying information. The claim number should be listed at the top of each page of the letter.
- The name, address, and telephone number of the veteran.
- A clear statement of the issue of concern or the benefit sought.

The first letter to the VA should also include the veteran's Social Security number, branch of service, military service number, date and place of birth, and dates of service. Once again, the most convenient way to provide this data is by including a certified copy of the DD 214 or discharge certificate.

Be sure to date the letter. The VA considers any letter of inquiry from a veteran about a benefit an "informal claim." This means that if the benefit is later awarded, the effective date of the benefit (and in the case of financial assistance, the date the VA is obligated to begin payment), may be the date the VA received the first letter or "informal claim."

## **8. Application Made by Dependents**

Dependents of a veteran can make an application for benefits on behalf of the veteran (e.g., if the veteran is incapacitated). Dependents can also make direct application for benefits to which they are entitled.

Dependents should provide the basic facts required by the VA as indicated earlier. Since service record data is often unknown to dependents, make sure this information or a copy of the veteran's DD 214 is included among important family papers. Dependents will also need to furnish documents proving their relationship to the veteran. Examples of such documents include veteran's death certificate, marriage certificate, divorce decrees, birth certificate, or any other document that may prove the veteran's or the dependent's claim.

## 9. When the Claim Requires “Development”

The VA is mandated to assist veterans in the development of their claims. Since the passage of the Veterans Claims Assistance Act of 2000, the VA has also been mandated by law to reasonably assist a claimant in the claims process. This is commonly known as the VA’s “Duty to Assist.”<sup>6</sup> More information on this mandate is available later in the book.

Veterans may receive a letter from the VA asking for additional information. The VA calls this “claim development.” They may request:

- More facts and details about the veteran;
- Additional documents, which could include marriage license, birth certificates, employment records, school records, medical records, etc.; and
- The veteran’s appearance for a medical examination or psychiatric evaluation (if the veteran is applying for compensation or pension benefits).

The veteran should provide the VA with all the information they request. **The deadline to submit additional evidence is typically one year from the date of the VA’s letter requesting additional evidence, although you should submit additional evidence as soon as possible as the VA is free to make a decision on your claim before the expiration of the one-year period.** If the veteran does not provide the requested information, it will damage his or her chance of receiving the applied-for benefit. If the VA sets up an interview or medical appointment, the veteran should be there and be on time; however, the veteran should also be prepared to wait.

If the requested information is not provided or if the veteran fails to show up for a scheduled appointment, the VA will stop processing the claim. The VA interprets this failure to comply with their request as “abandonment of the claim.” This means that the VA may assume the veteran is no longer interested in obtaining the benefit.

## 10. When a Claim is Approved

If the benefit sought is awarded, the VA will send an award letter to the veteran. Attached to the letter will be a Rating Decision explaining what evidence the VA considered in rating the claim and the “Reasons and Basis for the Decision.” The veteran should read this very carefully. It is very important to understand how and why the decision was made, even if the claim was won. The letter will also explain, though not in as great of detail as the Rating Decision, why the benefit was awarded, the percent of disability, and the amount to be received per month. **It will also contain instructions, which the veteran should read carefully.** Many veterans and their families have suffered an overpayment of benefits or lost benefits because they failed to read the instructions that came with the award letter. For example, should the veteran be awarded a non-service-connected pension, the letter will contain instructions that any new income must be reported to the VA.

## 11. When a Claim is Denied

If the benefit sought is denied, the veteran will receive a letter from the VA stating that the application for the benefit has been denied. As stated above, it is important to read very carefully the attached Rating Decision. The decision will explain what evidence the VA considered. Make sure all of the evidence submitted was listed under the evidence section. The decision will also have a “Reasons and Basis” section giving the reasons for the decision. In this area, each piece of evidence in the evidence section should be discussed. If it is not, this should be noted in the event an appeal is filed.

<sup>6</sup> 38 CFR §3.159.

If the applicant believes the VA's decision was wrong, a "Notice of Disagreement" (NOD) should be completed. A NOD is the first step in the appeal process. The NOD may be as long or as short as the claimant wishes. It could be as simple as, "I disagree with the Rating Decision; Send me a Statement of the Case." Or, the NOD may include a statement as to why the claimant disagrees with the decision. A statement of this type should address each issue under consideration and the way submitted evidence was considered. A claimant may also wish to address the length of the compensation and pension examination or what was discussed in the examination. In addition, the claimant may submit new evidence with the NOD to help prove the case.

When the VA receives the NOD, they will review the case again. They may, for example, reconsider certain pieces of evidence, consider evidence submitted but not listed in the decision, or request a new examination. Should they continue to deny the claim, they will issue a "Statement of the Case" (SOC). The SOC is a restatement of the Rating Decision and a chronology of the claim.

If the applicant continues to disagree with the VA's decision, then the appeal is continued by completing the VA Form 9, Appeal to the Board of Veteran Appeals, which they will receive with the SOC. Submitting this form is called perfecting the appeal. The form offers the applicant another opportunity to state the case. It also offers an opportunity to:

- Have a personal hearing in Washington, D.C., before the Board of Veteran Appeals.
- Have a personal hearing at the VA Regional Office before the Traveling Board of Veteran Appeals.
- Have a hearing using the VA's video conferencing techniques. (This is like a personal hearing except the board member is in Washington and the applicant is at the Regional Office.)

## **12. When Notification is Delayed**

When a benefit claim is submitted, the VA is obligated to notify the veteran that the benefit has been awarded or denied, or to request further development of the claim "within a reasonable time," although the length of time actually required may vary depending upon the benefit. If the veteran has had no contact from the VA after four months, an inquiry should be made about the status of the claim. A backlog in case processing is a constant problem. Several years ago, some veterans waited over six months just to have their claim considered for the first time. Currently, reports are that the new claims may be taking from twelve to eighteen months to be completed.

## **13. What to do if a Claim is Delayed**

There are several options open to a veteran or an advocate who wants to inquire about the status of a claim. A letter could be sent asking for the status of the claim. The veteran may also call the VA toll-free at 1-800-827-1000 and ask for a status report. If a Veteran Service Officer (VSO) is handling the claim, then the veteran should contact the VSO. Often, a VSO can get an instant update on the claim and its location.

The veteran may choose to visit the VA counselor who helped file the claim. When making this follow-up contact, be wary of answers such as, "These things take time," or "It's just routine." The claim may be stuck. Try to find out what has happened to the claim, where the claim is now, and when the determination will be made. In most instances, a veteran service officers can explain exactly what is wrong or what needs to be done to get the case moving. Veteran service officers have direct access to adjudication and the rating specialist and can talk face to face with the person processing the claim.

Many veterans and dependents become very frustrated when the claim is not awarded quickly. Sadly, the VA often takes months to get the first decision processed. In the case of contested claims, it may actually take years to get a final decision. It is important to not take this frustration out on the person trying to provide assistance. Claims, for the most part, are processed in the order received and there are thousands of claims. Calling constantly, writing a lot of letters, or constantly asking your representative to inquire about the claim may have a negative effect. Each inquiry causes the claim file to be pulled from its location so that an answer may be given. This may actually delay the processing. Patience is a must when dealing with the VA. Keep inquiries to a minimum.

If, however, the claim has gone on for some time without a decision or contact by the VA, then other steps may be required. This may include appointing a Veteran Service Organization as your representative or making a personal visit to the Regional Office to talk with someone who actually knows about your claim.

#### **14. Fully Developed Claims**

The VA offers an expedited claims process, the Fully Developed Claims (FDC) program, which provides an optional method to present a variety of compensation, pension, and survivor benefit claims. This process is designed to guide the claimant in the submission of a claim which is complete upon submission, thereby enabling VA the ability to offer to review and act upon such a claim more quickly than through the traditional submission process. For more information on this program, see the VA's website at the following location: <http://www.benefits.va.gov/fdc/>.

### **B. Illinois Department of Veterans' Affairs Benefits (IDVA)**

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The procedure for applying to the Illinois Department of Veterans' Affairs for benefits is generally the same as when applying to the VA. The most significant difference is that the veteran may use the IDVA to apply for either U.S. or State of Illinois benefits. IDVA field officers are knowledgeable about both state and federal benefits. Their offices are well-stocked with appropriate U.S. and State benefit application forms. Since the IDVA has approximately 80 field offices across the State, many claimants prefer to take their federal benefit business to the IDVA rather than to one of the few VA facilities. If a veteran is interested in federal benefits, IDVA service officers are able to counsel the veteran on the specifics and review qualifications.

Those veterans who have access to a computer with Internet service (note: many libraries have computers that are hooked up to the Internet) may visit the IDVA's Web site and see all state benefits and the location of all IDVA field offices and Veterans Homes. The web address for the IDVA is: <http://www2.illinois.gov/veterans/Pages/default.aspx>.

### **C. Summary**

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Veterans and dependents that go to the VA or IDVA for benefits have a right to expect courteous, prompt, efficient service. At the same time, the veteran's cooperation in providing the VA or IDVA with the information they request is essential to having a claim processed. If any problem is encountered in dealing with the VA or IDVA, and if it cannot be resolved with the VA counselor or IDVA field officer (Veteran Service Officer), Veteran Service Organizations are a great source of help.

# Chapter 3: Sources of Help in Obtaining Benefits

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There are two kinds of help that veterans may need when they decide to claim a benefit: administrative assistance and representational (advocacy) help.

## A. Administrative Assistance

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The veteran needs administrative help when the problem is one that can best be solved with technical interpretative assistance. A few examples of the kinds of problems that might require administrative assistance are:

- Help in Filling Out a Form
- Help in Resolving Conflicting Information: A buddy says the veteran is eligible for VA medical treatment, but according to a pamphlet the veteran reads, he or she is not.
- Help in Getting Action on an Issue: The VA notified the veteran months ago that his or her educational benefits were approved, but the veteran has yet to receive the first check. The veteran has written and called, but has not received a satisfactory response. The veteran needs someone who knows the system to check into it.

## B. Representational (Advocacy) Assistance

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The veteran needs representational help when the problem is more complex, requiring representation in a matter before the VA or other government agency. This is assistance that is more professional in nature – the type of help that might be provided by an experienced Veterans Service Officer, a trained Veterans Advocate, or a lawyer. Here are some examples of the problems that might require representational assistance:

- Help in Appealing Denial of a Claim: The veteran's claim was turned down. The veteran believes the claim was justified. The veteran needs a representative to work on the appeal with him or her.
- Help in Getting Service-Connected-Disability Compensation Long After Discharge: The veteran is sure his or her present condition is traceable to an injury in service but does not know how to build the case.
- Help in Dealing with Overpayment: The veteran was notified that an overpayment has occurred and wants to apply to the board on waivers and compromises for relief.
- Help in Reopening a Claim: The veteran needs assistance in reopening a claim that was previously denied.

## C. Where to Find Help

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There are a number of sources of help available to veterans, dependents, and survivors. Most offer both administrative and representational help, although some tend to concentrate more on one than another.

### 1. The U.S. Department of Veterans Affairs (VA)

The VA is one of the veteran's two best sources of administrative help besides a veterans services officer. The veteran will find that any specific questions he or she might have will be answered promptly and clearly. The VA Regional Office has a number of veteran benefits counselors ready to answer questions, assist in filling out VA forms, and explain VA procedures.



Although a VA benefits counselor can serve as the veteran's representative in Regional Office hearings and before the Board of Veteran Appeals (BVA or "the Board") – and some perform this service exceedingly well – it would probably be wiser to seek representational help elsewhere.

## **2. The Illinois Department of Veterans Affairs (IDVA)**

The IDVA now supplies both administrative and representational assistance. Many of the IDVA's field officers (Veteran Service Officers) are good at representing veterans in VA proceedings and, now that there are IDVA service officers at the VA, they can take a claim from start to finish – even through the appeal process. The IDVA has an added resource in that their field service officers may now assist in the development of evidence and help the veterans in obtaining information from the VA through their Regional Office service officers. A complete list of IDVA field offices can be found in Appendix C of this book.

## **3. Veteran Service Organizations (VSOs)**

VSOs provide both administrative and representational help. This means that VSOs may take a claim from start to finish and through the appeal process. Some VSOs even assist veterans before the Court of Appeals for Veterans Claims (CAVC).

The individuals who provide this service are service officers. There are two types of service officers: the local post or chapter service officers who are part-time volunteers, and the full-time, professional service officers who are employees of the VSO.

The local post or chapter service officers are versed in veterans' benefits. They tend, however, to be more active in providing administrative assistance and counseling, with their representational caseload being referred to full-time service officers at the Chicago VA Regional Office. For a list of veteran organizations and their locations, see Appendix B of this book.

## **4. Attorneys**

The VA allows accredited agents and attorneys to represent veterans and receive a fee for their services.<sup>7</sup> While attorneys may assist in all aspects of claims, fees may only be charged for work performed after an agency has issued their initial decision. All fee agreements must be in writing and signed by both the veteran and their attorney. Fees can be charged on the basis of an hourly rate, a flat fee, or a contingency agreement (percentage of the back due benefits that are recovered). Contingency fees of 20% or lower are presumed to be reasonable and fees of 33 1/3% or higher are presumed to be unreasonable.

Some attorneys or organizations will handle claims for veterans pro bono (without a fee). One such organization is the Illinois Armed Forces Legal Aid Network (IL-AFLAN), that coordinates legal assistance resources provided by several legal aid organizations and law school clinics. IL-AFLAN can be reached by phone at 855-452-3526 (855-IL-AFLAN) or online at <https://ilaflan.org/>.

## **5. The County Veterans Assistance Commissions (VAC)**

Although provided for under Illinois law, not all counties have a Veterans Assistance Commission. Where they have been established, they usually serve as another good source of administrative help. In addition, depending upon individual qualifications, some VAC superintendents have compiled

<sup>7</sup> 38 CFR § 14.636.

excellent records as veteran case representatives. For a list of VAC locations, refer to Appendix D of this book, or visit <https://www.veteransbenefitsillinois.org/>.

## 6. Military and Veterans Rights Bureau – Office of the Attorney General

The Military and Veterans Rights Bureau provides assistance to veterans, dependents, or survivors with regard to understanding available benefits and eligibility requirements. The Military and Veterans Rights Bureau will also refer veterans for further assistance as appropriate.

More information is available at <https://illinoisattorneygeneral.gov/rights/veterans.html>. The Bureau staffs a hotline for further assistance at 1-800-382-3000.

## 7. Elected Officials

Elected officials at the State and Federal levels usually have staff members who are skilled in resolving continuant problems and complaints. These staff members often assist service members and veterans to understand what benefits they are entitled to and how to go about securing those benefits.

## D. How to Choose a Representative

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First, shop around. Too many veterans feel like they are “stuck” with the first service officer they meet. This is a mistake. Veterans should take care to select a representative who can intelligently prepare and persuasively present their case. A good representative is aware of all the rights and benefits available and the tactics needed to obtain those benefits.

When choosing a VSO service officer or advocate, always try to meet face to face. If that is not possible, a telephone conference is the next best thing. Next, ask questions about how the case will proceed, including whether there is enough evidence in the record to win. If not, ask what other evidence may be helpful to the case and get suggestions on how to obtain that evidence. In short, be involved in the case. Also, make sure that your communications with your veterans service officer are clear and concise. It is a good idea to prepare some notes before calling so you can make sure you discuss all the topics relevant to your case. Finally, remember that VSO service officers are paid professionals. Most know their business. Usually, it is a good idea to follow their instructions.

In the end, the veteran, and only the veteran, has the most to gain or lose in the claims process. Take notes. Gather your evidence and gather your thoughts. Ask questions and act deliberately. Professionals can provide guidance, experience, and analysis, but veteran will always be their own best advocate.

## E. Summary

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Veterans often need administrative assistance and representational (advocacy) assistance to effectively present their claim. When choosing a representative, the veteran should carefully consider the training and experience of each potential advocate. Veterans should select representatives who communicate well and have a clear understanding of the process ahead.

Veterans should become as knowledgeable about their claim as possible so they can gather, organize, and present their evidence persuasively. Finally, veterans should be aware of the time frame for processing a claim. Initial ratings can often take longer than a year and appeals to be heard before the Board of Veterans' Appeals (BVA) often take several years to resolve.

# Chapter 4: Healthcare

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The VA operates the nation's largest integrated health care system with more than 1,255 sites of care, including hospitals, community clinics, community living centers, domiciliaries, readjustment counseling centers, and various other facilities. For additional information on VA health care, visit: <http://www.va.gov/health>. (For contact information regarding the many VA (VHA) sites located within Illinois, see Appendix A.) Over the last several years, the VA has changed the way it provides for the health care needs of the aging veteran population.

## A. Description of Benefit

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Veterans enrolled in the VA health care system are eligible for health benefits which include inpatient and outpatient care, prescription medications, geriatric and extended care, mental health services, sexual trauma services, dental care, and specialized treatment and rehabilitation services for veterans with certain disabilities. A complete range of care and services is available at VA Medical Centers, Community Based Outpatient Clinics (CBOC), and Vet Centers. The locations of VA medical treatment centers in Illinois are available in Appendix A of this book. The VA website has a feature that allows veterans to search for facilities by location and specialty at: <https://www.va.gov/find-locations/?facilityType=health>. Additionally, the VA now has multiple smartphone applications that can be downloaded at <https://mobile.va.gov/appstore/>. These applications allow veterans to manage their healthcare, organize their appointments, and connect with their medical care providers.

## B. Eligibility for VA Healthcare and Characterization of Service

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### 1. Generally

A veteran's characterization of service can impact their eligibility for VA Health Care. In some cases, a veteran's characterization of service may bar access to such health care. All veterans seeking or considering seeking VA health care should consult with an accredited veteran service officer, and, in certain instances, legal counsel. Veterans should not immediately assume that they are ineligible because of some negative military service history.

Generally, veterans are eligible for VA Health Care benefits if they have been discharged "under conditions other than dishonorable." For example, "Honorable" and "General Under Honorable Conditions" are two forms of administrative discharge that are qualifying. Alternatively, "Other than Honorable" (OTH) administrative discharges or "Dishonorable" or "Bad Conduct" punitive discharges that were issued by General Courts-Martial are usually disqualifying. To make a determination, the VA applies the standards set forth in 38 C.F.R. §3.12. If you are a veteran with an unfavorable discharge status you can either apply for a discharge upgrade or seek a VA Character of Discharge review. If you are a veteran suffering from service-connected mental health issues you may be eligible for medical care despite your discharge characterization.

Finally, members or former members of the federal reserves or of the National Guard may also be eligible for access to VA healthcare benefits if the member was called to active duty (other than for training only) by a federal order and completed the full period for which they were called or ordered to active duty.

## 2. Special Health Care Rule for OTH Discharges

Under Section 2 of P.L. 95-126 (Oct. 8, 1977), a veteran with an “Other Than Honorable” discharge that would otherwise be a bar to eligibility under the application of 38 C.F.R. §3.12, still may be eligible for such health care if the care is for service-connected or service-aggravated disabilities. However, an important “caveat” is that statutory bars to benefits still may apply even to this special health care rule.<sup>8</sup>

## C. How to Apply for VA Medical Benefits

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Access to VA healthcare and receipt of other non-healthcare benefits such as VA disability pay are offered by two distinct parts of the U.S. Department of Veterans Affairs (the VA). Healthcare is administered by the Veterans Healthcare Administration, and non-healthcare related benefits are offered by the Veterans Benefits Administration. Applying for or through one is not applying for the other. In this chapter, the focus is on VA healthcare services offered through the VHA. General information can be found at [www.va.gov/health](http://www.va.gov/health).

In 2019, the VA began implementing changes to implement The Mission Act of 2018 which restructures community care programs, expands access to non-VA care and the Caregiver Program, and modernizes the VA’s information technology.<sup>9</sup> To enroll in the VA healthcare system, there are several methods available.

### 1. Application by Mail

Pick up a VA Form 10-10EZ (Application for Health Benefits) application at your local VA or download the application online <https://www.va.gov/find-forms/about-form-10-10ez/>. According to the VA Form 10-10EZ, complete the application (be sure to sign it) and mail it to:

**Health Eligibility Center**  
2957 Clairmont Road, Suite 200  
Atlanta, GA 30329-1647

### 2. Application Online

The VA now offers the ability to fill out and submit online the VA Form 10-10EZ. The current address is: <https://www.1010ez.med.va.gov/sec/vha/1010ez/Form/1010ez.pdf>. The VA states there is no need for additional documents to verify military service, noting that if you were recently discharged, they will get the military information for you. Once you have filled out all the fields of the form online, you can submit it to the VA with the click of a button. In response, you will get an instant confirmation message notifying you of receipt of the application.

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<sup>8</sup> See VA Publication IB 10-488 at [https://www.va.gov/healthbenefits/resources/publications/10-448\\_Other\\_Than\\_Honorable\\_8\\_26\\_21.pdf](https://www.va.gov/healthbenefits/resources/publications/10-448_Other_Than_Honorable_8_26_21.pdf)

<sup>9</sup> See Pub. L. 115-182.



### **3. Application by Telephone**

The VA also offers the ability to initiate an application over the telephone. Applicants should call 1 (877) 222-VETS (8387) between the hours of 8 a.m. and 8 p.m. during the business week, Monday through Friday, eastern time. Over the phone, a VA representative will walk you through the information required on the 10-10EZ. Afterwards, within 3-5 days, you should receive the completed VA Form 10-10EZ for your review, signature and return to the VA. Mail this application to the same address listed above under "Application by Mail."

### **4. Application in Person**

Applicants can always go in person to their local VA health care facility to complete a 10-10EZ. In person applicants should expect to receive written notification of their enrollment status in the healthcare system within 5 to 7 days. Applicants who disagree with the VA's enrollment decisions will receive written instructions on how to appeal.

### **5. Application for Long-Term Care**

Applicants for Long-Term Care benefits, including community nursing home care, domiciliary care, adult day health care, geriatric evaluation, and respite care may also need to complete VA Form 10-10EC, Application for Extended Care Services. The form is required for nonservice-connected and zero percent service-connected enrolled Veterans with income over the single pension rate. The current address is: <https://www.va.gov/vaforms/medical/pdf/10-10EC%20Fill%202017.pdf>.

## **D. Priority Groups**

The number of veterans who can be enrolled in the health care program is determined by the amount of money Congress gives the VA each year. Since funds are limited, the VA set up Priority Groups to make sure that certain groups of veterans are able to be enrolled before others. Upon completing the VA Form 10-10 EZ, the VA will verify the veteran's eligibility and assign the veteran to one of the Priority Group's listed below. The Priority Groups range from 1 to 8 with 1 being the highest Priority Group and 8 being the lowest. Veterans may be eligible for more than one Enrollment Priority Group. In that case, the VA will always place the veteran in the highest Priority Group for which they are eligible. Some veterans may have to agree to pay copays to be placed in certain Priority Groups. More information on Priority Groups is available online at the following link: [https://www.va.gov/opa/publications/benefits\\_book/Chapter\\_1\\_Health\\_Care\\_Benefits.asp](https://www.va.gov/opa/publications/benefits_book/Chapter_1_Health_Care_Benefits.asp).

### **1. Summary of the Priority Groups**

#### **Priority Group 1**

- Veterans with service-connected disabilities rated 50 percent or more
- Veterans determined by VA to be unemployable due to service-connected conditions
- Veterans who have been awarded the Medal of Honor

#### **Priority Group 2**

- Veterans with service-connected disabilities rated 30 or 40 percent

### Priority Group 3

- Veterans who are former Prisoners of War
- Veterans awarded the Purple Heart medal
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty
- Veterans with VA service-connected disabilities rated 10 or 20 percent
- Veterans awarded special eligibility classification under Title 38 U.S.C. § 1151, “benefits for individuals disabled by treatment or vocational rehabilitation.”
- Veterans whose discharge was for a disability that was incurred or aggravated in the line of duty

### Priority Group 4

- Veterans who receive increased compensation or pension based on their need for regular aid and attendance or by reason of being permanently housebound.
- Veterans determined by VA to be catastrophically disabled.<sup>10</sup>

### Priority Group 5

- Nonservice-connected Veterans and non-compensable service-connected Veterans rated by VA as 0-percent disabled and who have an annual income below the VA’s geographically-adjusted income limit (based on your resident ZIP code)
- Veterans receiving VA Pension benefits
- Veterans eligible for Medicaid benefits

### Priority Group 6

- Compensable 0 percent service-connected Veterans
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants;
- Veterans who served in the Republic of Vietnam between Jan. 9, 1962 and May 7, 1975
- Veterans who served in the Southwest Asia theater of operations from Aug. 2, 1990, through Nov. 11, 1998;
- Veterans who served in a theater of combat operations after Nov. 11, 1998, as follows: Veterans discharged from active duty on or after Jan. 28, 2003, for five years post discharge; and Veterans who served on active duty at Camp Lejeune for at least 30 days between Aug.1, 1953, and Dec. 31, 1987. Currently enrolled Veterans and new enrollees who served in a theater of combat operations after Nov. 11, 1998 and those who were discharged from active duty on or after Jan. 28, 2003, are eligible for the enhanced benefits for five years post discharge.
- Note: At the end of this enhanced enrollment priority group placement time period, veterans will be assigned to the highest priority group their eligibility for which their status at that time qualifies.

### Priority Group 7

- Veterans with gross household income below the geographically adjusted VA income limit for their resident location and, who agree to pay copayments.<sup>11</sup>

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<sup>10</sup> VA clinical determination that the veteran has a severely disabling injury, disorder or disease that permanently compromises the veteran’s ability to carry out daily living activities. The disability must be so severe that the veteran requires personal or mechanical assistance to leave home or bed, or require constant supervision to avoid physical harm to themselves or others. See VA Health Care Fact Sheet, IB 10435, Catastrophically Disabled Veterans, December 2011. See the website at [https://www.va.gov/healthbenefits/assets/documents/publications/IB-10-435\\_Catastrophically\\_Disabled\\_Veterans.pdf](https://www.va.gov/healthbenefits/assets/documents/publications/IB-10-435_Catastrophically_Disabled_Veterans.pdf).

<sup>11</sup> Access VA GMT Table for 2019 at <https://www.va.gov/healthbenefits/apps/explorer/AnnualIncomeLimits/LegacyVAThresholds?FiscalYear=2019>.

## Priority Group 8

Veterans with gross household incomes above VA national income limit and the geographically-adjusted income limit for their resident location and, who agree to pay copayments.

Veterans eligible for enrollment: Noncompensable 0% service-connected and are:

- Subpriority a: Enrolled as of Jan. 16, 2003, and who have remained enrolled since that date and/or placed in this subpriority due to changed eligibility status.
- Subpriority b: Enrolled on or after June 15, 2009, whose income exceeds the current VA national income limits or VA national geographic income limits by 10 percent or less
- Veterans eligible for enrollment: nonservice-connected and:
- Subpriority c: Enrolled as of Jan. 16, 2003, and who remained enrolled since that date and/or placed in this subpriority due to changed eligibility status
- Subpriority d: Enrolled on or after June 15, 2009 whose income exceeds the current VA national income limits or VA national geographic income limits by 10 percent or less
- Veterans not eligible for enrollment: Veterans not meeting the above criteria
- Subpriority e: 0-percent service-connected (eligible for care of their service-connected condition only)
- Subpriority f: Non-service-connected (check current income levels)

## 2. Combat Veterans<sup>12</sup>

Veterans who served in a theater of combat after November 11, 1998, and were discharged under conditions other than dishonorable on or after January 28, 2003. The VA may request military documentation reflecting service in a combat theater, receipt of combat service medals, receipt of combat tax exemption, or imminent danger or hostile fire pay.

Such veterans are eligible for enhanced enrollment placement into Priority Group 6 for 5 years from the **date of discharge or release**. This means that combat veterans who were originally enrolled based on their combat service but later moved to a lower Priority Group (due to the law's former 2-year limitation) are to be placed back in the priority for combat veterans for 5 years beginning on the date of their discharge or release from active service.

Duration: The 5-year enrollment period begins on the discharge or separation date of the service member from active duty military service, or in the case of multiple call-ups, the most recent discharge date.

## E. Reservists and National Guard Members

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Members of the Reserves and National Guard called are eligible for health care if they served on active duty in a theater of combat operations after November 11, 1998, and have been discharged under other than dishonorable conditions.

Those Reservists and National Guard members seeking to apply for VA health care must complete VA Form 10-10EZ and submit a copy of their DD 214 or certificate of release or discharge from active duty. Also needed, especially if it is not noted on the DD 214, is documentation showing receipt of Hostile Fire or Imminent Danger pay; an Armed Forces Expeditionary Medal, Kosovo Campaign Medal, Global War on Terrorism Expeditionary Medal, or Southwest Asia Campaign Medal; proof of exemption of federal tax status for Hostile Fire or Imminent Danger pay or orders to a theater of combat operations. If a VA Medical Center is close by, veterans may choose to go to the Medical Center to apply or apply online at <https://www.1010ez.med.va.gov/sec/vha/1010ez/>. The veteran

<sup>12</sup> See VA [https://www.va.gov/HEALTHBENEFITS/apply/returning\\_servicemembers.asp](https://www.va.gov/HEALTHBENEFITS/apply/returning_servicemembers.asp).

may also call 1-877-VETS (8387) to obtain a form through the mail.

## **F. Copayments<sup>13</sup>**

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On September 1, 1999, the VA became Medicare compliant. This changed the way the VA does business in two very important ways. The first is that the VA now bills private insurance companies what are called “reasonable charges” – meaning that the bill the insurance company gets will now contain charges similar to those of private hospitals. The bill will be itemized just like a private hospital’s bill. The second is that those veterans who must co-pay are now required to pay a larger deductible. Additionally, by law, the VA must bill the insurance companies of veterans treated for non-service-connected conditions.

### **1. Inpatient Treatment<sup>14</sup>**

There are two inpatient copayment rates: the full rate and the reduced rate. Veterans living in high-cost areas may qualify for the reduced inpatient copayment rate. Veterans who have a service-connected disability rating of 10% or higher are not required to pay a copayment for inpatient medical care.

#### **Priority Group 7**

Veterans in this group must pay copays of \$281.60 for the first 90 days of inpatient hospital care during any 365-day period, and \$140.80 for each additional 90-day period of care. Additionally, there is a \$2 per diem charge.

#### **Priority Group 8**

Veterans in this group must pay copays of \$1,408.00 for the first 90 days of inpatient hospital care during any 365-day period, and \$704.00 for each additional 90-day period of care. Additionally, there is a \$10 per diem charge.

### **2. Outpatient Treatment<sup>15</sup>**

The VA charges a \$15 co-payment for each primary (basic) care visit and \$50 for each specialty care visit. Veterans who have a service-connected disability rating of 10% or higher are not required to pay a copayment for outpatient medical care.

### **3. Urgent Care (Community Care)**

Priority groups 1-5 have \$0 copays for their first 3 visits in each calendar year and have \$30 copays thereafter. Priority group 6 offers \$0 copays for their first 3 visits in each calendar year and have \$30 copays thereafter as long as the treatment is related to a condition covered by a special authority. Visits connected to unrelated conditions have \$30 copays. Priority groups 7 and 8 have copays of \$30 per visit. There is a \$0 copay for flu shots.

### **4. Prescription Medication<sup>16</sup>**

Medication copays are required for each prescription, including those shorter than 30 days. Copays are also charged for over the counter medications dispensed at VA pharmacies.

13 VA Benefits and Healthcare, Copayments [https://www.va.gov/COMMUNITYCARE/revenue\\_ops/copays.asp](https://www.va.gov/COMMUNITYCARE/revenue_ops/copays.asp) (last accessed November 21, 2021)..

14 38 CFR §17.108(b) (2020 rates).

15 38 CFR §17.108(c) (2020 rates).

16 38 CFR §17.110 (2018 rates).

Veterans with priority group 1 have no copays. Veterans in priority groups 2 through 8 have a tiered copay system based on the length of the supply and the type of medications. Preferred generics have copays of \$5-\$15. Non-preferred generics and some over the counter medications have copays of \$8-\$24. Brand-name medications have copays ranging from \$11-\$33. Medication copayments are capped at \$700 per year. Veterans who have a service-connected rating of 30% or less, and whose income is at or below the applicable national income thresholds may wish to complete a medication copayment exemption test with the VA.

## 5. Long-Term Care<sup>17</sup>

Veterans in need of long-term care services must first complete and submit VA Form 10-10EC, Application for Extended Care Services which can be downloaded at [https://www.va.gov/vaforms/form\\_detail.asp?FormNo=10EC](https://www.va.gov/vaforms/form_detail.asp?FormNo=10EC). The VA charges for long-term care services vary by type of service provided and the individual veteran's ability to pay. The copay amount for inpatient care ranges from \$0 to \$97 per day; \$15 per day for outpatient care; and \$5 per day for domiciliary care.

## G. How the VA Bills

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### 1. Copayments for Veterans Covered by a Health Insurance Plan

Veterans who are not eligible for free VA healthcare service must agree to pay a copayment to receive that service, regardless of whether they are covered by a health insurance plan. Once the total bill for treatment is determined, the VA will first submit the bill to the veteran's health insurance company.

This includes billing to a Medicare supplemental plan, which is sometimes referred to as a Medigap supplemental policy. Should the insurance company not reply to the VA's demand for payment, pay only a part of the bill, or deny payment, the VA will bill the veteran for the total cost of care or that portion not paid by insurance. The VA usually allows about 90 days for the insurance company to reply to the billing. If the insurance company refused to pay or only paid a portion of the bill, it is a good idea for the veteran to personally contact the insurance company. There are many occasions where a bill will be denied the first time it is submitted and paid upon second consideration.

The veteran should address all questions on copay billing to the Medical Care Cost Recovery (MCCR) office at the local VA Medical Center. It is always better to pay the bill as soon as it is received. The VA is mandated by law to collect payments due and will do so quickly. Should a bill be found invalid or should the veteran become service-connected for a disability for which he or she was billed, the VA will reimburse the veteran for the amount paid.

### 2. How the VA Determines Income and Net Worth

Most nonservice-connected veterans are required to complete an annual financial assessment. The financial assessment consists of the veteran's total family income and assets. Income includes, but is not limited to, wages, retirement pensions, military retirement, unemployment compensation, U.S. railroad retirement, interest and dividends, worker's compensation, and any other type of income. Such income is counted for the spouse and children living with the veteran. Income is counted for the calendar year prior to the application for treatment.

Net worth includes the market value of stocks, bonds, notes, IRAs, bank deposits, savings accounts,

<sup>17</sup> 38 CFR §17.111(b).



and cash; however, personal property and the veteran's residence are not counted. The VA determines net worth by subtracting total debts from the total net worth. The result is the adjusted net worth. It should be noted that the VA will not check the income and net worth at the time the application is completed. However, they may at their discretion check with Social Security and the IRS to verify what the veteran submitted. If there is a discrepancy, a retroactive billing for the cost of care and medications could be created. If the veteran fails to pay the bill, all treatment could be terminated.

### **3. Subrogation/Reimbursement**

The VA is mandated by law to bill insurance companies for the cost of care for those veterans who must pay a copay. The VA also bills and collects money from tortfeasors (i.e. other drivers in motor vehicle accidents) or workers' compensation insurance for treatment received through the VA system. The VA asks veterans for information about their private health insurance and any injury related claims so that they can more effectively collect the money that they are owed. As a result of the VA MISSION Act of 2018, the VA no longer requires permission to bill health insurance carriers for health care related to a sensitive diagnosis such as drug or alcohol abuse, alcoholism, HIV / HIV testing, or sickle cell anemia.

## **H. Catastrophically Disabled Veterans<sup>18</sup>**

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A catastrophically disabled veteran is one who has "a permanent severely disabling injury, disorder, or disease that compromises the ability to carry out the activities of daily living to such a degree that the individual requires personal or mechanical assistance to leave home or bed or requires constant supervision to avoid physical harm to self or others." Veterans who meet this definition will be placed in Priority Group 4, unless they qualify for a higher group. A veteran or his or her representative may request an evaluation by contacting the Enrollment Coordinator at their local VA health care facility. The evaluation is a physical/mental examination conducted by the hospital. The examination includes a review of the veteran's medical records. Catastrophically disabled veterans are exempted from inpatient, outpatient, and prescription copays.

## **I. Women Veterans**

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The VA provides a variety of services for women, including primary care and specialized services such as reproductive services, rehabilitation, mental health, and treatment for military sexual trauma.<sup>19</sup> For more information, visit <http://www.womenshealth.va.gov/>.

### **1. Mammography**

The VA has expanded access to onsite mammograms by 62 percent since 2010, which is an outcome of the focus on improving access to breast screening and coordination of care. Additionally, some facilities offer mammograms to walk-in patients and same-day ultrasounds. All eligible women Veterans have access to mammograms either on-site or through care in the community. VA has increased access to breast screening by establishing a state-of-the-art information technology Breast Cancer Registry (BCR). The BCR integrates patient data to provide comprehensive, patient-specific information about breast cancer screening, test results, past and current breast cancer treatment, and population surveillance of breast care (both in the community and within VA).<sup>20</sup>

<sup>18</sup> VA Health Care Fact Sheet, IB 10435, Catastrophically Disabled Veterans, July 2019.

<sup>19</sup> <https://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/MST.pdf>.

<sup>20</sup> U.S. Dept. of Veterans Affairs, Women Veterans Health, Understanding Your Mammogram, <https://www.womenshealth.va.gov/OutreachMaterials/ReproductiveHealth/UnderstandingYourMammogram.asp> (last accessed November 21, 2021).

A nationwide toll-free mammography information line now expands the VA's medical service to women veterans. The toll-free number is 1-888-492-7844.

## **J. Beneficiary Travel**

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### **1. Description of Benefit and Eligibility**

Veterans may be eligible for full or partial reimbursement of travel expenses in connection with receiving VA medical care. Veterans must meet certain criteria to be eligible for beneficiary travel. Travel payments will generally not exceed the public transportation rate and may be made only to the following categories of otherwise qualified veterans:

- Veteran has a service-connected rating of 30% or more;
- Veteran is traveling for treatment of a service-connected condition;
- Veteran receives VA pension benefits;
- Veteran income does not exceed the maximum annual VA pension rate;
- Veteran is traveling for a scheduled compensation or pension examination;
- Veteran is traveling to get a service dog; OR
- Veteran can't afford to pay for their travel, as defined by VA Guidelines.

A veteran qualifies for Special Mode Transportation (ambulance, wheelchair van, etc.) if:

- Veteran is eligible for general health care travel reimbursement, and
- A VA health care provider determines that the veteran's medical condition requires an ambulance or a specially equipped van for travel, and
- The VA has approved the veteran's travel in advance, unless the travel is for an emergency situation where a delay would threaten the veteran's life or health.

It should be noted that travel is usually given only from the veteran's home to the nearest VA hospital. The VA has also established a deductible that must be met prior to travel being paid. Reimbursement is paid at 41.5 cents per mile with a \$3 deductible for each one-way trip and \$6 for a round trip not to exceed \$18 per calendar month. It's a good idea to check with the travel clerk to establish eligibility and the deductible. If there is a need for special transportation (e.g., ambulance, wheelchair van, etc.), be sure to get prior approval from the treating physician or the admitting physician. Travel at VA expense must be authorized in advance. If you don't get prior approval, you could end up paying the cost yourself. Be sure to check your eligibility for special transportation. For more information visit: <https://www.va.gov/health-care/get-reimbursed-for-travel-pay/>.

## **K. VA Long-Term Care Benefits**

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### **1. Nursing Home Care**

The VA provides nursing home care services to veterans through three national programs: VA owned and operated Community Living Centers (CLC), state veterans' homes owned and operated by the states, and the contract community nursing home program. Each program has admission and eligibility criteria specific to the program.

### **2. VA Community Living Centers**

A Community Living Center is a VA Nursing Home. There are over 100 Community Living Centers across the country, including 5 in Illinois (Chicago, North Chicago, Danville, Hines, and Marion).

Veterans may stay for a short time or, in rare instances, for the rest of their life. It is a place where veterans can receive nursing home level of care, which includes help with activities of daily living (e.g., bathing and getting dressed) and skilled nursing and medical care. Eligibility is based on clinical need and setting availability. Applicants should complete a VA Form 10-10EC to determine the amount of copay they would be responsible for paying (if any).

### **3. Contract Community Nursing Home Program**

These are VA medical centers that have contracts with community nursing homes. This program provides long-term nursing home care to veterans in their own communities.

### **4. Eligibility Requirements**

The criteria for admission into any of the three nursing home programs requires that the veteran be medically stable (i.e., not acutely ill), have sufficient functional deficits to require inpatient nursing home care, and be assessed by an appropriate medical provider to be in need of institutional nursing home care.

## **L. Domiciliary Care**

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### **1. Description of Benefit**

Provides rehabilitative care on an ambulatory self-care basis for veterans disabled by age or disease who are not in need of acute hospitalization and who do not need the skilled nursing services provided in nursing homes. Care is provided in a VA domiciliary facility

### **2. Eligibility Requirements**

Veterans of the various military services who were discharged for a disability or are in receipt of disability compensation and suffering from a permanent disability, have no adequate means of support, are incapacitated from earning a living, and meet certain other requirements may be eligible for domiciliary care. Care for homeless veterans, including domiciliary care can be accessed by calling 1-877-484-3838.

## **M. Housebound or Aid and Attendance**

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### **1. Description of Benefit**

Extra money added to the monthly pension check of disabled veterans and increased eligibility for medical care and medicine.

### **2. Eligibility for Housebound**

Veterans who get a VA pension and spend most of their time at home because of a permanent disability (a disability that doesn't go away), may be eligible for this benefit.

### 3. Eligibility for Aid and Attendance

- Veterans who need another person to help them perform daily activities, like bathing, feeding, and dressing; or
- Veterans who have to stay in bed—or spend a large portion of the day in bed—because of illness; or
- Veterans who are a patient in a nursing home due to the loss of mental or physical abilities related to a disability; or
- Veterans whose eyesight is limited (i.e. even with glasses or contact lenses you have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less).

*Tip: Applications for Housebound or Aid and Attendance benefits are made on VA Form 21-2680, “Veteran’s Application for aid and attendance or housebound.” Other evidence, such as a doctor’s report showing that you need additional care will help your application. Apply at any VA office. This benefit is adjudicated by the Veteran Benefits Administration.*

## N. Adult Day Care

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### 1. Description of Benefit

Adult Day Care is an outpatient day program consisting of medical care, rehabilitative services, socialization, companionship, recreation, and caregiver support. Adult Day Care is usually provided to veterans who need help with activities of daily living or who are isolated. This benefit is not to be confused with hospital care, outpatient treatment, or nursing home care.

### 2. Eligibility Requirements

Since Adult Day Health Care is part of the VHA Standard Medical Benefits Package, all enrolled Veterans are eligible if they meet the clinical need for the service and it is available. A copay for Adult Day Health Care may be charged based on each veteran’s VA service-connected disability status and financial information. Veterans should contact their VA social worker/case manager to complete the Application for Extended Care Benefits (VA Form 10-10EC) to learn the amount of their copay.

## O. Outpatient Dental Treatment

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### 1. Description of Benefit

The VA provides outpatient dental examinations and treatment to eligible veterans. Veterans are eligible for dental treatment if they are determined by the VA to fall into one of the following categories:

### 2. Eligibility Requirements

- Veterans who were prisoners of war (POWs) and those whose service-connected disabilities have been rated at 100% or who are receiving the 100% rate by reason of individual unemployability

are eligible for any needed dental care.

- Veterans with service-connected, compensable dental conditions are eligible for any related dental care.
- Veterans with a service-connected non-compensable dental condition or disability resulting from combat wounds or service trauma are eligible for repeat care for the service-connected condition(s).
- Veterans with a service-connected disability whose dental condition is aggravating the service-connected condition are eligible for care necessary to treat the oral conditions that a VA dental professional determines to have a direct and material detrimental effect on the service-connected medical condition.
- Veterans whose dental examination is ordered as part of a general physical.
- Veterans whose dental conditions are considered to be the direct result of examination, hospitalization, or medical/surgical treatment given by the Department of Veteran Affairs.
- Veterans who are receiving vocation rehabilitation educational benefits (also called Chapter 31 benefits) are eligible for dental care needed to complete the program.
- Certain veterans enrolled in a VA homeless program for 60 consecutive days or more may receive certain medically necessary outpatient dental services.
- Veterans receiving outpatient care or scheduled for inpatient care may receive dental care if the dental condition is clinically determined to be complicating a medical condition currently under treatment.

### 3. Inpatient Dental Care

Veterans receiving hospital, nursing home, or domiciliary care will be provided dental services that are essential to the management of the veteran's medical condition under active treatment.

## P. Treatment of Post-traumatic Stress Disorder (PTSD)

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Treatment for PTSD is provided at certain VA medical facilities on both an inpatient and outpatient basis. PTSD is marked by a host of afflictions associated with exposure to catastrophic stress. Nightmares, flashbacks, anxiety, and sudden-startle reactions can occur immediately after exposure to extreme stress or may develop years after the original stress.

*Tip: PTSD is a recognized service-connected disability, compensable up to 100%. In addition to seeking medical assistance, those veterans who have reason to think their problems are caused by this affliction should talk to their representatives about filing a claim for disability compensation. See in Chapter 5, the topic, "Service-Connection for Posttraumatic Stress Disorder."*

PTSD, or other identifiable social or psychological problems stemming from military service, may be treated through the Readjustment Counseling Services Program carried out by the Vet Centers and VA Hospitals. These services include individual counseling, group counseling, and family counseling. If the services requested by the veteran are beyond the authorized mission or expertise of the readjustment counseling program, the veteran requesting such services will receive support and assistance in obtaining the needed services, either through referral to an appropriate social agency or to a VA medical center.



## 1. National Center for PTSD

The mission of the National Center for PTSD is to advance the clinical care and social welfare of America's Veterans and others who have experienced trauma, or who suffer from PTSD, through research, education, and training in the science, diagnosis, and treatment of PTSD and stress-related disorders.<sup>21</sup> For immediate help veterans can call 1-800-273-8255. Veterans can also get additional information through a PTSD Informational voice mail system by calling 1-802-296-6300. Additionally, a helpful PTSD Decision Aid can be accessed online.<sup>22</sup>

## 2. Readjustment Counseling

Some VA medical centers have approved programs of readjustment counseling services available. These services include group, family, sexual trauma, and bereavement counseling. Veterans seeking readjustment counseling services at a VA medical center should determine the availability of services prior to coming to the medical center. Vet Center Locations can be found through information provided in the Vet Center Directory or listings in your local blue pages. Vet Center staff are available at all times by calling 877-WAR-VETS (927-8387). Vet Centers often keep non-traditional hours to accommodate the schedules of veterans, service members, and families. In areas where VA services are not available, the VA may provide readjustment counseling services through a contract or fee arrangement with community physicians, psychologists, or social workers.

## 3. Veterans Crisis Line

Veterans experiencing an emotional crisis or veterans who need to talk to a trained mental health professional may call the Veterans Crisis Line toll-free at 1-800-273-TALK (8255) or text 838255. The hotline is available 24 hours a day, seven days a week. Callers are immediately connected with a qualified and caring provider who can help. More information can be found online at <http://www.veteranscrisisline.net/>.

# Q. Medical Attention for Dioxin (Agent Orange), Nuclear Radiation Exposure, Illness Related to Gulf War Service, and Vaccination or Medication

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## 1. Description of Benefit and Eligibility

The VA has a continuing program for examining veterans who are concerned about the possible health effects of Agent Orange, nuclear radiation exposure, exposures during Gulf War service, and vaccinations or medications. The findings of these examinations are entered into a registry. Veterans concerned about those types of exposure are encouraged to request an examination at their nearest VA health care facility or visit <http://www.publichealth.va.gov/exposures/>. A veteran who participates will receive a comprehensive physical examination and be asked to complete a questionnaire about service experience. Following the examination, the veteran will be advised of the results. The examination could help to detect any illness or injury the veteran may have, regardless of origin, and may provide a basis for follow-up treatment. The evaluation is free of charge and veterans do not need to be enrolled in VA health care to participate.

21 <https://www.ptsd.va.gov/about/work/mission.asp>

22 <https://www.ptsd.va.gov/apps/decisionaid/>

Veterans can schedule a registry evaluation by contacting an Environmental Health Coordinator at any VA medical facility. Currently, there are five coordinators in Illinois. A list of Health Coordinators is available online at [www.publichealth.va.gov/exposures/coordinators.asp](http://www.publichealth.va.gov/exposures/coordinators.asp). More information is available through the VA's Special Issues Helpline at 1-800-749-8387.

## R. Healthcare for Camp Lejeune Veterans and Resident Family Members

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This section covers special provisions in the law made to open access to VA healthcare based on certain conditions pertaining to service at Camp Lejeune and exposure to various toxic chemicals there. The subject of disability claims for Camp Lejeune veterans is covered separately in this booklet under the general discussion of VA disability claims. This section also discusses the applicability of these provisions to family members who resided with qualifying veterans at Camp Lejeune during this period.

### 1. Eligibility

To qualify for basic access to VA healthcare as a veteran, the following must be true: You must be a veteran who served on active duty in the Armed Forces at Camp Lejeune, North Carolina, for not fewer than 30 days during the period beginning on August 1, 1953, and ending on December 31, 1987.

Beyond this basic access to VA healthcare, certain Camp Lejeune veterans may be eligible for no-cost VA healthcare (including copayments) specifically for care for any of 15 currently qualifying illnesses or conditions:

- Esophageal cancer;
- Lung cancer;
- Breast cancer;
- Bladder cancer;
- Kidney cancer;
- Leukemia;
- Multiple myeloma;
- Myelodysplastic syndromes;
- Renal toxicity;
- Hepatic steatosis;
- Female infertility;
- Miscarriage;
- Scleroderma;
- Neurobehavioral effects; or
- Non-Hodgkin's Lymphoma.

Additionally, The VA published regulations on January 13, 2017, identifying eight conditions as presumptively connected to service at camp Lejeune. All that is required to qualify for benefits connected to these conditions is to submit a completed VA Form 21-526 EZ with medical evidence establishing the diagnosis and official service department records of service at Camp Lejeune between August 1, 1953 and December 31, 1987. The presumptively connected conditions are:

- Adult leukemia
- Aplastic anemia and other myelodysplastic syndromes
- Bladder cancer
- Kidney cancer

- Liver cancer
- Multiple myeloma
- Non-Hodgkin's lymphoma, and
- Parkinson's disease

In the case of eligible Camp Lejeune Family Members (CLFM) who resided with the veteran at Camp Lejeune, an individual may get reimbursed for those out-of-pocket medical expenses that derive from the treatment of the qualifying health conditions once all other health insurance is applied. To qualify, the CLFM must have been the spouse or dependent of a qualify veteran during that same period and resided (or were in utero) on Camp Lejeune for 30 days or more between the qualifying time period. To apply, a VA Form 10-10068, *Camp Lejeune Family Member Program Application* must be completed. For more information and filing options, see the following page on the VA's website: <https://www.clfamilymembers.fsc.va.gov/>.

## 2. Evidence Requirements

Proof that you served at Camp Lejeune during the recognized period of contamination (August 1953 through December 1987)

Proof of a current disease, including a medical opinion indicating the disease is a result of exposure to the contaminated water at Camp Lejeune.

## 3. How to Apply

- Apply online using <https://www.va.gov/health-care/apply/application/introduction> **OR**
- Work with an accredited representative or agent **OR**
- Go to a VA regional office and have a VA employee assist you. You can find your regional office at <https://www.benefits.va.gov/benefits/offices.asp#I>.
- Family members should apply at <https://www.clfamilymembers.fsc.va.gov/#start>.

## S. Children and Spouses

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### 1. Description of Benefit and Eligibility

Veterans of the Vietnam War who have children suffering from spina bifida may be eligible for compensation for their children. This is covered in more detail in Chapter 8 entitled Benefits for Survivors and Dependents. There are also benefits for children born to women Vietnam veterans. This is addressed in Chapter Five: Compensation for Service-Connected Disabilities and Non-Service-Connected Pension, Benefits for Children of Women Veterans with Birth Defects.

## T. Miscellaneous VA Medical Benefits

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### 1. Veterans Experiencing Homelessness

The United States Interagency Council on Homelessness reported that, as of January 2019, an estimated 10,199 people experience homelessness each night in Illinois. Of those people, current

estimates hold that approximately 690 are veterans.<sup>23</sup> The VA estimates that over 37,000 veterans across the country who are homeless every night.<sup>24</sup> The VA has a number of homeless veterans' assistance programs, including health care benefits assistance. Outreach and personal assistance to homeless veterans is a top priority for the VBA.

## 2. Outpatient Clinic for Veterans Experiencing Homelessness (Chicago)

The Jesse Brown VA Medical Center offers a variety of services as part of its ongoing current campaign to end homelessness in the veteran community. One such program is a medical clinic which is a Homeless Patient Aligned Care Team (H-PACT) primary and urgent care clinic. It is found at 820 S. Damen Ave, Chicago, IL 60612. The clinic offers walk-in access to doctors or nurse practitioners without an appointment, and provides such services as medical care, case management, substance abuse treatment, community referrals, housing placement, triage, and mental health services.

## 3. Special VA Homeless Programs

- Department of Housing and Urban Development and the Department of Veterans Affairs Supported Housing (HUD-VASH) Program
- Domiciliary Care for Homeless Veterans
- Compensated Work Therapy / Therapeutic Residence (CWT/TR)
- Community Homelessness Assessment, Local Education and Networking Groups (CHALENG)
- Supportive Services for Veteran Families Program (SSVF)
- Health Care for Re-entry (HCRV) Program
- Social Security Administration (SSA) & VA Outreach assists veterans in rehabilitation and in receiving SSA benefits

Homeless and at-risk veterans in need of assistance should call the National Call Center for Homeless Veterans at 1-877-424-3838. The call center will connect the veteran with the closest VA Medical Center to best address the veteran's needs. More information can be found online at <https://www.chicago.va.gov/services/homeless/index.asp>.

## 4. Illinois Prince Home

The Illinois Department of Veterans' Affairs Prince Home at Manteno offers residential care for homeless and disabled Veterans located at the State Veterans' Home in Manteno, Illinois. The center can be reached by phone at (815) 468-6581 ext. 214. Veterans can obtain an application at <https://www2.illinois.gov/veterans/homes/Pages/Default.aspx>. Applications may be submitted by fax at 815-468-1816 or sent to:

Illinois Department of Veterans' Affairs  
The Prince Home at Manteno  
One Veterans Drive  
Manteno IL 60950

## 5. Services for the Blind Description of Benefit

The VA has historically recognized that there have been higher incidences of blindness in the veteran population as compared to the general population. The VA covers a variety of levels of visual acuity.<sup>25</sup>

<sup>23</sup> <https://www.usich.gov/homelessness-statistics/il/>

<sup>24</sup> [https://www.va.gov/HOMELESS/pit\\_count.asp](https://www.va.gov/HOMELESS/pit_count.asp)

<sup>25</sup> <https://www.prosthetics.va.gov/factsheet/BRS-FactSheet.pdf>

- Legally blind (LB) – 20/200 or worse in better seeing eye, or visual field of 20 degrees or less.
- Low vision – 20/70 to 20/200 in the better seeing eye, may also include central or peripheral field loss.
- Visual dysfunction – any impairment in ability to perform everyday tasks related to the visual pathway (current definition assures inclusion of patients with traumatic brain injury).

The VA offers a number of programs it classifies as Blind Rehabilitation Services (BRS). VA Medical Centers offer a total health and benefits review by the Visual Impairment Services Team (VIST). The VA also offers care through Blind Rehabilitation Outpatient Specialists (BROS). Additionally, the VA offers Inpatient Blind Rehabilitation Centers, Outpatient Blind Rehabilitation Clinics, and Outpatient Low Vision Clinics. The Edward Hines Jr. VA Hospital houses the Central Blind Rehabilitation Center, a 34-bed residential facility which serves applicants from 14 Midwestern states.<sup>26</sup> Veterans may also be eligible for low vision aids, specially adapted housing, electronic and mechanical aids, guide dogs, talking books and tapes, and Braille readers and writers. Other services include training in daily living skills including cleaning, shopping, leisure, sports, social activities, family care, and grooming. The Blind Rehabilitation Service Program can be contacted at 202-461-7317.

## 6. Veterans Choice Program

The Veterans Choice Program (VCP) was initiated as a result of the passage of Veterans Access, Choice, and Accountability Act of 2014 (VACAA) and provided benefits until June 6, 2019. Because the program has come to an end, VCP eligibility criteria are no longer used to determine eligibility for community care.

## 7. The Mission Act of 2018

As of the drafting of this guide, the VA is in the process of implementing the Mission Act of 2018, which makes significant structural changes to the way the VA operates.<sup>27 28</sup> The changes are intended to expand and streamline the Veterans Community Care Program which allows veterans to obtain VA funded medical care outside of VA facilities. Eligibility for community care benefits will be determined by multiple factors, including:

- The needed medical service is not available at a VA facility
- The veteran lives in an area without a full-service VA Medical facility
- The VA cannot meet standards regarding appointment wait times in the local area
  - Drive times over 30 minutes for primary care, mental health, and non-institutional extended care (including adult day care)
  - Drive times over 60 minutes for specialty care
  - Appointment wait times over 20 days for primary care, mental health care, and non-institutional extended care services
  - Appointment wait times over 28 days for specialty care
- The veteran is eligible for the “grandfather” provision of the Veterans Choice Program
- The VA and the referring medical provider agree it is in the best interest of the veteran
- The VA cannot meet quality standards

Veterans who wish to treat with non-VA providers through the Community Care Program must receive prior approval through the VA.

<sup>26</sup> <https://www.hines.va.gov/services/blindrehab.asp>

<sup>27</sup> [https://www.va.gov/COMMUNITYCARE/programs/veterans/General\\_Care.asp#Appointments](https://www.va.gov/COMMUNITYCARE/programs/veterans/General_Care.asp#Appointments)

<sup>28</sup> [https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/VHA-FS\\_MISSION-Act.pdf](https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/VHA-FS_MISSION-Act.pdf)



The Mission Act also expands urgent care benefits for nonemergency services to medical care providers within the VA network, including urgent care services. Additionally, the VA is modernizing its information technology systems to increase the speed and efficiency of its administrative processes.

## **Comprehensive Assistance for Family Caregivers**

The Mission Act also makes changes to the VA Program of Comprehensive Assistance for Family Caregivers which should expand eligibility for family care to veterans with service-connected medical issues.<sup>29</sup> As the information technology system is implemented, eligibility for assistance for family caregivers will be expanded in two phases. First, family caregivers of veterans who were seriously injured in the line of duty on or before May 7, 1975, will become eligible. After an estimated period of two years, family caregivers of Veterans who were seriously injured in the line of duty between May 7, 1975, and September 10, 2001, will become eligible.

### **2. Military Sexual Trauma**

The VA provides counseling and treatment to veterans who have experienced sexual trauma while on active duty in the military. Military sexual trauma counseling may include individual or group counseling, marital and family counseling, referral for benefits assistance, liaison with community agencies, and substance abuse information and referrals. For more information, veterans can speak with their existing VA healthcare provider, contact the Military Sexual Trauma Coordinator at their nearest VA Medical Center, or contact their local Vet Center. Additionally, VA disability compensation may be available to victims of military sexual trauma.

## **U. Rehabilitation Services and Prosthetic Services**

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Veterans enrolled in the VA health care system for any condition may receive VA prosthetic appliances, equipment, and devices such as artificial limbs, orthopedic braces and shoes, wheelchairs, crutches and canes, and other durable medical equipment and supplies.<sup>30</sup> In some circumstances veterans may also be entitled to clothing allowances, automobile adaptive equipment (AAE), and home improvement and structural alterations (HISA). Additionally, veterans are entitled to audiology, speech pathology, blind rehabilitation, chiropractic care, and physical medicine and rehabilitation benefits.<sup>31</sup>

## **V. State Health Care Benefits for Veterans**

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### **1. Illinois Veterans Care Program**

#### **Description of Benefit**

The State of Illinois has recognized that, as extensive as the federal VA healthcare system is, the federal government still does not provide comprehensive health insurance to thousands of veterans who have served their county. Many Illinois veterans are living without health insurance because they cannot afford it.

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29 <https://www.caregiver.va.gov/>

30 <https://www.prosthetics.va.gov/factsheet/PSAS-FactSheet-Benefits.pdf>

31 <https://www.patientcare.va.gov/RehabilitationServices.asp>

With the passage of the Veterans' Health Insurance Program Act of 2008, Illinois has attempted to address this problem by offering affordable, comprehensive healthcare to veterans across Illinois to qualifying veterans.<sup>32</sup> The basic concept of the program is to provide access to healthcare for those veterans who may otherwise not have coverage.

Participants in the Veterans Care Program pay monthly premiums of \$40 or \$70 based on their income and county of residence.<sup>33</sup> A participant will become ineligible for three months if there is a cancellation due to not paying premiums. There are also copays: Doctor visits - \$15; Generic prescription drugs - \$6; Name brand prescription drugs - \$14; Hospital emergency room visits - \$50; Hospital admissions - \$150; Hospital or Ambulatory Out-patient treatment - 10% of covered services; Dental visits - \$15.<sup>34</sup>

The following is a basic list of the services covered: hospital care; doctor services, prescription drugs; care at clinics; physical, occupational, and speech therapy; laboratory tests and x-rays; alcohol and substance abuse services; medical equipment, supplies, and appliances; emergency medical transportation; hospice care; home healthcare; renal dialysis; family planning; optometric care; podiatric care; limited dental care; chiropractic care; audiology services; and mental health services.

The program is administered by the Illinois Department of Veterans Affairs. For additional information and to apply, call 1-877-4VETSRX. Veterans can apply via an application found at <https://www.illinois.gov/hfs/SiteCollectionDocuments/hfs2378vc.pdf>. Completed applications should be mailed to: Veterans Care, P.O. Box 19161, Springfield, IL 62794-91961.

## Eligibility Requirements

- **General Requirements**
  - **Age:** Must be 19 through 64 years old.
  - **Lack of Recent Health Insurance Coverage:** Either (1) Have had no health insurance for at least six months or (2) Fall under one of the following exceptions to the 6-month rule:
    - ◆ Ended due to the loss of your employment or your spouse's employment
    - ◆ Ended due to the loss of Family Care or other state medical assistance
    - ◆ Ended due to the life-time benefit limit in your coverage
    - ◆ Is through a spouse's plan that you are unable to access
    - ◆ Is purchased through COBRA, or
    - ◆ Is through post active-duty Tricare coverage
  - **Ineligible for federal VA health care:** Not eligible for VA healthcare
  - **Ineligible for other State health care:** Not eligible for other State healthcare programs such as Family Care.
  - **Low Income Requirements:** Veterans with incomes in the approved income range (varies by county and household size)
- **Military Status Requirements**
  - Not been dishonorably discharged
  - Have served 180 consecutive days active duty after training

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32 Veterans' Health Insurance Program Act of 2008, 330 ILCS 126.

33 <https://www.illinois.gov/hfs/MedicalPrograms/vets/Pages/default.aspx>.

34 <https://www.illinois.gov/hfs/MedicalPrograms/vets/Pages/about.aspx>.

## 2. **Domiciliary and Nursing Home Care Description of Benefit**<sup>35</sup>

The state health care veterans benefit is provided by the Illinois Veterans Homes. Currently, there are four Veterans Homes:

**Quincy**- 400 beds- (217) 222-8641, x209

**Manteno** (and Prince)- 294 beds, 15 beds at Prince- (815) 468-6581, x226

**La Salle**- 184 beds- (815) 223-0303, x222

**Anna**- 50 bed nursing and 6 apartment style units- (618) 833-6302, x229

A new 200 bed Chicago facility is under construction and projected to open in Spring 2021.

### **Eligibility Requirements-Veterans**

- Has served in the U.S. Armed Forces at least one day during a period recognized by the USDVA as a war period or served in a hostile fire environment and was awarded a campaign or expeditionary medal; or
- Was retired for a service-connected disability or injury; or
- Has served on active duty in the U.S. Armed Forces for 24 months of continuous service or more and enlisted after September 7, 1980; or
- Has served as a Reservist or National Guard member, and the service included being called to Federal Active Duty (excluding service for Active Duty Training only) and completed the term or completed 20 years of satisfactory service and is otherwise eligible to receive reserve or active duty retirement benefits; or
- Has been discharged for reasons of hardship or released from active duty due to a reduction in the U.S. Armed Forces before the completion of the required period of service; and
  - Entered the service as a resident of Illinois or has been a resident of Illinois for one year immediately preceding the date of application for admission; and
  - Is disabled by disease, wounds, or otherwise, and because of disability is incapable of earning a living.
- Peacetime veterans with one year of honorable military service may also be eligible for admission at Quincy or Anna.
- **Special Requirements**
  - Veteran must have either been an Illinois resident before entry into service or have resided in Illinois for one year before application for admission.
  - Veteran or spouse of deceased veteran must meet other qualifying conditions as determined by the IDVA.
  - Spouses of deceased veterans who meet the above conditions may also qualify for admission at certain Veterans Homes.

### **Additional Information**

- **Maintenance Fees**
  - Residents of the Illinois Veterans Homes may be charged for care at a rate to be determined by the IDVA which is based on the resident's ability to pay. Residents who have a monthly income will pay a monthly maintenance charge towards the total cost of their care. (NOTE: The inability to contribute to the cost of care does not prevent admission into the Home.) The monthly cost is based only on the monthly income of the Veteran and spouse and does not include other assets. The maximum monthly maintenance charge is \$1429.00.

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35 <https://www2.illinois.gov/veterans/homes/Pages/Default.aspx>.

Veterans who have received a 70%-100% service-connected disability rating from the U.S. Department of Veterans Affairs do not pay a monthly maintenance charge.

- **Health Insurance**
  - Residents are required to carry Medicare Insurance if they are eligible. They are also required to apply for any other Federal, State, or VA benefits to cover medical expenses. The cost of this coverage is deducted from monthly income consideration.
- **Admission Priorities**
  - In addition to a veteran's military service, admission to an Illinois Veterans' Home is based upon:
    - The ability of the Home to provide the care and services required by the veteran's medical diagnoses and assessed needs.
    - An available bed in the category of care required by the veteran's medical conditions and assessed needs.
  - Veterans whose applications are accepted, but who cannot be immediately admitted to the facility, are placed on the facility waiting list and are prioritized on a "first come-first served" basis. Absolutely no exceptions are permitted to this policy.

### **Eligibility Requirements: Spouses, Widows or Widowers, Gold Star Families**

Under certain, limited conditions, the spouse of a veteran may be eligible for admission in two of the four State Veterans Homes. The Administrator of the Illinois Veterans' Homes at Quincy and Anna may admit the spouse of a veteran who is making application, provided the veteran meets the eligibility requirements (see above) and the spouse: (1) has been married to the veteran for at least five years prior to making application; and (2) has no adequate means of support and is unable to earn a living.<sup>36</sup>

The widow or widower of a veteran may be also eligible for admission at Quincy and Anna provided the deceased veteran's military service meets the eligibility requirements (see above) and the widow or widower: (1) has lived in the State of Illinois for a continuous period of one year immediately before making application; and (2) has no adequate means of support and is unable to earn a living.<sup>37</sup> Both the limited eligibility for current spouses and widows/widowers are further subject to a preference noted in the Administrative Code that filling vacant beds or filling vacant beds from a waiting list shall first be granted to eligible veterans.<sup>38</sup>

Natural parents, parents through adoption or spouses of a veteran killed in the line of duty are eligible admission into an Illinois veterans Home should vacant beds exist. However, preference for filling vacant beds will first be granted to eligible veterans.<sup>39</sup>

### **How to Apply for Admission to an Illinois Veterans Home**

- Complete IL Form 497-0290, Application for Admission, and IL Form 497- 0462, Health Questionnaire.
- Apply at any IDVA office or directly to the Home.

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36 95 Ill. Admin. Code §107.20(a).

37 95 Ill. Admin. Code §107.30(a).

38 95 Ill. Admin. Code §107.20(b) and §107.30(b).

39 20 ILCS 2805/2.02a.

## W. Summary

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The eligibility requirements for health care benefits are among the most complex of all of your benefits. To make matters worse, eligibility for medical benefits are constantly changing. To get proper care and treatment, veterans should take the time to understand the benefits to which they are entitled. If you have any questions about whether you qualify for a health care benefit, talk to one of the sources of help described in Chapter 3 of this book.



# Chapter 5: Compensation for Service-Connected Disabilities

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Service-connected disability incurred or aggravated by military service is one of the most important benefits available to veterans. Service connection is the gateway to a variety of benefits, including compensation, educational benefits, medical care, and benefits for dependents. The greater the degree of service connection, the more benefits available to veterans and their families. Eligibility for non-service-connected pension also allows access to benefits such as a greater eligibility for VA health care.

Service-connected disability should be distinguished from another large VA benefit program, the non-service-connected pension program which is treated in Chapters Six and Nine.

## A. Description of Benefit

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VA compensation is paid to veterans who have a service-connected disability rated at 10% or more. Those who are less than 10% receive no compensation but are still entitled to medical treatment for the condition. In some cases, veterans who have two disabilities rated at less than 10% will receive compensation at the 10% rate.<sup>40</sup>

To be considered service-connected, the veteran must win VA recognition of the disability as being service-connected by going through the VA claims process. Service connection of a disability has three main requirements: (1) there must have been an in-service occurrence, (2) there must be a current diagnosis, and (3) there must be a linkage between the diagnosis and the in-service occurrence.<sup>41</sup> Those who file a claim and are denied service connection, or who receive a rating less than they believe they should have, do have recourse. Any decision by the VA may be appealed. How to appeal will be discussed in Chapter Six: How to Appeal a Denial of Benefits.

### Allowances for Dependents

Veterans whose service-connected disabilities are rated at 30% or more are entitled to an additional allowance for dependents. The additional amount is determined by the number of dependents. A disabled veteran evaluated at 30% or more is also entitled to receive a special allowance for a spouse who is in need of the aid and attendance of another person. It is important, therefore, to submit a VA Form 686c, Declaration of Status of Dependents, with marriage certificates, birth certificates, divorce decrees, and any other proof that establishes dependency with any claims for benefits. The VA's website will give the veteran an idea of the difference in compensation payments for veterans with dependents.<sup>42</sup> Also, the benefit is described by 38 U.S.C. §1115, Additional Compensation for Dependents.

Additionally, veterans who receive a non-service-connected pension will have the amount of pension increased based upon the number of dependents they support. However, the pension is also based upon total family income. If the spouse or dependent children are employed, their income counts when the VA determines eligibility.

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40 38 CFR § 3.324.

41 <https://www.va.gov/disability/dependency-indemnity-compensation/>

42 <https://www.va.gov/disability/dependency-indemnity-compensation/>

## B. Presumptive Service Connection

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Congress has directed that certain conditions are to be presumed service-connected unless there is affirmative evidence to prove that particular veteran's condition is not related to service.<sup>43</sup> The VA has also determined other diseases should be presumed service-connected.<sup>44</sup> In these cases, the VA will assume that a disease was incurred while the veteran was in service even if the veteran does not have enough evidence to directly link the condition to service.

Presumptive service connection is available for certain chronic diseases, tropical diseases, diseases specific to former prisoners of war, diseases specific to radiation-exposed veterans or to exposure to certain herbicide agents such as Agent Orange, and certain diagnosed and undiagnosed illnesses in veterans of the Gulf War.

## C. Prisoners of War

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Under federal law, former prisoners of war are entitled to a presumption of service connection for disabilities resulting from certain diseases if manifested to a degree of 10% at any time after active service.<sup>45</sup> The VA website is especially useful for former prisoners of war and their dependents and is very helpful in keeping up to date on benefits.<sup>46</sup> Those who do not have access to a computer should call the Regional Office (1-800-827-1000) and go through the prompts. Once a veterans' benefits counselor is on the line, ask to talk to the POW coordinator.

To be entitled to the prisoner of war presumption, veterans must first establish that they were a prisoner of war. The term "former prisoner of war" is legally defined as, "a person who, while serving in the active military, naval or air service, was forcibly detained or interned in line of duty- (A) by an enemy government or its agents, or a hostile force, during a period of war; or (B) by a foreign government or its agents, or a hostile force under circumstances which the Secretary finds to have been comparable to the circumstances under which persons have generally been forcibly detained or interned by enemy governments during periods of war."<sup>47</sup> Next, the veteran must provide evidence of a current disability from the claimed condition that is at least 10 percent disabling.

### Presumptive Diseases<sup>48</sup>

#### 1. If imprisoned for any length of time

- Psychosis
- Any anxiety state
- Dysthymic disorder
- Organic residuals of frostbite
- Post-traumatic osteoarthritis
- Heart disease or hypertensive vascular disease
- Stroke and the residual effects

#### 2. If imprisoned for at least 30 days:

- Beriberi
- Chronic dysentery
- Helminthiasis
- Malnutrition (including optic atrophy)
- Pellagra
- Other nutritional deficiencies
- Irritable bowel syndrome
- Peptic ulcer disease
- Peripheral neuropathy
- Cirrhosis of the liver

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43 38 U.S.C. §§1112, 1113, 1116, 1117.

44 <https://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/presumption.pdf>.

45 38 U.S.C. §1112(b).

46 <https://www.va.gov/disability/eligibility/former-pows/>.

47 38 U.S.C. § 101(32), 38 C.F.R. § 3.1(y)(2)(i).

48 <https://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/presumption.pdf>.

## D. Exposure to Environmental Chemicals

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Veterans from all eras have been exposed to what have become known as “environmental hazards.” These hazards include, but are not limited to mustard gas, lewisite, radiation, Agent Orange, and Gulf War Syndrome.<sup>49</sup> The VA now acknowledges that certain conditions are presumed to occur as a direct result of the exposure to these hazards and will award compensation to veterans who meet the requirements for presumption. Veterans may also contact the VA at 1-800-827-1000 or visit the VA website for more information.<sup>50</sup> Additionally, the VA maintains a Hazardous Exposure Toll Free Help Line at 1-800-984-8523. Specific environmental hazards, eligibility requirements, and presumptive conditions are discussed below.

## E. Radiation Exposure

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Under certain circumstances, some more clearly defined than others, a veteran may establish eligibility for VA disability compensation and access to VA healthcare for any disease that the VA acknowledges stems from radiation exposure during military service. Importantly, one must recall that surviving spouses, dependent children and dependent parents of veterans who died as a result of such exposures may also be eligible for survivors’ benefits.

### 1. Radiation

Radiation is energy, emitted from a source, which moves through space and can penetrate certain materials. Its contact with the human body can, depending on the circumstances, be harmful. More specifically, the risk of harm may differ based on whether the radiation is ionizing or non-ionizing. The form of radiation that most people think of in terms of veterans’ exposures is ionizing, the high-energy form with sufficient energy to remove an electron (ionize) an atom or molecule and sufficient energy to do harm to DNA. In the military, the following have been typical sources of ionizing radiation: (1) Nuclear weapons handling and detonation; (2) Weapons and other military equipment made with depleted uranium; (3) Radioactive material; (4) Calibration and measurement sources; and (4) X-rays.<sup>51</sup>

If a veteran served on active duty or active duty for training as a member of the Guard or Reserve program and participated in “radiation risk activity,” he or she is a radiation-exposed veteran. If diagnosed as having any of the following conditions, the VA will presume that the condition(s) occurred as the direct result of exposure to radiation and give the veteran compensation based on its severity. Some of the listed conditions must have occurred five years or more after exposure to radiation.

### 2. Presumptive Conditions

Only diseases listed in 38 U.S.C. § 1112(c) and 38 CFR § 3.309(b) have the benefit of presumptive service connection. However, if a claim is based on a disease not listed as presumptively service connected, the VA must consider the claim as long as the veteran can provide competent scientific or medical evidence that the condition is a radiogenic disease under 38 CFR § 3.311(b)(4). Additionally, direct service connection is still available for any disease allegedly caused by radiation if the veteran can provide medical opinions that establish that it is “as likely as not” that the particular disease was

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49 38 CFR §3.309(c)(1); 69 Fed. Reg. 60083.

50 <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/specific-environmental-hazards/>.

51 <https://www.publichealth.va.gov/exposures/radiation/index.asp>

caused by the veteran's exposure to radiation while in service.

Diseases that are presumptively service connected include: leukemia (other than chronic lymphocytic leukemia); thyroid cancer; breast cancer; pharynx cancer; cancer of the esophagus; stomach cancer; cancer of the small intestine; cancer of the pancreas; multiple myeloma; lymphomas (except Hodgkin's disease); cancer of the bile ducts; cancer of the gallbladder; primary liver cancer; cancer of the salivary gland; cancer of the urinary tract; and bronchioloalveolar carcinoma, brain cancer, colon cancer, lung cancer, and cancer of the ovary.<sup>52</sup>

## **F. Mustard Gas and Lewisite Exposure**

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If a veteran participated in any experiments, tested chemical suits, or was in any other way exposed to mustard gas or Lewisite during service, the following conditions are presumed to be caused by such exposure. Presumptive conditions include: chronic conjunctivitis, keratitis, corneal opacities, scar formation, or the following cancers: nasopharyngeal, laryngeal, lung (except mesothelioma), or squamous cell carcinoma of the skin, chronic form of laryngitis, bronchitis, emphysema, asthma or chronic obstructive pulmonary disease, and acute nonlymphocytic leukemia.<sup>53</sup>

## **G. Asbestos Exposure**

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Veterans who were exposed to asbestos while in service and developed a disease related to asbestos exposure may receive service-connected compensation benefits. In order to qualify, the veteran must show (1) discharge under conditions other than dishonorable; (2) exposure to asbestos while in military service; (3) disease related to asbestos exposure that occurred in military service. This requires the veteran provide evidence of the veteran's military occupation specialty and/or where the veteran was stationed. Visit the VA's website for instructions on how to apply for service connection related to asbestos exposure.<sup>54</sup>

The veteran should get tested for illnesses involving their lungs if he or she served in the following occupations: mining, milling, shipyard work, insulation work, demolition of old buildings, carpentry, construction, manufacturing and installation of products such as flooring, roofing, cement sheet, pipe products, or servicing of friction products such as clutch facings and brake linings.

## **H. Exposure to Contaminated Water at Camp Lejeune**

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Veterans who served at Marine Corps Base Camp Lejeune or Marine Corps Air Station New River may have suffered a disease or condition related to their contact with contaminated drinking water. Evidence demonstrates an association between exposure to these contaminants and development of certain diseases later in life. The VA offers healthcare and compensation benefits to veterans, including reservists and guardsmen who have served at Camp Lejeune or MCAS New River for at least 30 days (cumulative) between August 1953 and December 1987. Veterans who received dishonorable discharges are not eligible.<sup>55</sup>

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52 38 CFR §3.309(c)(2), 67 FR 3612.

53 38 CFR § 3.316.

54 <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/asbestos/>.

55 <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/camp-lejeune-water-contamination/>

The following diagnoses carry the presumption of service connection:

- Adult leukemia
- Aplastic anemia and other myelodysplastic syndromes
- Bladder cancer
- Kidney cancer
- Liver cancer
- Multiple myeloma
- Non-Hodgkin’s lymphoma
- Parkinson’s disease

Veterans who believe they are eligible should apply for disability compensation by filing a claim on the VA’s website or through eBenefits. It may be wise to utilize a representative such as a VSO for these claims, as military records are necessary to show that the veteran was at Camp Lejeune or MCAS New River at the relevant time and medical records are necessary to demonstrate that the veteran has a presumptive condition.

## **I. Agent Orange (AO) Exposure**

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For the period January 9, 1962, through May 7, 1975, veterans who served in Vietnam or in its surrounding inland waterways, and veterans who had duties that included visiting Vietnam, are presumed to have been exposed to herbicides when they claim service-connection for diseases connected to Agent Orange exposure. As a result, veterans who are diagnosed as having any of the conditions noted below may be eligible for compensation depending upon the degree of disability and the date of diagnosis.<sup>56</sup>

Additionally, the VA now will compensate and care for the children of Vietnam veterans who suffer from spina bifida and certain other “covered” birth defects that are not the result of familial disorders, birth related injuries, or fetal or neonatal infirmities with well-established causes.<sup>57</sup>

### **1. Presumptive Conditions**

- **Cancers:**
  - Chronic B-cell leukemia
  - Hodgkin’s Disease
  - Multiple myeloma
  - Non-Hodgkin’s lymphoma

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<sup>56</sup> <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/>.

<sup>57</sup> 38 CFR §3.814, 38 CFR §3.815, 38 CFR §3.816.



- Prostate Cancer
- Respiratory cancers- including lung cancer
- Soft tissue sarcomas- other than osteosarcoma, chondrosarcoma, Kaposi’s sarcoma, or mesothelioma

## 2. Other Illnesses

- AL amyloidosis
- Chloracne
- Diabetes mellitus type 2
- Ischemic heart disease
- Parkinson’s disease
- Peripheral neuropathy, early onset
- Porphyria cutanea tarda

Veterans who have an illness that they believe is related to Agent Orange exposure, which is not listed as a presumptive condition, may still be eligible to receive benefits. Such veterans will need to provide scientific and medical evidence that their condition is related to exposure to Agent Orange or show that the problem started during their military service or was aggravated by their military service. It may be wise to utilize a representative such as a VSO for these claims.

The VA has a website page describing diseases related to Agent Orange that contains the most current presumptive conditions and other information concerning exposure to Agent Orange.<sup>58</sup> The VA also maintains an Agent Orange Helpline at 1-800-749-8387, and a Spina Bifida/Children of Women Vietnam Veterans helpline at 1-888-820-1756.

## 2. Blue Water Veterans

The term “Blue Water Veterans” is used to refer to those Veterans who performed their military service on ships in the open sea off the shore of Vietnam during the Vietnam War. Blue water veterans who served in the costal waterways of Vietnam between January 9, 1962 and May 7, 1975, have a “presumption of contact” to Agent Orange.<sup>59</sup> To qualify for this presumption, veterans must have been on a US military vessel that operated in the inland waterways for Vietnam or served on a vessel not more than 12 nautical miles seaward from the demarcation line of the waters between Vietnam and Cambodia. A copy of the ship list can be found at Appendix E.

<sup>58</sup> <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/>.

<sup>59</sup> Blue Water Navy Vietnam Veterans Act of 2019, PL 116-23 (June 25, 2019).

The process for blue water veterans is now similar to that of personnel on the ground who were exposed to Agent Orange. If a blue water veteran has a disease found on the presumptive conditions list, the VA will assume that their condition was the result of exposure to Agent Orange. If a veteran has a non-listed illness that they believe is related to Agent Orange exposure they will have to present additional medical or scientific evidence to prove their claim.

Because the presumption of service connection for blue water veterans did not take effect until January 1, 2020, many claims filed prior to that date were denied. While the VA is automatically reviewing previously denied claims, it urges previously denied blue water veterans to file new claims via VA Form 20-0995. Claims that were not previously filed by the VA should be submitted via VA Form 21-526EZ.<sup>60</sup>

## **J. Veterans Children with Birth Defects**

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### **1. Benefits for Children with Spina Bifida**

Children of veterans who served in Vietnam or Thailand from January 9, 1962 through May 7, 1975 or along the DMZ in Korea from September 1, 1967 to August 31, 1971, who suffer from spina bifida (excluding spina bifida occulta), may be entitled to a variety of benefits.<sup>61</sup> Such benefits include compensation, vocational training, medical and dental care, medical equipment, and mental health services. The VA presumes that a child's spina bifida is service-connected if the child's biological father or mother served in the affected area during the relevant period and the child was conceived after the veteran first entered Vietnam, Thailand, or Korea.

### **2. Benefits for Children of Women Vietnam Veterans Who with Birth Defects**

The Veterans Benefits and Health Care Improvement Act of 2000 made allowance to pay for compensation and care for the birth defects of children of women Vietnam veterans that (1) are associated with Vietnam service; and (2) result in permanent physical or mental disability. To be eligible, the child must have been conceived after the veteran first entered Vietnam. Covered diseases include, but are not limited to, the following: achondroplasia, cleft lip and cleft palate, congenital heart disease, congenital talipes equinovarus (clubfoot), esophageal and intestinal atresia, Hallermann-Streiff syndrome, hip dysplasia, Hirschsprung's disease (congenital megacolon), hydrocephalus due to aqueductal stenosis, hypospadias, imperforate anus, neural tube defects, Poland syndrome, pyloric stenosis, syndactyly (fused digits), tracheoesophageal fistula, undescended testicle, and Williams syndrome. Not included are birth defects that are the result of a familial disorder, a birth-related injury, or a fetal or neonatal infirmity with well-established causes.<sup>62</sup>

### **3. How to Apply**

Applications for children with birth defects and spina bifida are made on [VA Form 21-0304](#), Application for Benefits for Certain Children with Disabilities born of Vietnam and Certain Korea Service Veterans. If there are any questions, contact the VA at 1-888-820-1756 or 1-800-829-4833 TTD for hearing impaired veterans.

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60 [https://www.va.gov/Blue\\_Water\\_Navy\\_FAQs.pdf](https://www.va.gov/Blue_Water_Navy_FAQs.pdf).

61 <https://www.publichealth.va.gov/exposures/agentorange/birth-defects/spina-bifida.asp>.

62 <https://www.publichealth.va.gov/exposures/agentorange/birth-defects/children-women-vietnam-vets.asp>.

## K. Desert Storm Syndrome

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Desert Storm Syndrome describes a number of conditions which have affected veterans, spouses, and children.<sup>63</sup> Impacted persons who experience the symptoms listed below should report to a VA Medical Center for an examination and file a claim with the VA for disability compensation. When the VA identifies what conditions are presumed to have occurred as a result of serving in the Gulf War, the effective date of compensation will be the date of claim, provided the veteran meets the criteria for service connection. If there is a question that the current condition was caused by service in the Gulf War, a claim should be filed anyway to protect eligibility.

### Eligibility

To qualify veterans must have served in the Southwest Asia theater of military operations during the Gulf War and must not have received a dishonorable discharge. The veteran's illness must have started while they were on active duty or before December 31, 2016, the condition must have caused the veteran to be ill for at least six months, the disease must have qualified the veteran for a disability rating of 10% or more, and the disease must have been caused only by the veteran's service in Southwest Asia. The Southwest Asia theater of military operation is defined as Iraq, Kuwait, Saudi Arabia, Bahrain, Qatar, the United Arab Emirates (UAE), Oman, and associated waterways and airspace. There is a presumptive connection between service in the Gulf war and the following conditions: functional gastrointestinal disorders, chronic fatigue syndrome, and other undiagnosed illnesses, including but not limited to cardiovascular disease, muscle joint pain, and headaches.

### Presumed Disabilities

- Brucellosis
- Campylobacter jejuni
- Coxiella burnetii (Q fever)
- Nontyphoid salmonella
- Shigella
- West Nile Virus

Veterans who have a presumed disability that appeared within one year of the date of their separation and their presumed disability qualifies them for a disability rating of 10% are more are entitled to additional benefits including disability compensation.<sup>64</sup>

## L. Illness Linked to Afghanistan Service

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Veterans who served in Afghanistan and didn't receive a dishonorable discharge may be eligible for benefits under certain conditions. Veterans with qualifying chronic illnesses which started while they were on active duty after September 19, 2001, and caused the veteran to be ill for at least six months, and qualified the veteran for a disability rating of 10% or more, and was caused by the veteran's service in Afghanistan are eligible.<sup>65</sup>

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63 <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/gulf-war-illness-southwest-asia/>.

64 <https://www.va.gov/disability/eligibility/>.

65 <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/gulf-war-illness-afghanistan/>.

## Associated Diagnoses

The following infectious diseases have been linked to service in Afghanistan:

- Brucellosis
- Campylobacter jejuni
- Coxiella burnetii (Q fever)
- Malaria (under certain conditions)
- Mycobacterium tuberculosis (under certain conditions)
- Nontyphoid salmonella
- Shigella
- Visceral leishmaniasis (under certain conditions)
- West Nile Virus

Additionally, the VA recognizes issues connected to the following hazards connected to service in Afghanistan:<sup>66</sup>

- Sand, dust and particulates
- Burn pit smoke
- Depleted uranium
- Extreme cold
- Extreme heat
- Toxic embedded fragments including shrapnel
- Explosions including head injuries
- Noise including hearing loss and tinnitus
- Rabies
- Occupational hazards including chemicals, paints, and radiation
- Mefloquine (Lariam)- a drug given to service members to protect against malaria

Veterans who have questions or concerns about any of the diagnoses listed above should contact the Environmental Health Coordinator located at their nearest VA. Illinois has facilities in Hines, Danville, Marion, Chicago, and North Chicago which offer access to Environmental Health Coordinators.<sup>67</sup> As always, veterans who encounter difficulty with the application process should assistance from a VSO or another professional to perfect their application.

## M. Illness Linked to Iraq War Service

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Veterans who served in Iraq during Operation Iraqi Freedom (OIF) or Operation New Dawn and didn't receive a dishonorable discharge may be eligible for benefits under certain conditions. Veterans who served in Iraq anytime between March 19, 2003 and December 15, 2011 could be at risk of developing certain health conditions.<sup>68</sup> As always, veterans who encounter difficulty with the application process should assistance from a VSO or another professional to perfect their applications.

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66 <https://www.va.gov/health-care/health-needs-conditions/health-issues-related-to-service-era/operation-enduring-freedom/>

67 <https://www.publichealth.va.gov/exposures/coordinators.asp#Illinois>.

68 <https://www.va.gov/health-care/health-needs-conditions/health-issues-related-to-service-era/iraq-war/>.

## Associated Diagnoses

The following infectious diseases have been linked to service in Iraq:

- Brucellosis
- Campylobacter jejuni
- Coxiella burnetii (Q fever)
- Malaria (under certain conditions)
- Mycobacterium tuberculosis (under certain conditions)
- Nontyphoid salmonella
- Shigella
- Visceral leishmaniasis (under certain conditions)
- West Nile Virus

Additionally, the VA recognizes issues connected to the following hazards connected to service in Iraq:

- Sand, dust and particulates
- Burn pit smoke
- Depleted uranium
- Sulfur Fire- 2003 sulfur plant fire in Al Mishraq, Iraq
- Chemical warfare agents- specifically mustard or nerve agents
- Chromium- from the Qarmat Ali Water Treatment Facility in 2003, Basrah, Iraq
- Extreme heat
- Toxic embedded fragments including shrapnel
- Explosions including head injuries
- Noise including hearing loss and tinnitus
- Rabies
- Occupational hazards including chemicals, paints, and radiation
- Mefloquine (Lariam)- a drug given to service members to protect against malaria

Veterans who have questions or concerns about any of the diagnoses listed above should contact the Environmental Health Coordinator located at their nearest VA. Illinois has facilities in Hines, Danville, Marion, Chicago, and North Chicago which offer access to Environmental Health Coordinators. As always, veterans who encounter difficulty with the application process should assistance from a VSO or another professional to perfect their application.

## N. Service Connection for Post-traumatic Stress Disorder (PTSD)

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The VA defines Post-traumatic Stress Disorder (PTSD) as “a mental health problem that some people develop after experiencing or witnessing a life-threatening event, like combat, a natural disaster, a car accident, or sexual assault.”<sup>69</sup> The VA estimates that 15% of all Vietnam veterans, 12% of all Gulf War Veterans and 11-20% of all Iraq and Afghanistan veterans experience PTSD.<sup>70</sup>

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69 [https://www.ptsd.va.gov/understand/what/ptsd\\_basics.asp](https://www.ptsd.va.gov/understand/what/ptsd_basics.asp).

70 [https://www.ptsd.va.gov/understand/common/common\\_veterans.asp](https://www.ptsd.va.gov/understand/common/common_veterans.asp).



In 1989, Congress created the National Center for PTSD with the VA and directed it to improve the well-being, status, and understanding of veterans in American Society. The Center consists of multiple research facilities throughout the country who provide guidance to treatment professionals.

In order to qualify for service connection for PTSD, the veteran must show that it is “as likely as not” that each of these three factors exist;<sup>71</sup>

**(1) Medical evidence diagnosing the condition:** This requires a diagnosis from a medical professional under the definition provided by the Diagnostic and Statistical Manual of Mental Disorders Fifth Edition (DSM-5)<sup>72</sup>

**(2) Medical evidence of a link between current symptoms and an in-service stressor:** Some experiences, such as combat, POW status, or sexual assault can be linked to the development of PTSD through a veteran’s testimony regarding the event.

**(3) Credible supporting evidence that the stressor occurred:** In the absence of clear and convincing evidence to the contrary, a veteran’s testimony alone may be enough to establish the occurrence of the in-service stressor.

**Tip:** In regard to current service members, if he or she is facing an Other Than Honorable (OTH) discharge and can reasonably allege that he or she is suffering from PTSD, he or she is entitled to a medical examination. If the service member is diagnosed with PTSD as a result of that examination, he or she can use it as a factor in the determination of his or her discharge status and eligibility for benefits from the VBA.<sup>73</sup>

Veterans looking for diagnosis or treatment should speak to their family doctor and seek a recommendation for a therapist. Types of therapists include Psychologists, clinical social workers, licensed professional health counselors, psychiatrists, and psychiatric nurses or psychiatric nurse practitioners. Veterans should understand that different medical providers offer different treatment options. Treatment is also available from Vet centers, who can be reached at 1-877-WAR-VETS.<sup>74</sup>

To apply for disability compensation related to PTSD veterans should file a Statement in Support of Claim for Service Connection for Post-Traumatic Stress Disorder (VA Form 21-0871) or A Statement in Support of Claim for Service Connection for Post-Traumatic Stress Disorder Secondary to Personal Assault (VA Form 21-0781a)<sup>75</sup> It may be wise to seek professional assistance or representation in compiling information to present with you claim.

Veterans experiencing a crisis should (1) call 911, go to the nearest emergency room, call the Suicide Prevention Lifeline at 1-800-273-8255, or (2) call the Veterans Crisis Line at 1-800-273-8255 and press 1, or send a text to 838255. The Attorney General makes available a brochure on traumatic stress listing readily available resources for veterans and their loved ones. The brochure is available on-line at <https://www.illinoisattorneygeneral.gov/rights/veterans.html>, by e-mail at [mvr@atg.state.il.us](mailto:mvr@atg.state.il.us), or by calling the military and veterans helpline at 1-800-382-3000.

71 38 CFR §3.304(f).

72 38 CFR §4.125(a).

73 10 U.S.C. §1177.

74 <https://www.vetcenter.va.gov/>.

75 <https://www.va.gov/disability/eligibility/ptsd/>.

## O. Chronic Diseases

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Under federal law, a chronic disease is presumed to be service-connected if it manifested itself to a degree of 10 percent or more within one year from the date of separation from service.<sup>76</sup> The idea behind this is that if a chronic disease manifests itself very close to the time the veteran was separated from service, it is likely that the veteran had the disease during service. Different disabilities have different presumptive periods. For the presumption to apply, the disease must be one listed under 38 U.S.C. §1101(3), or adopted by the VA in 38 CFR § 3.309(a). If the veteran can show (1) he or she developed one of the listed diseases during or shortly after service; (2) and current disability from the disease, it will be deemed service-connected even if there is no evidence of a link between the current disability and the veteran's service, and even if the veteran does not apply for benefits for many years.<sup>77</sup>

### 1. Amyotrophic Lateral Sclerosis

Under 38 CFR § 3.318, presumptive service connection is available to any veteran who develops Amyotrophic Lateral Sclerosis (also known as ALS or Lou Gehrig's disease) at any time after discharge or release from service. In order to qualify, the veteran must have had at least 90 days of active continuous service and there cannot be affirmative evidence that the condition was not incurred during military service or was the result of the veteran's willful misconduct. The earliest effective date for benefits granted under this section is September 23, 2008, even if the veteran was diagnosed with ALS before this date.<sup>78</sup>

### 2. Tropical Diseases

Under 38 U.S.C. §1112(a)(2), the VA must apply a presumption of service connection to tropical diseases that manifest to a degree of 10 percent or more within one year from discharge from active service. This presumption also covers disorders that result from the treatment of a tropical disease.<sup>79</sup>

Tropical diseases under this section include: amebiasis, blackwater fever, cholera, dracontiasis, dysentery, filariasis, Hansen's disease, leishmaniasis- including kala-azar, loiasis, malaria, onchocerciasis, oroya fever, pinta, plague, schistosomiasis, yaws, and yellow fever.<sup>80</sup>

### 3. Service-Connection of Non-Presumptive Conditions

If a veteran, dependent, or survivor believes that a condition is a result of an exposure to an environmental hazard but the condition is not listed as presumptive, a claim may still be filed and be successful, provided that the veteran has cited or submitted competent scientific or medical evidence that the claimed condition is a disease caused by exposure. This medical evidence must be of two types: medical statements that link the veteran's disease to exposure and scientific evidence that establishes a linkage of the disease to such exposure.

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76 38 USC §112(a).

77 38 CFR §§3.303(b), 3.307, 3.309.

78 74 Fed. Reg. 57072 (Nov. 4, 2009).

79 38 CFR §3.307(a)(4) (2012).

80 38 U.S.C. §1101(4); 38 CFR §3.309(b).

## **P. Eligibility Requirements for VA Compensation**

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### **1. Requirements Based on Military Service**

The veteran must have served on active duty, active duty for training, or inactive duty training and must have been discharged or released from service under conditions other than dishonorable. The veteran must also have a recognized disabling injury or illness that was incurred or aggravated in the line of duty during active service. This also includes Guard and Reserve duty. The veteran may also qualify if diagnosed with one of the presumptive conditions listed above.<sup>81</sup>

### **2. How to Establish Proof of Service-Connection**

#### **Establishing a Well-Founded Claim**

Since the passage of the Veterans Claims Assistance Act of 2000 (VCAA), the need to establish a well-founded claim is no longer as stringent as it was when the VA was forced to apply it by the Court of Appeals for Veteran Claims (CAVC). However, it is still important to understand the basics of a well-founded claim. A well-founded claim is one that has supporting evidence that is deemed sufficient enough to justify “a belief by a fair and impartial individual that the claim is plausible.” The veteran or their representative should gather evidence including their DD214, service treatment records, and any medical evidence they possess which would support the claim. If the veteran does not possess this information, the VA is obligated to help them.<sup>82</sup>

#### **Medical Discharge**

The VA will usually accept the discharge as proof of service-connection, especially when either severance pay or disability retirement is granted. Please note that the VA must recoup severance pay before VA compensation can be paid. In the case of those who receive military retired pay, the veteran must waive that portion of retired pay that is equal to the VA compensation or waive retired pay to receive VA compensation as the greater benefit. This waiver only affects compensation and retired pay; no other benefits from the VA or military are affected. The sooner the VA starts recouping the severance pay, the sooner the veteran will get the compensation. Also, should the disability increase in severity at any time after separation, the veteran should apply for an increase in disability.

#### **Medical or Psychiatric Examination**

If the veteran did not receive a medical discharge, service-connection still may be granted provided the veteran is able to provide enough evidence to show that the claimed condition started in the military or was aggravated by military service. If the claim is considered well-founded by the VA, they will schedule a compensation and pension examination. If, in the opinion of the examining physician, the disability in question is related to military service and the Service Medical Records indicate that treatment for the condition occurred while on active duty, the claim may be granted.

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81 <https://www.va.gov/disability/eligibility/>.

82 <https://www.va.gov/disability/how-to-file-claim/evidence-needed/>.

## **Other Factors to Consider: Establishing Linkage – A Key Element in Proving Service-Connection**

It is critical to the veteran to be able to show evidence that will prove a link between something that happened during service and the present disability. In attempting to establish this “linkage,” military records should be reviewed to see what entries in the medical or personal records might support the claim. Veterans and their representatives should look for any entry that might show some connection to the claimed condition. If there are no such entries, consider developing witnesses who may have knowledge of the injury or condition. The witness may be individuals who served with the veteran or who knew the veteran shortly after separation from the military. Letters the veteran may have written home that discuss the event or injury are also good sources of evidence. Another good source of service information is unit morning reports, which are obtainable from the Record Processing Center in St. Louis, Missouri. Operational Journals are a good source of evidence, especially for PTSD claims which rely on specific events or exposures.

Tip: When treating conditions that may be service related, veterans should keep copies of the records of their visits to private physicians. These records can help greatly in determining the linkage and progression of a disabling condition. There have been several cases in which statements or descriptions by veterans were used to establish symptoms of conditions which occurred in the military or within the one-year presumptive period. These statements are most effective when backed up by a written physician’s note or record.

## **Other Factors to Consider: Understanding What “Incurred or Aggravated” Means**

A condition that was incurred during military service refers to a wound, injury, or illness that the veteran suffered during service. In some cases, the incident is immediately disabling; in others, the condition can worsen later and become disabling after separation from the military.

Disabling conditions that are aggravated during service also qualify the veteran for compensation. If a person enters service with a known medical condition and if during service that condition is aggravated as a direct result of service, the individual would qualify for compensation. Even if a condition<sup>83</sup> pre-existed service but manifested itself while on active duty, it may still be service-connected.

## **Other Factors to Consider: Understanding the “Line of Duty” Requirement**

The veteran’s disability must have arisen “in the line of duty.” The “Line of Duty” requirement relates to when the veteran was serving on active military service, but does not require any event or injury which was specifically related to military duties such as combat. A veteran is entitled to compensation for any disability resulting from injury incurred or disease contracted during a period of active military service, unless such injury or disease is the result of the veteran’s own willful misconduct or abuse of alcohol or drugs.<sup>84</sup>

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83 38 CFR § 3.303.

84 38 U.S.C. §105.

## **The Veterans Claims Assistance Act of 2000 (VCAA) and the Duty to Assist**

Prior to the passage of the VCAA, the VA had to first establish that a claim was “well grounded” before the duty to assist was triggered. This placed a tremendous hardship on the claimant. The passage of the VCAA significantly expanded the VA’s duty to assist in the development of a claim for benefits, however the VA still has the right not to assist the claimant if there is no reasonable possibility of the claim being successful. The duty to assist has two main parts. Once the VA receives a claim, it will notify the claimant by letter of the information needed to “substantiate” the claim. In that same letter, the VA will inform the claimant of the evidence they, the VA, are required by law to obtain.<sup>85</sup>

The VA has a duty to assist claimants, which mandates that the VA make “reasonable” efforts to assist those claiming VA benefits in the development of evidence needed to substantiate their claim.<sup>86</sup> This “reasonable effort” includes requesting military records and private records that are identified by the claimant. However, the VA is not mandated to pay for those records. The VA can help applicants by requesting military personnel records or Service Medical Records (SMRs). They can also request after action reports, morning reports, or any other government information that may assist the veteran in proving the claim.

The VA can also (if authorized by use of release forms), obtain records from private hospitals, out-patient treatment facilities, and private physicians. Having the VA obtain records can save a lot of aggravation and research. It can also save money in copying fees. Many times, private agencies that would charge for copies of medical records will waive the fee if the VA asks for them. However, sometimes it is quicker for the veteran or his representative to obtain records on his or her own rather than wait for the VA. Remember that under the Freedom of Information Act (FOIA), veterans may obtain complete copies of all records pertaining to their service. It also allows the veteran or representative to review the records prior to submitting them to the VA.

## **Q. How to Apply for Disability Compensation**

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### **1. Write a letter- Informal claims only**

Write and mail a letter to the VA stating the benefit for which the veteran wishes to apply and the circumstances surrounding the benefit. This acts as an informal claim. The VA will then send the proper claim form. An informal claim protects the date of the award.

### **2. Apply online**

Some claims for disability benefits can be filed through the VA’s website.<sup>87</sup>

### **3. Fill out a paper VA form**

Print and fill out an Application for Disability Compensation and Related Compensation Benefits, VA Form 21-526EZ, and mail it to: Department of Veterans Affairs, Claims Intake Center, PO Box 4444, Janesville, WI 53547-444. Completed paper applications can also be submitted in person to VA regional offices.

### **4. Fill out supplemental statement (if initial form has been submitted)**

If a VA Form 21-526EZ was already completed, a letter or Statement in Support of Claim, VA Form 4138 all that is necessary. When seeking compensation or pension benefits, the veteran or representative should simply

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85 38 CFR §3.159.

86 38 U.S.C. § 5103.

87 <https://www.va.gov/disability/how-to-file-claim/>.



state the benefit sought. If it concerns an increase in compensation, the veteran or representative should make this request clear.

## R. Total Disability Based on Individual Unemployability

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If you do not have a 100 percent disability rating from the VA but are still unable to secure a substantially gainful occupation due to your disabilities, you may qualify for total disability based on individual unemployability (TDIU).<sup>88</sup> A 100 percent TDIU rating takes into consideration the effect your service-connected disabilities have on your ability to work. There are two requirements for a claim for TDIU, and the veteran must fulfill both: (1) the veteran’s service-connected disability ratings must satisfy certain percentage requirements; and (2) the veteran must show that he or she cannot secure a “substantially gainful occupation” due to his or her disabilities.<sup>89</sup>

To fulfill the first requirement, if the veteran has one service-connected disability, it must be rated at 60 percent or more. If the veteran has more than one service-connected disability, at least one disability must be rated at 40 percent, and the combined disability rating must be 70 percent or more.<sup>90</sup> The VA does not provide a definition of “substantially gainful occupation” in regards to the second requirement for a TDIU claim. However, it has been construed to mean “an occupation that provides the veteran with an annual income that exceeds the poverty threshold for one person, irrespective of the number of hours or days that the veteran actually works.”<sup>91</sup>

The best way to apply for TDIU is to submit a Veteran’s Application for Increased Compensation Based on Unemployability, VA Form 21-8940, and a Request for Employment Information in Connection with Claim for Disability Benefits, VA Form 21-4192. Additionally, information is available on the VA’s website.<sup>92</sup>

The VA also awards temporary TDIU ratings are also available under 38 CFR § 4.16. Temporary disability ratings are often associated with surgical procedures or casts. The VA will consider these claims on a case by case basis, and the veteran’s employment history and current employment status, the veteran’s annual income from employment (if any), and the frequency and duration of periods of incapacity or time lost from work due to disability.<sup>93</sup>

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88 Unemployability Fact Sheet. <https://www.benefits.va.gov/BENEFITS/factsheets/serviceconnected/IU.pdf>

89 38 CFR § 4.16.

90 38 CFR§ 4.16(a).

91 *Faust v. West*, 13 Vet. App. 342, 356(2000).

92 <https://www.va.gov/disability/eligibility/special-claims/unemployability/>.

93 <https://www.va.gov/disability/eligibility/special-claims/temporary-increase-after-surgery-or-cast/>.

## S. Secondary Service Connection

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Many health conditions are interrelated and service-connected conditions can often worsen a veteran's health through the causation or aggravation of additional medical problems that develop over time. Service connection is available for almost any condition that resulted from or was worsened by a service-connected disability. It does not matter when the secondary condition manifests, as long as there is sufficient medical evidence to show that it is a result of the service-connected condition.<sup>94</sup>

The process for applying for secondary service connection is the same as applying for service connection, except that a claim for secondary service connection requires the veteran to provide medical evidence that the non-service-connected condition was caused or aggravated by a service-connected condition.

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94 38 CFR § 3.310 (2012).

# Chapter 6: Non-Service-Connected Pension and Other Special Topics

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The “VA pension” is a tax-free monthly payment made to qualifying wartime veterans who are age 65 or older or have a permanent non-service-connected disability.<sup>95</sup> Additionally, surviving spouses and certain dependents may also qualify for pension benefits. The benefit is designed for those less financially fortunate and has both income and net worth limitations. In fact, if an individual qualifies, the amount of the payment will depend on the veteran’s total family income from most sources.

This benefit is generally referred to as the “VA Pension Program.” The VA offers certain wartime veterans the “current-law” pension benefit (originally and formerly known as the “improved pension”) created by authority of PL 95-588 (92 Stat. 2497). The VA offers spouses of deceased wartime veterans the “survivors’ pension” or “death pension.”

## A. Types of Veterans Pensions

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### 1. The “Current Law” or “Improved” Pension

This is the only pension allowed to recently disabled veterans. The improved pension program provides for annual rates paid in monthly allotments. The annual amount is reduced by the amount of the annual countable income of the veteran, spouse, and dependent children. The Maximum Annual Pension Rate (MAPR) changes yearly and can be reviewed at the VA website.<sup>96</sup>

A veteran or their survivor may generally be eligible for the VA Pension if he or she<sup>97</sup>:

- A. was discharged from service under other than dishonorable conditions;
- B. served a certain period of active military, naval or air service with at least 1 day during a period of war (see table below for more details)<sup>98</sup>;
- C. has countable income at or below the maximum annual pension rate;
- D. meets the net worth limitations; AND
- E. meets any one of the following conditions: (1) age 65 or older; (2) shown by evidence to have a permanent and total non-service-connected disability; (3) is a patient in a nursing home; OR (4) is receiving Social Security disability benefits.

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<sup>95</sup> <https://www.benefits.va.gov/pension/>.

<sup>96</sup> <https://www.va.gov/pension/veterans-pension-rates/>.

<sup>97</sup> 38 C.F.R. §3.3(a)(3) (listing requirements for the Improved Pension).

<sup>98</sup> 38 U.S.C. §1501(4), Definition of “period of war.” Recognized under 38 U.S.C. §1521(j); 38 C.F.R. §3.2.

The VA has summarized the basic requirements nicely in the following table:

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)
<ul style="list-style-type: none"> <li>• Age 65 or older, OR</li> <li>• Permanently and totally disabled (not due to own personal misconduct), OR</li> <li>• A patient in a nursing home receiving skilled nursing care, OR</li> <li>• Receiving Social Security Disability Insurance, OR</li> <li>• Receiving Supplemental Security Income</li> </ul>	<ul style="list-style-type: none"> <li>• For at least 90 days with at least one day during a wartime period, OR</li> <li>• For at least 90 consecutive days or more if the period began or ended during a wartime period, OR</li> <li>• For an aggregate of 90 days or more during more than one wartime period, OR</li> <li>• During a wartime period, you were discharged or released because of a service-connected disability.</li> </ul>	<ul style="list-style-type: none"> <li>• 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</li> <li>• During a wartime period, you were discharged or released because of a service-connected disability.</li> </ul> <p><i>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.</i></p>

## 2. VA Survivor's Pension

This pension offers monthly payments to qualified surviving spouses and unmarried dependent children of eligible veterans. The eligibility of the deceased veteran is determined by the criteria explained above. Additionally, surviving spouses must meet family net worth criteria set by Congress and must remain unmarried. Surviving children must be under 18 or under 23 while attending a VA-approved school, or unable to care for themselves due to a disability which occurred before they reached the age of 18.<sup>99</sup>

## B. Aid and Attendance or Housebound

Those who qualify for the VA Pension may also qualify for one of two supplemental pension benefits known as "Aid and Attendance (A&A)" or "Housebound." A veteran and his or her survivor(s) who are eligible for the VA Pension may receive the increased (i.e., supplemental) monthly Aid and Attendance pension amount if he or she is:

- A. Eligible for basic pension benefits; AND
- B. Either (1) requires the aid of another person in order to perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices, or protecting himself or herself from the hazards of his or her daily environment; (2) is bedridden, in that his or her

<sup>99</sup> <https://www.va.gov/pension/survivors-pension/>.

disability or disabilities require that he or she remain in bed apart from any prescribed course of convalescence or treatment; (3) is a patient in a nursing home due to mental or physical incapacity; OR (4) has corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less.

**Tip:** Veterans who are eligible for a VA pension should investigate whether they might not be better off receiving Supplemental Social Security Income and Medicaid. The acceptance of a VA pension could cause the veteran to lose these other allowances, which in some cases, could be greater. Discuss this matter thoroughly with your representative before filing a claim, and consider consulting with an Illinois attorney as to current Illinois Medicaid eligibility rules.

In counting income, the VA will use medical expenses, including over-the-counter medicines, as a deduction. If the veteran's income is excessive and if medical expenses can be shown by receipt, the veteran may be able to lower the income enough to receive pension benefits.

## C. Income and Net Worth Limitations

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Among the other eligibility requirements, a claimant must qualify financially. The VA non-service-connected pension program is a means-tested benefit. If the VA determines you receive above a certain level of income or possess enough assets to take care of yourself at the time of review, then your claim may be denied (Note: A person's financial situation may change. A claimant can always reapply for benefits under the VA pension program.). To be financially qualified to receive the VA pension, a claimant must have (1) an income under the Maximum Annual Pension Rate (MAPR); and (2) a net worth which does not exceed VA limitations.

Countable income for VA purposes is broadly defined and covers most sources of income received by a claimant and his or her eligible dependents. Earnings, disability and retirement payments, interest and dividend payments from annuities, and net income from farming or a business are all considered countable income. There is also a limited ability to reduce the total of countable income by deducting for certain qualifying expenses, such as unreimbursed medical expenses.

The VA defines "net worth," or "corpus of estate," as the "market value, less mortgages or other encumbrances, of all real and personal property owned by the claimant, except the claimant's dwelling (single family unit), including a reasonable lot area, and personal effects suitable and consistent with the claimant's reasonable mode of life."<sup>100</sup>

The VA pension typically is paid in monthly installments. The amount the VA pays is what remains after the VA subtracts your "countable income," from an annual pension limit (the MAPR) established by Congress. Individuals may also separately need to seek professional financial or legal advice in regard to long-term care and financial planning needs.



When a veteran without a spouse or child is being furnished hospital, nursing home, or domiciliary care by the VA, the pension is reduced.<sup>101</sup> The VA limits the Improved Pension (as well as the Survivor's Pension) monthly payment to \$90/month that can be paid to a Veteran (or surviving spouse with no dependents who (1) is in a Medicaid-approved nursing facility, and (2) is covered by a Medicaid plan for services furnished by the nursing facility. None of the \$90 should be used to reduce the amount of Medicaid that is paid to a nursing home.

## **D. How to Apply for the VA Pension**

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### **1. Fill Out a VA Form**

For a veteran applying for his own pension, use VA Form 21P-527EZ, "Application for Pension." The completed application should be mailed to Department of Veterans Affairs, Pension Intake Center, PO Box 5365, Janesville WI 53547-5365.

### **2. Go to the Nearest VA Office.**

Alternatively, apply at the nearest VA office or through your local veteran service officer.

### **3. Seek Help from a VA-Accredited Individual.**

It may be wise to seek the assistance of a Veterans Service Officer or attorney who is accredited by the VA to assist and represent claimants before the VA. To verify whether an individual is so accredited, the VA's website has page on which you can look up an individual. There are three categories of accreditation on the web site, "attorney," "claims agents," and "VSO representative." The webpage can be found at: <https://www.va.gov/ogc/apps/accreditation/index.asp>.

## **E. Summary**

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VA pension benefits provided crucial financial assistance to needy veterans and their survivors. Non-service-connected pension benefits can operate independently or act as a supplement to service-connected disability payments to provide great assistance to veterans or surviving spouses. Having either one gives the veteran eligibility to other benefits that can be of help to a veteran and his or her family. Veterans who receive pension benefits also become eligible, or more eligible, for medical care by the VA. As always, it is wise for veterans in need to seek assistance or representation to better understand and perfect their claims.

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101 38 C.F.R. §3.551.

# Chapter 7: How to Appeal a Denial of Benefits

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Veterans who believe that the VA incorrectly denied their claim may take advantage of their right to appeal. Both the VA and the IDVA have an appeal process designed to review such denials and, where the denial is shown to be wrong, to reverse the decision and award the benefit. This chapter describes how the appeal process works and how veterans can best navigate the system to achieve the best possible results.

## A. Federal Appeals (VA)

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On February 19, 2019, the VA updated its appeal process. New appeals are no longer accepted through the preexisting appeal process. The three appeal options available to veterans are listed below.

### 1. Supplemental Claim

Supplemental Claims add new evidence which is relevant to the original case filed by the veteran. The most common type of additional evidence is expanded medical records. Veterans can either submit the additional evidence themselves or they can ask the VA to get additional evidence on their behalf.

To file a supplemental claim, veterans should submit a Decision Review Request: Supplemental Claim, VA Form 20-0995, within one year of the decision they wish to appeal. When filling out their supplemental claims, veterans should make sure that they indicate the benefit type (i.e. compensation) that they are seeking. Veterans should then choose what issues they would like to appeal (veterans are not required to appeal every issue decided by the original VA decision).

The most important component of a supplemental claim is the collection and inclusion of additional information to support the different result the veteran seeks. Veterans can ask the VA to seek records from federal facilities, or can utilize VA Form 21-4142 to instruct the VA to seek records from private providers or hospitals.

Veterans can submit their claims through the mail to the regional office which matches the benefit type they are seeking. Alternatively, veterans can submit their forms in person to a VA regional office or can fax their completed form and associated documents to 844-531-7818. The VA currently issues decisions on supplemental reviews in approximately 4-5 months.

### 2. Higher-Level Review

The second option for veterans who disagree with an initial decision is the Higher-Level Review process. Veterans have one year from the date on their decision letters to request a Higher-Level Review. Unlike in a supplemental claim, higher level reviews do not involve new evidence, instead the VA appoints a more senior rater to review the decision and determine whether an error has been made. Veterans and/or their representatives have the opportunity to discuss the decision with the senior raters and explain why they believe the decision should be reversed. The VA's goal is to complete Higher-Level Reviews in an average of 125 days.

Veterans seeking a Higher-Level Review should complete a Decision Review Request: Higher-Level Review, VA Form 20-0996. Veterans should identify what types of benefits they are seeking through

the review (e.g. compensation). Veterans seeking multiple types of benefits should submit separate forms for each type of benefit being sought. The VA Form 20-0996 provides the option to schedule an informal conference between the reviewer and the veteran or their representative and allows the veteran to provide their preferred conference times and phone number. Finally, veterans should note the issues in the initial decision they want the reviewer to assess.

Veterans can submit their Higher-Level Reviews through the mail to the regional office that matches the benefit type they are seeking. Alternatively, veterans can submit their forms in person to a VA regional office or can fax their completed forms and associated documents to 844-531-7818.

### 3. Appeal Board

The third option to review a VA decision is to file an appeal to a Veterans Law Judge at the Board of Veterans' Appeals (BVA) in Washington DC.<sup>102</sup> This option is available to review initial claims, supplemental claims, or Higher-Level Review decisions. Veterans have one year from the date of their decision letter to request a Board Appeal. Veterans should note that the BVA process takes significantly longer than the other options, often taking one year for direct reviews and longer for claims involving additional evidence or testimony.

Veterans have the option to submit additional evidence for the Board to review, however such evidence must be submitted within 90 days from the date the VA receives the Board Appeal form. Veterans seeking a Board appeal may request a hearing with a judge. Typically, the hearings are conducted as a video conference so the veteran can attend at their local VA. Veterans and their representatives have the opportunity to provide testimony to support their claim during the hearing and the judge can ask questions to clarify any issues which are unclear. After the hearing is complete a transcript is created and added to the case file. After the hearing, veterans are afforded an additional 90 days to present evidence. This is useful because it gives veterans the option of providing supplemental evidence to prove components of the claim that the judge identified as problematic.

Veterans seeking a Board Appeal should complete a Decision Review Request: Board Appeal, VA Form 10182. When filling out the form veterans should identify each issue they disagree with in the original decision so the Veterans Law Judge can review them. The form offers three review options;

- **Direct Review:** A Veterans Law Judge reviews the record without additional evidence or testimony. This option is the fastest.
- **Evidence Submission:** A Veterans Law Judge reviews the record as well as any additional evidence submitted by the veteran within 90 days of their appeal being filed.
- **Hearing:** This option affords the veteran to option to submit additional evidence in support of their claim as well as the opportunity to provide testimony at their hearing. This option will result in a longer period of time for the Board to issue its decision.

Veterans can submit their Board Appeal Forms through the mail to Board of Veterans' Appeals, PO Box 27063, Washington, D.C. 20038. Alternatively, veterans can submit their forms in person to a VA regional office or can fax their completed forms and associated documents to 844-678-8979.

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102 <https://www.bva.va.gov/>

#### 4. After a Board Appeal Decision

If a veteran's claim is denied by the Board of Veteran's Appeals (BVA) they have two options. First, they have the option to file a Supplemental Claim via VA Form 20-0995 as discussed above. This will give the veteran an opportunity to expand on the evidence they presented in their initial claim. Second, veterans have the right to file their case with the US Court of Appeals for Veterans Claims (CAVC).<sup>103</sup> The CAVC is a component of the federal court system and is completely separate from the VA. Unlike the prior steps in the process, CAVC review is for formal legal proceeding, not an administrative review.

Veterans can appeal a final decision from the BVA with the CAVC through a written Notice of Appeal (NOA). **The NOA must be received by the US Court of Appeals for Veterans Claims no later than 120 days after the date the Board of Veterans' Appeals mailed the final decision.** Notice of Appeal forms should be mailed to United States Court of Appeals for Veterans Claims, 625 Indiana Ave. NW, Ste. 900, Washington DC, 20004-2950. NOAs can also be faxed to 202-501-5848 or emailed to [esubmission@uscourts.cavc.gov](mailto:esubmission@uscourts.cavc.gov) (represented veterans) or [self-rep@uscourts.cavc.gov](mailto:self-rep@uscourts.cavc.gov) (self-represented veterans). Veterans filing a NOA should include either the \$50 filing fee or a Declaration of Financial Hardship form with their paperwork.

In most cases, the CAVC receives a veteran's claims exclusively through written briefs. However, when a case involves a unique legal issue, the CAVC will sometimes allow oral argument. After reviewing each case, the CAVC will decide to grant, deny, or remand (send back to the BVA for further action) the claim. The losing parties in CAVC decisions (including the VA) have the right to appeal their decision to the Federal Circuit Court. The final step in the appeal process is an appeal to the United States Supreme Court.

## B. State Appeals (IDVA)

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Veterans who have been denied benefits provided by the State of Illinois should utilize the Illinois Department of Veterans Affairs (IDVA) appeal process. To initiate an appeal **a veteran must submit a Plain Statement of Disagreement within twenty (20) calendar days** of the date of the denial. If a veteran is using a VSO to assist in their appeal, the VSO can submit the appeal electronically through a system called CYBERVET. Veterans who wish to file hard copies of their Plain Statement of Disagreement should mail them to Illinois Department of Veterans' Affairs, Board of Appeals, P.O. Box 19432, 833 South Spring Street, Springfield, IL 62794-9432. Within 10 days of receiving the Plain Statement of Disagreement the Board must send written confirmation to the veteran that their appeal has been received. Hearing dates are assigned within thirty (30) days of the Board's receipt of the Plain Statement of Disagreement. The Board of Appeals on a quarterly basis, or as needed to conduct the amount of appeals necessary. Veterans may elect to make an appearance before the board to offer additional evidence through testimony. Veterans may appear in one of three ways:

- **In Person:** Veterans may physically appear before the board at the James R. Thompson Center, 100 W. Randolph St, Rm 5-570, Chicago.
- **Video-conference:** Veterans may appear at IDVA's Springfield office at 833 S. Spring St, to provide live video testimony for the board while they meet in Chicago.
- **Conference Call:** Veterans who select this option will be able to call into the board via their personal telephone.

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<sup>103</sup> <http://www.uscourts.cavc.gov/index.php?fullsite=yes>.

Veterans choose to have representation at the hearing regardless of what type of hearing they select. However, veterans must inform the board no later than ten (10) calendar days of the identity of their representative. IDVA employees are prohibited as acting as representatives for veterans. Veterans may also present written briefs explaining why they believe IDVA's initial decision denying their benefits was incorrect, however after the hearing is complete the Board will not accept any additional evidence. The Board applies a *de novo* standard of review, which means that they do not give any deference to the prior decision and reach their conclusions as if the appeal was the first and only decision. The board will notify the veteran of their decision by a letter within fifteen (15) calendar days of the hearing. The decision letter will describe the evidence relied upon and the basis of the Board's decision.

Decisions of the Board can be appealed through the Illinois Administrative Review Law.<sup>104</sup> Veterans seeking to appeal a decision of the Board should file their claim in the circuit court within 35 days of the Board's decision. No "new" evidence may be presented to the circuit court. The circuit court will review the evidence presented to IDVA and determine whether they made an error in assessing the evidence.

## C. Summary

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Both the VA and the IDVA operate appeal processes. Of the two, the appeal process of the VA is far more lengthy and complicated. The VA only reverses its benefit decisions in a minority of cases. As the appeal process progresses, the percentage of reversals diminishes as the time and costs involved increases. Veterans should seek an expert opinion from a veteran's representative to determine which appeal strategy is best and how the process is likely to proceed. Veterans should understand that an initial denial does not simply end their claim and should adopt a deliberate and strategic approach to the appeal process.



# Chapter 8: Benefits for Disabled Veterans and Certain Active Service Members

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Compensation is a gateway benefit. Being service-connected opens the gate to a variety of other important benefits, not only for the veteran but also for dependents and survivors. Veterans who are service-connected may be eligible for vocational rehabilitation, special housing grants, VA life insurance, medical insurance, preference in hiring, and many other benefits. The dependents and survivors of certain service-connected veterans may also be eligible for educational benefits, medical insurance and other benefits through the VA and the Illinois Department of Veterans' Affairs. New laws have made some benefits available to those still on active duty.

Compensation is a monthly monetary benefit awarded to veterans who suffer a disability that is directly related to military service or that is secondary to a service-connected disability. Veterans who suffer a disability as a result of VA medical care or as a result of participation in a VA-approved vocational rehabilitation program may be eligible for service-connection under certain circumstances.

Generally, to receive the monthly benefit, the disability must be rated at 10%. However, under 38 CFR §3.324 (multiple non-compensable service-connected disabilities), a veteran with two or more 0% rated service-connected disabilities may be eligible for a 10% rating. Veterans who are rated 30% or more disabled by the VA are entitled to an additional amount of compensation for dependents. Veterans who are 50% or more disabled are entitled to free VA treatment of any disability including free medications.

Compensation was discussed in the Chapter Five of this book. The purpose of this chapter is to explain the various benefits available to service-connected disabled veterans and their dependents and survivors. It is assumed that the veteran is already service-connected at some level. However, this chapter is also a good motivator for those veterans who are thinking about applying for service-connection but have put it off for some time. As explained above, compensation being awarded for a service-connected disability opens the door to a number of benefits. Veterans with a disability that is directly related to their military service should utilize one of the sources of help described in Chapter Three: Sources of Help in Obtaining Benefits, and file their applications for compensation.

## A. Federal Benefits

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Though health care was discussed earlier in this book, we will briefly discuss VA health care benefits for service-connected veterans here. As previously stated, health care for service-connected veterans is significantly enhanced. Veterans who are service-connected are entitled to medical treatment, prosthetic appliances, and free medications as prescribed by a physician for any service-connected disability. A veteran who is being treated for a non-service-connected disability may be required to pay for treatment and medications and will be required to complete a yearly "means test." Veterans being treated for a service-connected condition have no such requirement as long as they are being treated for the service-connected disability. A word of caution, however: the VA will bill service-connected veterans, who are rated less than 50%, for treatment of non-service-connected disabilities. It is therefore very important to review any bill received from the VA for accuracy to confirm that the VA has not billed the veteran for treatment or medications given for a service-connected disability.

## 1. **Eye Glasses, Contact Lenses, Hearing Aids**<sup>105</sup>

Sensori-neural aids benefits authorize a service-connected veteran who is rated at least 10% to receive contact lenses, eye glasses, and hearing aids from the VA. This benefit could be very important to a veteran who is suffering a hearing loss or who is in need of glasses. All a veteran need do is apply at the nearest VA Medical Center. Veterans must be on status with the VA to receive this benefit.

Usually eye glasses, contacts, and hearing aids will not be provided as a result of age. However, those veterans who are rated at least 10% for a service-connected disability are eligible regardless. Also eligible are former prisoners of war, Purple Heart recipients, aid and attendance recipients or those permanently housebound, and veterans receiving vocational rehabilitation benefits. Veterans who have a visual or hearing impairment that resulted from the existence of another medical condition for which the veteran is receiving VA care, or which resulted from treatment of that medical condition, may also be eligible.

## 2. **Prosthetic Appliances**<sup>106</sup>

Artificial limbs, braces, orthopedic shoes, hearing aids, wheelchairs, medical accessories, similar appliances including invalid lifts and therapeutic and rehabilitative devices, and special clothing made necessary by the wearing of such appliances, may be purchased, made or repaired for any veteran upon a determination of feasibility and medical need for treatment of any condition when receiving outpatient, hospital, domiciliary, or nursing home care in a facility under the direct jurisdiction of the VA. Though non-service-connected veterans who are on status with the VA are given the same prosthetic aids under certain circumstances, service-connected veterans are given them for their service-connected conditions free of charge. Veterans may apply for this benefit at any VA Medical Center.

## 3. **Annual Clothing Allowance**<sup>107</sup>

An annual clothing allowance is provided to eligible veterans in the form of a lump sum payment. To be eligible, the veteran must be entitled to receive compensation for a service-connected disability for which he or she wears or uses a prosthetic or orthopedic appliance, including a wheelchair. The VA must determine that use of the appliance tends to wear out or tear clothing. Additionally, veterans who use medication(s), for skin conditions due to a service-connected disability, that cause irreparable damage to the veteran's outer garments may also receive this allowance. Apply at any VA Medical Center or VA Regional Office.

## 4. **Aids and Services for Blind Veterans**<sup>108</sup>

The VA may furnish mechanical and/or electronic equipment considered necessary as aids to overcoming the handicap of blindness, and/or guide dogs, to blind veterans entitled to disability compensation for a service-connected disability.

Veterans are eligible to receive special benefits for the blind if they are service-connected for blindness or are entitled to VA compensation for any service-connected disability and are determined by the VA to be blind. Veterans with best-corrected vision no better than 20/200 or less or with a field defect of 20 degrees or less are considered to be blind. Blind veterans may be eligible for an annual Visual Impairment Services Team (VIST) review (this is a total health and benefits review); adjustment-to-blindness training; and home improvements and structural alterations to homes. These benefits

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105 38 CFR §17.149.

106 38 CFR §17.150.

107 38 CFR §3.810.

108 38 CFR §17.154.

include admission to a VA Blind Rehabilitation Center or Clinic where they may receive counseling and training.

A blind veteran who receives compensation for any disability may be eligible to receive a guide dog and other aids to overcome blindness. Low vision aids include approved electronic and mechanical aids for the blind; repair and replacement of electronic and mechanical aids; and guide dogs, including the expense of training the veteran to use the dog and the cost of the dog's medical care. Also included are talking books, tapes, and Braille literature (from the Library of Congress). Apply at any VA Medical Center.

**Note:** Blind veterans need not receive compensation or pension from the VA to be eligible for admission to a VA Blind Rehabilitation Center or Clinic.

## **5. Automobiles or Other Conveyances<sup>109</sup>**

Automobile adaptive equipment may be authorized if such equipment is deemed necessary to insure that the eligible veteran will be able to operate the automobile or other conveyance in a manner consistent with such person's safety and so as to satisfy the applicable standards of licensure established by the state of such person's residency or other proper licensing authority. Eligible veterans include veterans who suffer the service-connected loss, or permanent loss of use, of one or both hands or feet. Veterans who are entitled to compensation for ankylosis of one or both knees or one or both hips may also be eligible for adaptive equipment. Eligible veterans may also receive payment for adaptive equipment repair, replacement, or re-installation required, because of disability, for the safe operation of the vehicle purchased with VA assistance, or for a previously or subsequently owned vehicle. Apply at any VA Regional Office or VA Medical Center.

## **6. Specially Adapted Homes**

The VA has provided adaptive housing assistance grants to eligible service-connected disabled Veterans to construct adapted homes or modify existing homes to accommodate their disabilities since 1948.<sup>110</sup> Currently, the main two VA programs for adaptive housing assistance are the Specially Adapted Housing (SAH) grant 38 U.S.C. §2101(a); see also 38 CFR §3.809 and the Special Housing Adaptation (SHA) grant 38 U.S.C. §2101(b); see also 38 CFR §3.809a. The VA has a website that explains both SAH and SHA in detail.<sup>111</sup> Under these provisions, certain disabled veterans may be provided a grant or grants from the VA for the purchase of or adaptation of a home specially adapted to their needs. Both grants require that the living situation be permanent, that the home is owned by an eligible individual or family member, and that there will be a maximum of 3 grants (up to the maximum dollar amount allowable).<sup>112</sup> Application for both of these grants may be made to any VA Regional Office. Details and eligibility requirements for each grant are explained hereafter.

## **7. Specially Adapted Housing Grant (SAH)**

You may be able to get an SAH grant if you're using the grant money to buy, build, or change your permanent home (a home you plan to live in for a long time) and you meet both of the requirements listed below.

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109 38 CFR §17.156.

110 P.L. 80702.

111 <https://www.va.gov/housing-assistance/disability-housing-grants/>.

112 38 UCS §2102.

**Both of these must be true:**

- You own or will own the home; **and**
- You have a qualifying service-connected disability.

**Qualifying service-connected disabilities include:**

- The loss or loss of use of more than one limb; **or**
- Blindness in both eyes having only light perception, along with the loss or loss of use of a leg; **or**
- The loss or loss of use of a lower leg together with residuals (lasting effects) of organic (natural) disease or injury; **or**
- The loss or loss of use of one leg together with the loss or loss of use of one arm; **or**
- Certain severe burns; **or**
- The loss, or loss of use, of one lower extremity (foot or leg) after September 11, 2001, which makes it so you can't balance or walk without the help of braces, crutches, canes, or a wheelchair.

**NOTE:** Only 30 veterans and service members each fiscal year can qualify for a grant based on the loss of one extremity after September 11, 2001, as set by Congress. A fiscal year runs from October 1 through September 30. If you qualify for, but don't receive, a grant in the current fiscal year because the cap has already been reached, you may be able to use this benefit in future years. The eligibility for future years will depend on whether the law continues to give the VA the authority to offer these grants and that the VA doesn't go beyond the new fiscal year cap.

Benefits are not restricted to wartime service. After December 16, 2003, the benefit also became available to a member of the Armed Forces serving on active duty. The most recent VA Rating Decision establishes the basic eligibility for a SAH grant. The Rating Decision is subject to review and revision. Additionally, the statute requires: (1) that the veteran or service member's ability to live in the house is medically feasible, (2) that the house must be suitably adapted to meet the veteran's or service member's living requirements, and (3) that the acquisition of the house by the veteran or service member (with the assistance provided by the grant) is financially feasible.

## **8. Special Home Adaptations (SHA) Grant<sup>113</sup>**

The Special Home Adaptations (SHA) grant program is for veterans and service members whose rated disabilities are deemed slightly less serious in comparison to those that establish eligibility for an SAH. You may be able to get a SHA grant if you're using the grant money to buy, build, or change your permanent home (a home you plan to live in for a long time) and you meet both of the requirements listed below.

**Both of these must be true:**

- You or a family member own or will own the home; **and**
- You have a qualifying service-connected disability.

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113 38 CFR §3.809(a).

## **Qualifying service-connected disabilities include:**

- Blindness in both eyes (with 20/200 visual acuity or less); **or**
- The loss or loss of use of both hands; **or**
- Certain severe burns; **or**
- Certain respiratory or breathing injuries.

The applicant must not be eligible for an SAH grant under 38 CFR §3.809 and not previously have received such assistance. However, an applicant who first establishes entitlement for a SHA grant and then becomes eligible for a SHA grant may still qualify for a SHA grant.

### **9. Temporary Residence Adaptation (TRA) Grant**

The Temporary Residence Adaptation (TRA) grant is available to help SAH or SHA eligible veterans who are, or will be, **temporarily residing** in a home owned by a family member. The qualifying disabilities for the TRA grant are the same as for SAH or SHA. In other words, a veteran must be eligible for SAH or SHA in order to be eligible for TRA grant use. For TRA purposes, a family member is defined as a person related to the veteran by blood, marriage or adoption.

**NOTE:** No individual may use the SAH or SHA grant more than three times up to the maximum dollar amount allowable. The TRA grant does not count against the maximum dollar amount available, but it can only be used once and it counts as one of the three available uses.

For the most up-to-date information on the TRA grant, please visit the VA website located at: <https://www.va.gov/housing-assistance/disability-housing-grants/>.

### **10. Supplemental Financing**

Under the provisions of 38 CFR §3.809a, veterans who receive Specially Adapted Housing (SHA) Grants under 38 U.S.C. §2101(b) who have available loan guarantee entitlement may also obtain a guaranteed loan or direct loan from the VA to supplement the grant to acquire a specially adapted home. Apply at any VA Regional Office.

### **11. Veterans Mortgage Life Insurance**

Veterans Mortgage Life Insurance (VMLI) – 38 CFR Part 8a is designed to pay off the mortgage of a severely disabled veteran or service member in the event of his or her death. It provides a \$200,000 Mortgage Life Insurance policy for veterans who are given a Specially Adapted Housing Grant. Protection is automatic unless eligible veterans decline in writing or fail to respond to a final request for information on which their premium can be based. Premiums are automatically deducted from VA benefit payments, or paid directly if the veteran does not draw compensation, and they will continue until the mortgage (up to the maximum amount of the insurance) has been liquidated, the home is sold, the coverage terminates when the veteran reaches age 70, or the veteran dies. If a mortgage is disposed of through liquidation or sale of the property, any unused portion of the life insurance coverage may be used on the mortgage of a second or subsequent home. A qualified SAH grantee must, however, apply for VMLI before their 70<sup>th</sup> birthday. For more information, see the VA's webpage at: <https://www.va.gov/life-insurance/options-eligibility/vmli/>. Apply at any VA Regional Office.



## **12. Independent Living Program (ILP)**

The Independent Living Program (ILP) is an individually tailored program that is geared toward helping severely disabled veterans to live independently. The VA will use a number of resources to help disabled veterans reach this goal. In addition to assistance available through the VA Medical System, these resources may include assistive technology, independent skills training, and referral to community support groups.

Generally, the VA Vocational Rehabilitation staff make the determination that it is not feasible for a disabled veteran to pursue gainful employment. They then focus on developing a program specifically for that veteran, which includes a detailed assessment of the veteran's needs. This assessment will include consulting with a variety of service providers, family members, and other professionals in the veteran's community. From this assessment, an Independent Living Plan will emerge. Veterans who are, or who believe they are, unable to pursue gainful employment as a result of their service-connected disabilities should complete a VA Form 28-1900 – Application for Vocational Rehabilitation for Claimants With Service-Connected Disabilities or apply at any VA Regional Office or VA Medical Center.

## **13. Vocational Rehabilitation**

VA vocational rehabilitation programs are governed by 38 USC 31 – Training and Rehabilitation for Veterans With Service-Connected Disabilities. The VA offers programs intended to help disabled veterans rehabilitate and train in order to prepare for, obtain, and retain employment.

The main VA program is the Chapter 31 Training and Rehabilitation Program for Veterans With Service-Connected Disabilities.<sup>114</sup> The VA previously also provided benefits through the Veterans Retraining Assistance Program (VRAP).<sup>115</sup> The U.S. Department of Labor also offers assistance through its Veterans' Employment and Training Service (VETS) program.<sup>116</sup>

Generally, a veteran is eligible for Chapter 31 benefits if at least one of the following conditions is met:

- The veteran has a service-connected disability and is receiving at least a 20% disability rating, or would be but for receipt of military retirement pay. Veterans with a 10% disability rating may be eligible if they have a serious employment disability.
- The veteran was honorably discharged for a service-connected condition or is home awaiting orders for such a separation or is hospitalized awaiting separation for a service-connected disability.
- The veteran has a serious employment impairment as the result of a service-connected disability.
- Those veterans with less than honorable discharges may be qualified if they have a service-connected disability and are approved by the VA. (for more information see Chapter One: Exceptions and Limitations.)

## **14. Rehabilitation Program Period**

- Veterans must complete a rehabilitation program 12 years from the date of their discharge or release from active duty.

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114 38 USC 31; see also 38 CFR Part 21.

115 Pub. L. No. 112-56, 125 Stat. 711 (2011). This program ended on March 31, 2014.

116 38 CFR Chapter 4102A. For more information, visit the website at: <https://www.dol.gov/agencies/vets>.

- This period may be extended if a medical condition prevents the individual from training or if the veteran has a serious employment disability.
- Disabled veterans may receive services until they have reached their rehabilitation goal, generally up to 48 months.
- The VA may provide counseling, job placement, and post-employment services for up to an additional 18 months.

## 15. Rehabilitation Program Costs

- While in training, and for two months after completing training, veterans may receive a subsistence allowance in addition to their disability compensation or retirement pay.
- The VA may pay the cost of tuition and required fees, books, supplies, and equipment.
- The VA may also pay for special support such as tutorial assistance, prosthetics, lip-reading training, and signing for the deaf.
- Service members cannot receive a subsistence allowance until they leave active duty.

Disabled veterans will be given vocational counseling prior to having an educational objective approved for eligibility. A veteran may receive employment assistance and self-employment assistance after completing the educational objective.

**TIP:** If eligibility is established for more than one educational benefit, only one may be used. A VA counselor will discuss the available options and help to determine which benefit is best suited to the veteran's needs. The veteran, however, must make the final decision.

If a veteran is rated totally disabled, he or she may qualify for training and other services offered by the VA's Vocational Rehabilitation program. The veteran should also check eligibility to use other State benefits, such as those offered through the Illinois Department of Rehabilitation Services. Disabled veterans may be able to use both State and federal programs at the same time. Apply at any VA Regional Office using VA Form 28-1900, Application for Vocational Rehabilitation for Claimants With Service-Connected Disabilities.

## 16. Educational Advance Payment

On occasion, veterans may require advance payment of educational benefits to pay for costs such as tuition or housing. Such payment may be authorized if the following conditions are met:

- Individuals receiving an advance payment must have the institution that he or she is attending verify enrollment.
- The educational institution must "verify delivery of the advance payment check to the veteran." Subsequent verifications are done by the veteran.

If a veteran would like an advance payment, he or she must tell the certifying official at the institution to check the advance pay box on the VA certification form. The veteran will receive the first month's pay in advance plus a partial month if the semester started mid-month. For example, if a semester starts on January 15, advance pay will be given for the period January 15 through the month of February. The veteran would receive the next check for education on April 1. The VA pays one month behind (e.g., February is paid on March 1). For more information, see 38 CFR §21.7151 Advance

Payment Certifications.

## **17. Employment Benefits for Service-Connected Veterans**

As with the other benefits available for service-connected veterans, employment assistance also carries special considerations for those service-connected veterans seeking employment or those who are forced to change employment as a result of an increase in their service-connected disability. The VA's Vocational Rehabilitation and Employment (VR&E) Program helps veterans with service-connected disabilities prepare for, find, and keep suitable jobs.<sup>117</sup> The program also helps those with service-connected disabilities, so severe that they cannot immediately consider work, to improve their ability to live as independently as possible.

## **18. Disabled Veterans in Business**

The VA's Center for Veterans Enterprise has a website that offers a number of resources for veterans seeking to gain government contracts or learn more about running a business.<sup>118</sup> In addition to what is provided by the federal government, there are many benefits for disabled veterans that are available through the State of Illinois.

## **19. Veteran's Preference in Hiring**

In addition to the services the VA offers, the U.S. Department of Labor's Veterans Employment and Training monitors veteran's preference in hiring laws. Generally, veterans are entitled to preferences in hiring in both federal and state government civil service positions and, in some cases, private sector jobs. Veteran's preference in the federal government is governed by 38 U.S.C. Chapter 42, Employment and Training of Veterans. Generally, any private employer who has a contract with the U.S. Government over \$100,000 must have in place a program by which disabled veterans, Vietnam era veterans, or any other veteran who served on active duty during a war, campaign, or expedition will be considered for not only employment but advancement in employment.

## **20. Commissary/Exchange Privileges at Armed Forces Bases**

This benefit entitles 100% service-connected veterans, and their dependents and survivors, to shop and make purchases at military post commissaries and exchanges, and access to morale, welfare and recreation facilities. As of January 1, 2020, eligibility for these benefits has been expanded to include Purple Heart recipients, former prisoners of war, all veterans with service-connected disabilities and individuals approved and designated as the primary family caregivers of eligible veterans under the Department of Veterans Affairs Program of Comprehensive Assistance for Family Caregivers. For those entitled, this benefit may provide savings in the purchase of groceries, liquor, sundries, non-prescription drugs, clothing, appliances, and more. Those who shop at post exchanges and commissaries may save thousands of dollars a year. Typically, the prices are lower and there is no sales tax. Some commissaries may assess a "user fee".

**NOTE:** Entitlement to this benefit overseas is governed by international law and is available only to the extent agreed to by the foreign governments concerned.

All that is needed to obtain this benefit is a commissary letter from the VA Regional Office. Veterans should take the letter to the nearest military base and present it to the ID card section. A marriage certificate or birth certificate are necessary to get an ID for a spouse or dependent child.

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117 <https://www.benefits.va.gov/vocrehab/index.asp>.

118 <https://www.vetbiz.va.gov/>.

## **B. State Benefits**

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### **1. State Benefits Specially Adapted Housing**

The State of Illinois also has a specially adapted housing grant for those veterans who qualify for the federal Veterans' Specially Adapted Housing Grant.

Under the Disabled Veterans Housing Act (330 ILCS 65), eligible veterans may be granted a single lump sum payment not to exceed \$15,000 to provide assistance in acquiring a suitable dwelling unit with special fixtures and/or movable facilities made necessary by the veteran's permanent and total disability. To be eligible, the veteran must be certified eligible by the VA for the federal Specially Adapted Housing Grant and the veteran must have been a resident of the State of Illinois at the time he or she entered the service. Apply at any IDVA office.

Veterans eligible for the federal grant for specially adapted housing may be provided a State of Illinois grant of up to \$3,000 to help pay the cost of remodeling made necessary by the veteran's permanent and total disability. This does not, however, mean the veteran will receive the full \$3,000. For example, if the cost of remodeling is fully paid by the VA grant, the IDVA grant will pay nothing. But if the cost of remodeling is over the amount of the VA grant, the IDVA grant will pay remodeling costs not to exceed \$3,000.

To be eligible for this grant, the Veteran must be certified eligible by the VA for assistance under Chapter 21 of Title 38, United States Code. The Veteran must also have been a resident of the State of Illinois at the time he or she entered the service. Apply at any IDVA office.

### **2. Tax Exemption for Specially Adapted Housing**

Illinois law provides for an annual property tax exemption of up to \$100,000 of the assessed value of property owned and used by a disabled veteran as a home that is classified as Specially Adapted Housing by federal law.<sup>119</sup> The exemption remains in effect as long as the veteran, his or her spouse, or unmarried surviving spouse maintains ownership of and resides on the property. To be eligible, a federal Specially Adapted Housing Grant must have been made to the veteran and the funds used for the purchase or construction of the home. Apply at any IDVA office or fill out Illinois Form RLG-52. This exemption must be applied for annually. A taxpayer who claims this exemption may not also claim either the Disabled Person's Homestead Exemption, 35 ILCS 200/15-168 or the Disabled Veterans Standard Homestead Exemption, 35 ILCS 200/15-169.

## **C. Summary**

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Service-connected disabled veterans are entitled to a variety of special benefits because of their sacrifice for this nation. These benefits are governed by the U.S. Department of Veterans Affairs as well as the U.S. Department of Labor's Veterans Employment and Training Service. Additionally, the State of Illinois has passed into law benefits for veterans with service-connected disabilities. These laws are governed by the Illinois Department of Veterans Affairs and range from tuition payment for State-supported colleges and universities to free camping permits at State parks.

To obtain all of this available assistance, disabled veterans and their families must become educated consumers. Help is but a telephone call away. Trained Veteran Service Officers from both the VA and the IDVA are available to answer questions. Additionally, Veteran Service Organizations located

in VA hospitals and at the VA Regional Office are available to assist. There are countless books and pamphlets available. Use all of the resources available to find out about and apply for all the benefits and services to which you are entitled.



# Chapter 9: Benefits for Caregivers, Survivors and Dependents

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Millions of dollars in veterans' benefits go unclaimed every year because survivors and dependents are simply not aware of the rights and benefits available to them. Survivors of veterans discharged under conditions other than dishonorable are eligible for burial benefits. These include the right to burial in a National Cemetery, an American flag to drape the coffin, a Presidential Memorial Certificate, and partial reimbursement of burial costs.

The VA has an online collection of resources to assist survivors and dependents of veterans.<sup>120</sup> This online guide is a gateway to all the benefits offered to dependents and survivors of veterans, especially those who are survivors of veterans who were 100% service-connected at the time of death. Survivors with questions can contact the Office of Survivors Assistance at (202) 461-1077. Alternatively, survivors can receive free in-person assistance from a VSO.

A broad range of benefits are available to families of veterans who died as the result of a service-connected disability. These crucial benefits may include financial help in the form of death compensation, Dependency and Indemnity Compensation (commonly called DIC), VA health care, federal and state educational assistance, and a VA home loan guarantee. Certain benefits may be extended to children and, in some cases, dependent parents. The survivors and dependents of the Reserve Components of the U.S. Armed Forces (the federal reserves and the National Guard) who die while performing, or as a result of performing, active duty or active duty for training may also be eligible for these benefits.

This chapter will provide a benefit-by-benefit review of the assistance available to survivors and dependents. For simplicity's sake, the benefits are listed by category – Health Care, Education, Compensation/Pension, etc. – with federal and state benefits within each category presented separately.

Survivors' and dependents' eligibility for a benefit begins with the veteran's eligibility. For this reason, every veteran's family should have access, at the very least, to his or her DD 214 and/or Discharge Certificate. Equally important is the family member's eligibility as a bona fide dependent or survivor.

Finally, this chapter also explores the more recent developments in benefits provided to family caregivers who shoulder the responsibility of taking care of our more seriously injured veterans.

## A. Federal Benefits: Eligibility for Survivors and Dependents

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A veteran's "survivor" may be a spouse, child, or parent. More specifically, however, "survivors" and "dependents" are defined according to the following VA guidelines, which are also recognized by the IDVA.

- **Spouse.** The person who is legally married to the veteran under local laws (e.g., a legally recognized marriage in the State of Illinois). If there is any question as to whether the marriage is legal, the VA may rule that it is a "deemed valid" marriage so long as the spouse entered the marriage in good faith.

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120 <https://www.va.gov/welcome-kit/>

- **Surviving Spouse.** To be classified as a surviving spouse one of the following must be true:
  - The spouse must have married the veteran or service member before January 1, 1957; **or**
  - The spouse married the veteran or service member within 15 years of their discharge from the period of military service during which the qualifying illness or injury started or got worse; **or**
  - The spouse was married to the veteran or service member for at least 1 year; **or**
  - The spouse had a child with the veteran or service member, aren't currently remarried, and either lived with the veteran or service member without a break until their death or, if separated, weren't at fault for the separation.
  - **NOTE:** Spouses who were remarried on or after December 16, 2003, and were 57 years of age or older at the timer of their remarriage may be eligible to continue receiving compensation.
- **Dependent Children.** To be classified as surviving dependent child all of the following must be true:
  - The child is unmarried; **and**
  - The child is not included in a surviving spouse's compensation; **and**
  - The child is under 18 years of age, or under 23 year of age if attending school.
  - **NOTE:** Children who are adopted into other families who still meet all other criteria retain their eligibility for benefits.
- **Parents of Veterans.** Dependent biological, adoptive, or foster parents of eligible veterans or service members qualify for benefits if their income is below the current Dependency and Indemnity Compensation (DIC) rate.<sup>121</sup> The VA defines a foster parent as someone who served in the role of a parent to the veteran or service member before their last entry into active service.

The survivor benefits application process is significantly simplified for spouses or dependent already on record with the VA. If a survivor is not previously in the VA system, they should furnish the VA with relevant substantiating documents such as a valid marriage license, birth certificate, or, in the case of a parent(s), proof of dependency or other supporting documents. If a legal question about the validity of a relationship arises, the dependent should seek professional assistance to perfect their claim. Spouses should consult Chapter Three and the Appendix to this book for a description of available recourses. If the veteran can travel, it will expedite matters if the veteran accompanies the dependent to the VA or IDVA office at the time the benefit is applied for to present their DD 214 and Discharge Certificate. If the veteran is deceased, the dependent should be present these documents.

Burial, non-service-connected death pension, dependency and indemnity compensation, health care, education, and housing benefits described below correspond to the equivalent benefits for veterans. Except where noted, the terms and conditions of each benefit are generally the same for the eligible dependent/survivor as for the veteran.

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121 <https://www.va.gov/disability/parent-dic-rates/>.

## B. Federal Benefits Available to Survivors and Dependents Related to Burial

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### 1. Burial/Death Benefits: Overview

The basic burial benefits represent a “package” designed to ensure proper recognition of the deceased veteran’s service to his country and to assist next of kin with burial expenses. The basic burial benefits consist of the following:

- A Burial Flag
- A Presidential Memorial Certificate
- Burial in a National Cemetery with perpetual care
- A Government provided Headstone or Grave Marker

In general, eligibility for these benefits is extended to survivors and dependents of any veteran discharged under other than dishonorable conditions. Also, all Filipino veterans who passed away while residing in the United States may receive burial benefits. Some benefits have additional eligibility requirements. The specifics for each benefit are addressed as follows:

### 2. Burial/Death Benefits: American Flag<sup>122</sup>

A ceremonial American flag is provided to drape the casket or accompany the urn to honor a deceased Veterans’ military service to his or her country. The VA will provide the burial flag upon receipt of an *Application for United States Flag for Burial Purposes*, VA Form 27-2008. The VA provides the flag to the next-of-kin who may keep it after its use during the funeral service. In the absence of next-of-kin, a friend may request the flag. In the case of burials at VA national cemeteries, the family of a veteran may donate the burial flag to be flown on patriotic holidays if the VA national cemetery has an Avenue of Flags.

Veterans who were not dishonorably discharged are eligible to receive a flag if they meet any of the following requirements:

- Veteran who served during wartime
- Veteran who died on active duty after May 27, 1941
- Veteran who served after January 31, 1955
- Peacetime Veteran who was discharged or released before June 27, 1950
- Certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed Forces and who died on or after April 25, 1951
- Certain former members of the Selected Reserves

Funeral directors often assist families in obtaining flags, and can accept receipt of the flag from the VA. Family members can also receive the flags through the postal service, but should note that not every post office location provides this service. Families experiencing difficulties obtaining a flag should reach out through their post office or through the nearest regional VA office. The VA will only

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122 <https://www.va.gov/opal/nac/sdc/faqBurialFlags.asp>.

issue one flag per veteran, however, there are private companies and veterans organizations which offer the opportunities to obtain additional flags or replacement flags. Note that the flags issued by the VA are manufactured using 100% US materials and construction.

### 3. **Burial/Death Benefits: Presidential Memorial Certificate**<sup>123</sup>

A Presidential Memorial Certificate (PMC) is an engraved paper certificate that bears the signature of the President of the United States of America. It serves to honor the memory of the deceased veteran and expresses the country's grateful recognition of their service in the Armed Forces. Is open for next of kin, family members, and friends of veterans who are eligible for burial in a national cemetery. Certificates are automatically prepared and presented to the next of kin when a veteran is buried in a national cemetery.

When a veteran is being laid to rest outside of a national cemetery, or when a family is requesting more than one certificate, families or friends should utilize the Presidential Memorial Certificate request form, VA Form 40-0247. The application process can be accelerated by including copies of the veterans' military discharge documents and death certificate. Applications can be submitted at a VA regional office, faxed to 800-455-7143, or mailed to:

Memorial Products Service (41B)  
Department of Veterans Affairs  
5109 Russell Road  
Quantico, VA 22134-3903

For assistance in completing an application Veterans can call 800-697-6947. To follow up on a request that is over six weeks old, call (202) 565-4964.

### 4. **Burial/Death Benefits: Burial in a VA National Cemetery**<sup>124</sup>

**Eligibility.** A service member of the U.S. armed forces and veterans who have the minimum active-duty service requirements may qualify for burial in any of the 138 national cemeteries that the U.S. National Cemetery Administration (NCA) maintains. (The NCA is a part of the U.S. Department of Veterans Affairs.) Burial is available in a given cemetery where there is available space provided the veteran was discharged under conditions other than dishonorable and meets other eligibility requirements discussed further below. The national cemetery benefit includes the space, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag, and a Presidential Memorial Certificate at no cost to the family. The same benefits and honors apply to cremated remains which are buried or inurned in a national cemetery.

Eligibility for burial may also extend to the spouse, widow or widower, minor children, and, under certain conditions, unmarried adult children with disabilities (see below) of the veteran, even if they pass away before the veteran. Service members of the reserve components of the U.S. armed forces who die while on active duty or while performing training duty, or were eligible for retired pay, also may qualify for burial. Eligibility for burial in a VA national cemetery is also available to the following groups if they meet some additional requirements; commissioned officers of the National Oceanic and Atmospheric Administration, commissioned officers of the Public Health Service, WWII Merchant Mariners, Philippine Armed Forces Veterans, and Hmong Veterans.

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123 <https://www.va.gov/burials-memorials/memorial-items/presidential-memorial-certificates/>.

124 <https://www.va.gov/burials-memorials/eligibility/>.

Some conditions make otherwise qualified persons ineligible for burial in VA national cemeteries. Veterans are ineligible if they separated from the military under dishonorable conditions or have a character of service that disqualifies them. Note that the VA makes individual eligibility determinations regarding undesirable, bad conduct, or any other discharge other than honorable; so families of such veterans should still apply for burial through the VA Character of Discharge review process.<sup>125</sup> Veterans are ineligible for burial in a VA national cemetery if any of the following are true:

- they were found guilty of a capital crime and convicted to death or life in prison
- they committed a capital crime but couldn't have a trial due to their flight
- they were convicted of a Tier III sex offense and sentenced to life imprisonment
- they were convicted of subversive activities after September 1, 1959
- **NOTE:** family members who were convicted of subversive activities are also ineligible

To apply for a burial space in a VA national cemetery, the family will need to present: the veteran's discharge document; report of casualty; or the veteran's full name; military rank; branch of service; dates of entry and discharge; serial, Social Security, and/or VA claim numbers; date and place of birth; and date of death.

**Pre-needs Determinations.** Veterans or loved ones can apply in advance to determine if the veteran is eligible for burial in a VA national cemetery.<sup>126</sup> Please note that a VA pre need-determination does not apply to Arlington National Cemetery, the United States Soldiers and Airmen's Home National Cemetery, or State or tribal cemeteries.

Pre-need determinations establish eligibility, but do not guarantee a specific plot or a reservation in any specific cemetery. Anyone can submit a pre-need burial eligibility form, VA Form 40-10007, *Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery*, to the National Cemetery Scheduling Office (NCSO) by: toll-free fax at (855) 840-8299; or mail to the National Cemetery Scheduling Office, P.O. Box 510543, St. Louis, MO 63151.

If you wish to bury a deceased individual, contact a local funeral home or the National Cemetery Scheduling Office at (800) 535-1117 to expedite eligibility determination and burial scheduling. This toll-free number is not for the handling of pre-needs eligibility determinations.

**VA pays for many related items/services.** VA will provide, at no cost to the veteran's family, a gravesite, headstone or marker, Presidential Memorial Certificate, U.S. flag, perpetual care of the gravesite and will open and close the grave. Fees for services provided by funeral directors and other related costs must be paid for by the veteran's family.

**Obtaining Discharge Document.** If the discharge document is not available, a copy may be obtained from the National Personnel Records Center, Military Personnel Records Office, 1 Archives Drive, St. Louis, MO 63138. Service members seeking their records can also create an account online through milConnect.<sup>127</sup> Additional information about requesting military personnel records is available at the National Archives Website.<sup>128</sup> These documents should be collected prior to the time of need.

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125 <https://www.va.gov/discharge-upgrade-instructions/#other-options>.

126 <https://www.va.gov/burials-memorials/pre-need-eligibility/>.

127 <https://www.va.gov/records/get-military-service-records/>.

128 <https://www.archives.gov/>.



**Spouses.** Surviving spouses may be eligible for internment in a VA national cemetery even if the veteran is not buried or memorialized in a VA national cemetery. Surviving spouses who remarry a non-veteran and die on or after January 1, 2000, are eligible for burial in a national cemetery, based on their marriage to the eligible veteran.

**Minor Children.** Minor children are defined as under 21 years of age or under 23 years of age if pursuing a full-time course of instruction at an approved educational institution.

**Adult Dependent Children.** Unmarried adult children are eligible if they are, “of any age but became permanently physically or mentally disabled and incapable of self-support before reaching 21 years of age, or before reaching 23 years of age if pursuing a full-time course of instruction at an approved educational institution.”<sup>129</sup>

**Parents.** Under limited circumstances parents may also be buried in VA national cemeteries. Burial benefits are available to biological or adoptive parents, who died after October 13, 2010, and whose child was a service member:

- whose death occurred on or after October 7, 2001; **and**
- whose death was the result of a hostile casualty or a training-related injury; **and**
- who is interred in a national cemetery, in a gravesite with available space for subsequent interment; **and**
- at the time of the parent’s death, had no spouse, surviving spouse, or child who is buried, or who, upon death, may be eligible for burial in a national cemetery.

**National Cemeteries Located in Illinois:**

<b>Cemetery</b>	<b>Location</b>	<b>Contact</b>	<b>Burial Space</b>
Abraham Lincoln National Cemetery	20953 W. Hoff Road Elwood, IL 60421	Phone: 815-423-9958 FAX: 815-423-5824	Open
Alton National Cemetery	600 Pearl Street, Alton, IL 62002	Phone: 314-845-8320 FAX: 314-845-8355	Cremation Only
Camp Butler National Cemetery	5063 Camp Butler Road, Springfield, IL 62707-9722	Phone: 217-492-4070 FAX: 217-492-4072	Open
Danville National Cemetery	1900 East Main Street, Danville, IL 61832	Phone: 217-554-4550 FAX: 217-554-4803	Open
Mound City National Cemetery	Junction - Highway 37 & 51, Mound City, IL 62963	Phone: 314-845-8320 FAX: 314-845-8355	Open
Quincy National Cemetery	36th & Maine Street, Quincy, IL 62301	Phone: 309-782-2094 FAX: 309-782-2097	Closed
Rock Island National Cemetery	Bldg 118 Rock Island Arsenal, Rock Island, IL 61299	Phone: 309-782-2094 FAX: 309-782-2097	Open
Confederate Mound	Oak Woods Cemetery 1035 E 67th St., Chicago, IL 60637	Phone: 815-423-9958 FAX: 815-423-5824	Closed
North Alton Confederate Cemetery	635 Rozier Street Alton, IL 62003	Phone: 314-845-8320 FAX: 314-845-8355	Closed
Rock Island Confederate Cemetery	Rodman Avenue Rock Island Arsenal Rock Island, IL 61299	Phone: 309-782-2094 FAX: 309-782-2097	Closed

129 [https://www.cem.va.gov/burial\\_benefits/eligible.asp](https://www.cem.va.gov/burial_benefits/eligible.asp).



## Illinois State Cemetery Located in at Quincy Veterans Home:

Sunset Cemetery	171 N. 12 <sup>th</sup> St Quincy IL 62301	Phone: 217-222-8641 Fax: 217-222-9621	Burial Space Open
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### 5. Burial/Death Benefits: Headstone or Grave Marker

Active duty service members who served a minimum of 24 months of continuous active duty or died while on active duty and reservists or guardsmen who were entitled to retirement pay or were called to active duty are eligible for headstones or grave markers provided by the VA. Spouses buried in national cemeteries, state or tribal veteran's cemeteries, military post cemeteries, or military base cemeteries may also be eligible for a headstone or marker, even if they die before the veteran. In most cases the VA provides a single gravesite and headstone for all eligible family members.

The headstones or markers are available to veterans buried in either private or national cemeteries and are shipped at government expense to the consignee. The cost of placing the headstone or marker in a private cemetery, however, must be borne by the applicant.

Applications are made using VA Form 40-1330 and should be forwarded to Memorial Products Service, (41B) Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903.

Applications can be facts to 800-455-7143. VA personnel are available to provide application assistance at 800-697-6947. An application is not required if the deceased is to be buried in a National Cemetery.

**Memorial Markers.** A memorial headstone or marker may be furnished upon application by a close relative recognized as the next of kin to commemorate any eligible veteran (including a person who died in the active military, naval, or air service) whose remains have not been recovered or identified; were buried at sea (whether by the veteran's own choice or otherwise); were donated to science; or were cremated and the ashes scattered without interment of any portion of the ashes. The memorial may be erected in a private cemetery, in a plot provided by the applicant, or in a memorial section of a National Cemetery. This benefit is only available to spouses or other dependents who are buried in a national cemetery, military post, military base, or state veteran's cemetery. Apply at any VA or IDVA office.

### 6. Other Federal Burial/Death Benefits

**Burial at Arlington National Cemetery.** This cemetery is under the jurisdiction of the Department of the Army rather than the VA and has more restrictive eligibility requirements than many other national cemeteries.<sup>130</sup> Eligibility for in-ground burial is limited to: those who died while on active duty; active duty retirees eligible to receive compensation; veterans discharged under other than dishonorable conditions who later held certain offices with the U.S. Government; former prisoners of war who served honorably and died on or after November 30, 1993; veterans separated from the service for physical disability of 30% or more prior to October 1, 1949; veterans discharged under other than dishonorable conditions who were awarded one of the following decorations:

- Congressional Medal of Honor
- Distinguished Service, Air Force, or Navy Cross
- Distinguished Service Medal
- Silver Star
- Purple Heart

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130 35 CFR § 553.12.

Veterans who do not qualify for in-ground burial at Arlington may still qualify for inurnment in the Columbarium Court or Niche Wall.<sup>131</sup>

Spouses and dependent children of those eligible for burial or now buried at Arlington are also eligible. Those spouses who have remarried are also eligible for burial in a National Cemetery provided the veteran is buried there and the death occurred after January 1, 2000. Those interested in burial at Arlington National Cemetery should call 877-907-8585 for eligibility information and review the eligibility information on the cemetery's website.<sup>132</sup>

**Congressional Medal of Honor Recipient Gravestone or Marker.** Special gravestones or markers are available to Medal of Honor recipients. Family members of Medal of Honor recipients are encouraged to seek advice from a VSO or the VA to prior to submitting their VA Form 40-1330 to receive the veteran's gravestone or marker.

**Free Passports for Next of Kin of Those Buried in Overseas Military Cemeteries.** Immediate family members who wish to visit the grave or memorial of veterans in overseas U.S. military cemeteries are eligible for a U.S. Passport free of charge. Applicants should obtain a statement of the location of the deceased's burial site or memorial from the American Battle Monuments Commission, Arlington Court House Plaza II, Suite 500, 2300 Clarendon Blvd., Arlington, VA 22201, 703-696-6900. Upon receipt of the statement, the passport may be applied for at most post offices, with the clerk of courts, or at any office of the Passport Agency, U.S. Department of State.

## 7. Burial Allowance

VA burial allowances help offset the expenses of the veteran's funeral and burial. However, in most cases the benefits provided will not cover all such expenses. Where otherwise eligible, benefits are available both in the case of service-connected deaths and non-service-connected deaths (to be contrasted for with plot internment payments which are only separately payable to qualified, non-service-connected veterans).

Certain exclusions and limitations exist.<sup>133</sup> Burial or plot allowance may not be paid to the extent that they were paid by the deceased's employer or by a state agency or political subdivision of a state. The difference between the entire expense and the amount paid by the employer or the state, if any, may be reimbursed to the limit of the allowance.

**Eligibility.** If the burial benefit has not yet been paid to the surviving spouse, the VA will pay the first living person to file a claim of those listed below:

- The veteran's surviving spouse; **or**
- The survivor of a legal union between the deceased veteran and the survivor; **or**
- The veteran's child, regardless of age; **or**
- The veteran's parents or surviving parent; **or**
- The executor or administrator of the estate of the deceased veteran.

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131 35 CFR § 553.13.

132 <https://www.arlingtoncemetery.mil/Funerals/Scheduling-a-Funeral/Establishing-Eligibility>.

133 <https://www.va.gov/burials-memorials/veterans-burial-allowance/>.

In addition to noting above that the veteran must have been discharged under conditions other than dishonorable, at least one of the following conditions must be met:

- The veteran died as a result of a service-connected disability; **or**
- The veteran was receiving VA pension or compensation at the time of death; **or**
- The veteran was entitled to receive VA pension or compensation, but decided to receive his or her full military retirement or disability pay; **or**
- The veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility; **or**
- The veteran died while traveling under proper authorization and at VA expense to or from, a specified place for the purpose of examination, treatment, or care; **or**
- The veteran had an original or reopened claim for VA compensation or pension pending at the time of death and would have been entitled to benefits from a date prior to the date of death; **or**
- The veteran died on, or after, October 9, 1996, while a patient at a VA-approved state nursing home.

Burial allowances are also not payable if the veteran died while serving on active military duty (in such cases, family should consult with casualty affairs representatives and others about death benefits paid by a service department.), was a member of Congress who died while holding office, or was a federal prisoner.

**Payments for Service-Connected Deaths.** The basic burial benefit (the maximum) for a service-related death is \$2,000 (toward burial expenses) for deaths that occur on or after September 11, 2001. The amount for deaths prior to September 11, 2001, is \$1,500. For burials in a VA national cemetery, partial or full reimbursement for transportation costs of the deceased may be available.

**Payments for Non-Service-Connected Deaths.** For veterans with non-service-connected eligibility, burial and plot allowances are available based on when the death occurred and whether the death occurred inside or outside a VA facility, a VA-contracted nursing home, or a state veteran's nursing home. If payment has not been automatically received from the VA, families are advised that in the case of non-service-connected deaths, there is a two-year time limit from the date of burial or cremation within which a claim must be filed.

**Unclaimed Remains.** If a veteran's remains are unclaimed upon his death, the entity who handles the veteran's burial would be entitled to a \$300 burial allowance.<sup>134</sup> In the case where a veteran is buried in a VA national cemetery, VA may reimburse the cost of transporting the deceased veteran's remains. VA may also reimburse for the cost of the plot in cases where a veteran is not buried in a VA national cemetery.

**Submitting a Claim.** You can submit a claim by filling out a VA Form 21P-530, *Application for Burial Benefits*. Copies of the veteran's DD Form 214 or the equivalent military discharge document, and a death certificate should be attached to the form. For transportation expense claims, receipts for the expenses paid should also be submitted. Such an application can be mailed to the VA regional office located in your state (e.g., the VA Regional Office located in Chicago). Applicants seeking more information should contact the VA regional benefit office at 800-827-1000.

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134 <https://benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf>

## 8. Interment or Plot Allowance

The term “plot allowance” means the allowance, separate from the burial allowance discussed above, that may be paid as reimbursement for the expense of purchasing a cemetery plot or cemetery columbarium for the final resting place of a veteran’s remains under the authority of 38 U.S.C. §2303(b).<sup>135</sup> This particular allowance covers both the expense of obtaining the final resting place and the expense of actually placing the remains in that final resting place. The plot allowance is available only in the case of veteran deaths due to non-service-connected causes. VA law allows for a larger, single payment in the case of service-connected deaths, and presumably does not allow for plot allowances to such service-connected deaths for that reason.

NOTE: An annual increase was established in burial and plot allowances for deaths occurring after October 1, 2011, beginning in federal Fiscal Year 2013, which is based on the Consumer Price Index for the preceding 12-month period.

## C. State (IDVA) Provisions Related to Burial

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### 1. Headstone or Grave Marker Supplementary Allowance

The state will provide next of kin with up to \$125 in reimbursement for the cost of cartage and placement of VA-provided headstones or memorial markers. This payment will be made only after the headstone/ marker has been received and placed and local cartage and placement fees paid. Apply at any IDVA office with VA Form 3 WVGR.<sup>136</sup>

### 2. Grave Registration

The IDVA maintains a “Roll of Honor” for all veterans buried in the State. Every cemetery or burial place is required to keep a permanent record of the burial of each U.S. veteran.

### 3. Authority to Operate Veterans Cemeteries

The IDVA may operate cemeteries at the Manteno Veterans Home and the Quincy Veterans Home for interment of veterans or their spouses as identified by the Department.<sup>137</sup>

## D. County Provisions Related to Burial

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### 1. Indigent Burial Benefit

County boards are required by State law to provide an allowance up to \$900 and to appoint a suitable person to take charge of the burial of indigent veterans and their mothers, fathers, wives, widows, or minor children.<sup>138</sup> For further information, apply to the County Veterans Assistance Commission (VAC), at any IDVA office, or directly to the county board. A list of County VACs can be found in Appendix D of this book or on the Illinois Association of County Veterans Assistance Commissions’ website.<sup>139</sup>

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135 See also M211MR, Part VII, Chapter 1, Section B.

136 <https://www.veteransbenefitsillinois.org/>.

137 20 ILCS 2805/2.12.

138 55 ILCS 5/5-27002.

139 <https://www.veteransbenefitsillinois.org/>.

## E. Federal Dependents' Compensation and Pension Benefits

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### 1. Dependency and Indemnity Compensation (DIC)

**Eligibility.** For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the veteran's death must have resulted from one of the following causes:

1. Death which occurred while on active duty, active duty for training, or inactive duty training; **OR**
2. Connected to a service-connected injury or illness; **OR**
3. The veteran was eligible to receive VA compensation for a service-connected disability rated as totally disabling for a certain period of time (even if the death wasn't service connected). The survivor qualifies if any of the following conditions are met.
  - Continuously rated totally disabled for a period of 10 years immediately preceding death; **OR**
  - Continuously rated totally disabled from the date of military discharge and for at least 5 years immediately preceding death; **OR**
  - A former POW who died after Sept. 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

If death occurs after service, the veteran's discharge must have been under conditions other than dishonorable. Survivors can also be entitled to DIC if the veteran's death was due to negligent VA medical treatment or vocational rehabilitation under 38 U.S.C. §1151.

**Surviving Spouses.** A surviving spouse may be eligible for DIC provided one of the following is true:

1. The surviving spouse married the veteran before January 1, 1957; **OR**
2. The surviving spouse married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated; **OR**
3. The surviving spouse was married to the veteran for at least one year; **OR**
4. The surviving spouse had a child with the veteran, cohabitated with the veteran continuously until the veteran's death (or, if separated, was not at fault for the separation), and is not currently remarried.

**Note:** Spouses may be eligible to continue receiving DIC benefits if they remarried on or after December 16, 2003, and were at least 57 years of age when they remarried.

**Surviving Children.** A surviving child may be eligible for DIC provided all of the following are true:

1. You are unmarried; **AND**
2. You aren't included on the surviving spouse's compensation; **AND**
3. You are under age 18, or between the ages of 18 and 23 and attending school.



**Note:** Surviving children who were adopted out of the veteran’s family, but meet all the other eligibility criteria still qualify for DIC.

**Note:** Certain “helpless adult children” may be entitled to DIC. Contact a Veteran Service Officer or the VA at (800) 827-1000 for more detailed information.

**Surviving Parents.** A surviving parent may be eligible for DIC provided all of the following are true:

1. They are a biological, adoptive, or foster parent of a qualifying veteran or service member;  
**AND**
2. Their income falls below a certain amount.<sup>140</sup>

**Note:** The VA defines a foster parent as someone who served in the role of a parent to the veteran or service member before their last entry into active service.

The application form, once completed can be submitted at a VA regional office or mailed to the Pension Management Center at Department of Veterans Affairs, Pension Intake Center, PO Box 5365, Janesville, WI 53547-5365. Forms can also be submitted by accredited representatives such as VSOs.

**DIC Payments.** The current basic monthly rate of DIC is \$1,340.14 for an eligible surviving spouse. The VA also adds a transitional benefit of \$332.00 to the surviving spouse’s monthly DIC for each eligible child under age 18. The amount of the DIC may be increased in the first two years after the veteran’s death, or if the surviving spouse is housebound or in need of aid and attendance. Additionally, if the veteran had a VA disability rating of totally disabling for at least eight years prior to their death and the spouse was married to the veteran for those eight years, an additional monthly amount is due to the spouse. Note that the DIC rates are regularly adjusted and the most current chart should be consulted.<sup>141</sup>

If the surviving spouse is receiving a Survivor Benefit Plan (SBP), then only the difference between the two is received. If the DIC is greater than the SBP, the spouse receives the DIC in lieu of the SBP.

To apply for DIC, the survivor will need to fill out either a VA Form 21-534 EZ or VA Form 21- 534 if the claimant is a surviving spouse or child, or VA Form 21-535 if the claimant is a surviving parent. There is no time limit for filing a claim for DIC. However, it is important to note that if the VA receives a claim for DIC within one year after the Veteran’s death, the survivor may be entitled to retroactive payments dating back to the first day of the month following the veteran’s death.<sup>142</sup>

## 2. Additional Monetary Benefits for Dependents/Survivors

**Aid and Attendance.** Surviving spouses and parents receiving DIC may be granted a special allowance for aid and attendance if they are patients in a nursing home or require the regular aid and attendance from another person. Application may be made at any VA Regional Office; complete VA Form 21- 2680 Examination for Housebound Status or Permanent Need for Regular Aid and Attendance.

**Housebound.** Surviving spouses qualified for DIC who are not so disabled as to require the regular aid and attendance of another person but due to disability are permanently housebound may also be granted a special allowance in addition to the DIC rate otherwise payable. Application may be

140 <https://www.va.gov/disability/parent-dic-rates/>.

141 <https://www.va.gov/disability/survivor-dic-rates/>.

142 38 U.S.C. § 5110(a), (d); see also 38 U.S.C. § 5310(a) if the Veteran was receiving disability compensation or pension at the time of his or her death greater than or equal to the amount of DIC to which the survivor is entitled.



made at any VA Regional Office. Complete VA Form 21-2680 Examination for Housebound Status or Permanent Need for Regular Aid and Attendance.

**Reinstated Entitlement Program for Survivors (REPS).** Certain survivors of deceased veterans who died of service-connected causes incurred or aggravated prior to August 13, 1981, are eligible for benefits. The benefits are similar to the benefits for students and surviving spouses with children between ages 16 and 18 that were eliminated from the Social Security Act. The benefits are payable in addition to any other benefits to which the family may also be entitled. The amount of benefits is based on information obtained from the Social Security Administration. Applicants should utilize VA Form 21P-8924 Application for Surviving Spouse or Child for REPS Benefits, or apply to any VA Regional Office or IDVA office.

**Death Compensation Relating to Deaths before January 1, 1957.** Death compensation payments are authorized for surviving spouses, unmarried children under 18 (as well as certain dependent children and those between 18 and 23 if attending school), and dependent parents of service persons or veterans who died before January 1, 1957, from a service-connected cause not the result of willful misconduct.

Survivors with eligibility for death compensation benefits may elect to receive DIC benefits which generally pay greater rates, especially for surviving spouses and children. More specific information about death compensation benefits may be obtained from your nearest VA or IDVA office. If a survivor has eligibility for both death compensation and DIC, the VA office processing the claim will notify the survivor about the dual entitlement and will explain how to elect payments under the DIC program. Applicants should complete VA Form 21-534 Application for DIC, Survivors Pension, and / or Accrued Benefits, or apply to any VA Regional Office or IDVA office.

**Non-Service-Connected Survivor's or Death Pension.**<sup>143</sup> Certain surviving spouses and children of deceased eligible veterans may qualify for non-service-connected survivor's pension (also known as the death pension), if their countable income is below a yearly limit set by law. Eligibility is first established through the deceased veteran who must have:

- Entered active duty on or before September 7, 1980, and served at least 90 days on active military service with at least 1 day during a covered wartime period; OR
- Entered active duty after September 7, 1980, and served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least 1 day during a covered wartime period; OR
- Was an officer and started on active duty after October 16, 1981, and hadn't previously served on active duty for at least 24 months.

Surviving spouses and unmarried children under age 18 (or until age 23 if attending a VA- approved school) of deceased qualifying wartime veterans may be eligible for a pension based on need if they meet the applicable income standards. Qualified children who became permanently incapable of self-support because of mental or physical disability before reaching age 18 may receive a pension as long as the condition exists or until they marry.

As in the case of the pension a wartime veteran may receive, the survivor's pension is not payable to those whom the VA determines can be reasonably expected to take care of themselves at the time of review. A surviving spouse who is in need of the regular aid and attendance of another person, or is permanently housebound, may be entitled to higher income limitations or additional benefits, depending on the type of pension received.

143 <https://www.benefits.va.gov/BENEFITS/factsheets/survivors/Survivorspension.pdf>

**Amount of Non-Service-Connected Death Pension Payments.** The amount of pension paid depends upon whether the surviving spouse and children are receiving payments under the Improved Pension Program or the Protected Pension Program.

**Improved Pension Program.** Effective December 1, 1985, the Improved Pension Program provides for annual rates, generally payable monthly. The annual payment is reduced by the amount of the annual countable income of the surviving spouse or dependent children.

**Protected Pension Program.** All surviving spouses and children who were on the rolls December 31, 1978, who do not elect improved pension, may continue receiving pension under the prior law at the rate they were receiving on that date. Monthly payments shall continue as long as their income does not exceed the applicable income limitation, or they do not lose a dependent.

**Application.** Applicants should complete VA Form 21-534 Application for DIC, Survivors Pension, and/or Accrued Benefits. The application form, once completed can be submitted at a VA regional office or mailed to the Pension Management Center at Department of Veterans Affairs, Pension Intake Center, PO Box 5365, Janesville, WI 53547-5365. A copy of the veteran's death certificate should accompany the application.

## F. Federal Family Caregiver

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The VA operates the Program of Comprehensive Assistance for Family Caregivers (PCAFC) which compensates family caregivers of eligible veterans who were injured in the line of duty on or after September 11, 2001.<sup>144</sup> This assistance does not replace direct VA benefits to the veteran themselves, but serves to compensate the family caregiver for helping the veteran.

### 1. Eligibility

To be eligible to receive care the veteran must meet the following criteria:

- The individual must be discharged from the US Military or have a date of medical discharge; **AND**
- The individual must have a serious injury (including traumatic brain injury psychological trauma, or other mental disorder) incurred or aggravated their active duty service on or after September 11, 2001; **AND**
- The individual has a need for at least 6 months of continuous personal care services. More specific information about qualifying disabilities can be found on the VA website.<sup>145</sup>

Primary or secondary caregivers must meet the following criteria:

- Be 18 years old or older;
- Be one of the following: (1) the veteran's spouse; (2) the veterans' son or daughter; (3) the veteran's parent; (4) the veteran's step-family member; (5) the veteran's extended family member; or (6) someone who resides with the veteran or will do so if approved as a family caregiver;

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<sup>144</sup> <https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers/>.

<sup>145</sup> [https://www.va.gov/healthbenefits/resources/Caregiver\\_Eligibility\\_Check.asp](https://www.va.gov/healthbenefits/resources/Caregiver_Eligibility_Check.asp).

Additionally, applicants must satisfy regulatory provisions relating to assessment, education, and training and no evidence of abuse or neglect of the veteran by the applicant can exist.

Veterans can have one primary and two secondary family caregivers who are distinguished from general caregivers. A general caregiver provides caregiving services to a covered veteran who may not qualify for the VA Family Caregiver program. A “covered veteran” must be enrolled in the VA health care system and needs personal care assistance due to either: (1) their inability to perform an activity of daily living; or (2) their need of supervision or protection owing to symptoms or effects of neurological care or other impairment or injury. Applicants should fill out a VA Form 10-10CG, Application for the Program of Comprehensive Assistance for Family Caregivers which will need to be signed by both the caregiver and the veteran. A separate form must be completed for each family caregiver. Completed forms and supporting documents should be mailed to Program of Comprehensive Assistance for Family Caregivers, Health Eligibility Center, 2957 Clairmont Road NE, Ste. 200, Atlanta, GA 30329-1647.

## 2. Caregiver Benefits

**Mental Health Services and Respite Care.** Each approved family caregiver is entitled to mental health services (individual and group therapy, counseling and peer support groups) and respite care of at least 30 days. Respite care is substitute care that allows the family caregiver a scheduled period of relief from the regular provision of care to the veteran.

**Extension of Educational Benefits (Where Applicable).** For a caregiver who is also a veteran, he or she may be able to extend the time in which he or she is able to use his or her own education benefits.<sup>146</sup>

**CHAMPVA.** If the primary caregiver does not have health coverage under another contract, he or she may receive benefits under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).<sup>147</sup>

**Monthly Stipend.** A veteran’s primary caregiver is entitled to a monthly stipend under the terms and calculations of the interim final rule.<sup>148</sup> While the stipend is considered income, it is a non-taxable benefit.

## G. State Survivors Benefits

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### 1. The Line of Duty Compensation Act (LODCA)<sup>149</sup>

LODCA is a benefit administered by the Illinois Court of Claims that provides financial compensation for the designated beneficiaries of Armed Forces members killed on active duty in certain circumstances. Compensation is governed by 820 ILCS 315/3(b) and 315/3(c) and is adjusted annually in accordance with the Consumer Price Index. For claims for Armed Forces members under LODCA, beneficiaries must make a claim with the Illinois Court of Claims **within two years** of the date of death of the service member killed in the line of duty.<sup>150</sup>

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146 Post 9/11 Veterans Education Assistance Improvements Act of 2010, 38 U.S.C. §1720G.

147 38 CFR §1781, <https://www.va.gov/health-care/family-caregiver-benefits/champva/>.

148 76 Fed. Reg. 26,148 (Interim Final Rule) (May 5, 2011).

149 820 ILCS 315/1, *et seq.*.

150 820 ILCS 315/3(a).

The LODCA defines an “Armed Forces Member” as, “an Illinois resident who is: a member of the Armed Forces of the United States; a member of the Illinois National Guard while on active military service pursuant to an order of the President of the United States; or a member of any reserve component of the Armed Forces of the United States while on active military service pursuant to an order of the President of the United States.”<sup>151</sup>

The LODCA defines “killed in the line of duty” for armed forces members as, “losing one’s life while on active duty in connection with the September 11, 2001 terrorist attacks on the United States, Operation Enduring Freedom, Operation Freedom’s Sentinel, Operation Iraqi Freedom, Operation New Dawn, or Operation Inherent Resolve.”<sup>152</sup>

The LODCA also provides coverage to members of the Civil Air Patrol. The Civil Air Patrol is a public- service organization and auxiliary of the U.S. Air Force.<sup>153</sup> LODCA defines “civil air patrol member” as “any person employed by the State or a local governmental entity as, or otherwise serving as, a member of the organization commonly known as the “Civil Air Patrol”, including volunteer members of the organization commonly known as the “Civil Air Patrol”.”<sup>154</sup> For claims for Civil Air Patrol members under LODCA, beneficiaries must make a claim with the Court of Claims **within one year** of the date of death of the Civil Air Patrol member killed in the line of duty.

**Application.** The LODCA claim form is available on the Illinois Court of Claims website and can also be obtained by contacting the Court of Claims at (217) 782-7107 or (312)814-5010.<sup>155</sup>

**Timely Payment.** If payment by the Court of Claims is not made within six months after a claim is filed and all information has been submitted as required under the Act, an interest penalty of one percent of the amount of the award shall be added for each month or fraction of a month after the end of the six-month period until final payment is made.<sup>156</sup>

## 2. **Illinois National Guardsman’s Compensation Act**<sup>157</sup>

The Illinois National Guardsman’s Compensation Act provides a financial benefit to the family members of a member of the Illinois National Guard killed while on State active duty. The amount of compensation paid to beneficiaries under the Illinois National Guardsman’s Compensation Act is linked to the amount paid under the LODCA. Unlike the two-year statute of limitations found in the LODCA, claims on behalf of Illinois Guardsmen must be presented to the Illinois Court of Claims **within one year** of the date of death of the service member. Guardsmen can designate their chosen beneficiaries under the Illinois National Guardsman’s Compensation Act. If no beneficiary is designated benefits will pass to the surviving spouse. If there is no surviving spouse the benefits will pass to the Guardsman’s heirs per stirpes (to the closest living relatives).<sup>158</sup>

## 3. **Vietnam Era Survivors Benefit**<sup>159</sup>

Compensation of \$1,000 is available to survivors of Vietnam veterans whose death was classified as service-connected by the US Department of Veterans Affairs. The veteran must have been a

151 820 ILCS 315/2(k)(1).

152 820 ILCS 315/2(e)(1).

153 <https://www.gocivilairpatrol.com/about/who-we-are>.

154 820 ILCS 315/3(h).

155 [https://www.ilsos.gov/publications/pdf\\_publications/cc92.pdf](https://www.ilsos.gov/publications/pdf_publications/cc92.pdf).

156 705 ILCS 505/24(3).

157 20 ILCS 1825/1 *et seq.*

158 20 ILCS 1825/3.

159 <https://www2.illinois.gov/veterans/benefits/Pages/survivor-burial.aspx>

resident of Illinois for 12 months immediately prior to entering service, received the Vietnam Service Medal or Armed Forces Expeditionary Medal for Vietnam, and received an Honorable Discharge for service during one of the following periods:

- Vietnam: January 1, 1961- March 28, 1973
- Vietnam Frequent Wind: April 29, 30, 1975

Beneficiaries should apply at any IDVA office.

#### **4. Global War on Terrorism Survivors Benefit**

A \$3,000 bonus is payable to survivors of certain persons killed by terrorist acts or hostile activities during performance of military service in periods recognized as wartime by United States campaign or service medals. The service member must have been honorably discharged and resided in Illinois at least one year prior to entering military service. Beneficiaries should apply at any IDVA office.

## **H. Federal Health Care Benefits for Certain Dependents and Survivors**

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The health care program known as CHAMPVA (Civilian Health and Medical Program of the VA) is a health care program for certain dependents and survivors of veterans which pays a portion of the costs of health care services and supplies.<sup>160</sup> It is the usual VA practice to refer dependents to non-VA medical facilities and reimburse these facilities for treatment/care provided. However, dependents should first apply to the VA and obtain approval.

### **Who May Be Eligible**

- Spouse or dependent child of a veteran with a total and permanent service-connected disability; **OR**
- Surviving spouse or child of a veteran who died as a result of a service-connected total disability; **OR**
- Surviving spouse or child of a veteran who, at the time of death, had a total and permanent service-connected disability; **OR**
- Surviving spouse or child of a person who died while on active duty. NOTE: In most cases these family members qualify for TRICARE, not CHAMPVA.

**NOTE:** Applicants must not be eligible for health care under TRICARE, CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) or under Medicare.

### **How to Apply for CHAMPVA**

To apply for benefits, submit:

- Application for CHAMPVA Benefits, VA Form 10-10d.
- Other Health Insurance Certification, VA Form 10-7959c.
- Copy of Medicare card (if applicable).

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160 <https://www.va.gov/health-care/family-caregiver-benefits/champva/>.



Processing of the application may be speeded up if information that shows the veteran was permanently and totally disabled is submitted along with the application. A copy of the VA rating decision that shows the veteran is permanently and totally disabled or the death rating for a survivor will suffice. Also be sure to send copies of the marriage license and/or birth certificate/adoption papers. Always send copies—never originals.

It is also good to provide a copy of the Veteran's DD 214 or Military Separation papers if available. Finally, if there are children aged 18-23 attending school, provide a copy of the school certification of full-time enrollment.

Under 38 CFR §17.271(b), individuals age 65 or older who are entitled to Medicare Part A and Medicare Part B are also eligible for CHAMPVA as secondary coverage to the claimant's Medicare plan and any other health insurances for services received on or after October 1, 2001. If age 65 or older and not entitled to Medicare, applicant must send documentation from the Social Security Administration that confirms that non-entitlement.

If a widow/widower remarries and that marriage is dissolved by death or divorce, the surviving spouse must provide a copy of the legal documentation that terminated the remarriage. The legal documentation of termination of a remarriage may be a divorce decree, death certificate, or annulment decree.

After all the documentation is collected it should be mailed to: VHA Office of Community Care, CHAMPVA Eligibility, P.O. Box 469028 Denver, CO 80246-9028. Applications can also be faxed to 303-331-7809.

## I. Federal Educational Benefits for Dependents and Spouses

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Dependents and spouses of totally disabled service-connected veterans or of those veterans who died as the result of a service-connected disability are eligible for educational benefits under 38 U.S.C. Chapter 35, Survivors' and Dependents' Educational Assistance (DEA).<sup>161</sup> Dependent children can generally qualify from ages 18 to 26. Under specific conditions, the child's educational assistance can start at an earlier age or be extended beyond age 26.

### Who May Be Eligible

The following must be true of the veteran or service member:

- They are permanently and totally disabled due to a service-connected disability; **OR**
- They die while on active duty or as a result of a service-connected disability; **OR**
- They are missing in action or were captured in the line of duty by a hostile force, **OR**
- They were forcibly detained or interned in the line of duty by a foreign entity; **OR**
- They are in the hospital or getting outpatient treatment for a service-connected permanent and total disability and they are likely to be discharged for that disability.

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161 <https://www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance/>.

Criteria for children of the veteran or service member:

- In most cases applicants must be between the ages of 18 and 26.
- Children over 18 cannot collect DIC and DEA at the same time.
- Children can be married or unmarried.
- Children in the military cannot use the benefit while on active duty, but military service may extend the eligibility period beyond age 26.

Criteria for spouses of the veteran or service member:

- Benefits begin on the date the VA determines that you qualify, or the date of the veteran's death and last for 10 years.
- If the veteran was rated permanently and totally disabled with a date three years after discharge, spouses qualify for benefits twenty years from that date.
- If the service member died on active duty the spouse's benefits end twenty years from the date of death.
- Unlike children, spouses can collect DIC and DEA at the same time.

## Available Benefits

The VA provides monthly payments that can be used for:

- College or graduate degree programs.
- Career-training certificate courses.
- Educational and career counseling services.
- Apprenticeships.
- On-the-job training.

Survivors who began using DEA benefits prior to August 1, 2018 may receive benefits for up to 45 months. Survivors who began using the program on or after August 1, 2018 may receive up to 36 months of benefits.

## Application

The VA urges survivors to begin their application process by contacting their school's certifying official to confirm that the program is approved for VA benefits. Applications for DEA can be filed online through the VA's website.<sup>162</sup> Applications can also be submitted via VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. Paper applications for Illinois residents can be mailed to VA Regional Office, P.O. Box 32432, St. Louis, MO 63132-0832. Survivors are urged to seek professional assistance in perfecting their applications either through resources at their school, the VA, or a VSO.

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162 <https://www.va.gov/education/apply-for-education-benefits/application/5490/introduction>.

## J. State Educational Benefits for Dependents and Spouses

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### POW/MIA Scholarship

The spouse, surviving spouse, or child of a veteran who was declared a prisoner of war or missing in action or who is permanently and totally disabled from a service-connected disability or who died as a result of a service-connected disability, and who was an Illinois resident for at least six months before entry into service, may receive a four-year scholarship to a state-controlled college or university.<sup>163</sup> Apply at any IDVA office or through the IDVA website.<sup>164</sup>

### Educational Opportunities for Children of Veterans

A child between 10-18 years of age may receive up to \$250 per school year in educational assistance if their parent is a veteran who is totally disabled from a service-connected disability or died as a result of military service.<sup>165</sup> Apply at any IDVA office or through the IDVA website.<sup>166</sup>

### Honorary Scholarship to the University of Illinois

Each Illinois county may provide one honorary scholarship to the University of Illinois per year to children of wartime veterans. Children of veterans of WWI, WWII, the Korean War, or the Vietnam War and those who served in the Gulf War and other areas of conflict all qualify, with preference given to children of deceased or disabled veterans.<sup>167</sup> Additional information is available from the University of Illinois' Financial Aid Office.

## K. Federal Housing Benefits for Surviving Spouses

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Eligible surviving spouses may obtain a VA-guaranteed home loan. To be eligible, the spouse must be the surviving spouse of a veteran who:

- Is missing in action; **OR**
- Is a prisoner of war (POW); **OR**
- Died while in service or from a service-connected disability and the spouse did not remarry; **OR**
- Died while in service or from a service-connected disability and the spouse did not remarry before age 57 or before December 16, 2003; **OR**
- Had been totally disabled and died from unconnected causes (in some situations)

Surviving spouses who are receiving DIC benefits should fill out VA Form 26-1817, Request for Determination of Loan Guarantee Eligibility- Unmarried Surviving Spouses. Completed applications for Illinois residents should be sent to: Department of Veterans Affairs, VA Regional Loan Center, 1 Federal Drive, Ft. Snelling, St. Paul, MN 55111-4050.

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163 105 ILCS 5/30-14.2, 95 Ill. Admin. Code 116.10 *et. seq.*

164 <https://www2.illinois.gov/veterans/benefits/Pages/survivor-burial.aspx>.

165 330 ILCS 105; 95 Ill. Admin Code. Pt. 101.

166 <https://www2.illinois.gov/veterans/benefits/Pages/education.aspx>.

167 110 ILCS 305/9.

Surviving spouses who are not receiving DIC benefits should apply through the process found in section E of this chapter.

## L. State Housing Benefits for Surviving Spouses

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### Housing Tax Exemptions

Multiple programs exist to assist veterans and their surviving spouses through reductions in their property taxes. Additional information on these programs is available through the Illinois Department of Revenue and IDVA.<sup>168,169</sup> Qualifying veterans or their surviving spouses should contact their local County Assessor's Office to apply.

**Disabled Veterans.** Illinois law provides a reduction in the estimated annual value (EAV) of residential property for veterans with service-connected disabilities.<sup>170</sup> The amount of the exemptions adjusts based on the extent of the veteran's disability. Veterans with disabilities rated at least 30 percent but less than 50 percent are entitled to a \$2,500 exemption. Veterans with disabilities rated at least 50 percent but less than 70 percent are entitled to a \$5,000 exemption. Veterans with service-connected disabilities of at least 70 percent are exempt from paying property taxes on their residence.

**Surviving Spouses.** Surviving spouses of deceased veterans who qualified for property tax reductions under the homestead exemption may continue to receive the exemption after the death of the veteran, provided they continue to reside in the same property. Additionally, spouses of veterans who died in the line of duty may receive the homestead exemption even if their spouse never collected the benefit.<sup>171</sup> Deaths "in the line of duty" include deaths while on active duty or on leave not caused by the service member's misconduct; it is not limited to combat deaths.

**Returning Veterans.** Service members returning from an active conflict may be entitled to a one time five-thousand dollar (\$5,000.00) reduction in their home's equalized assessed value (EAV). The property in question must be owned by the veteran and must be their primary residence.<sup>172</sup>

**Specially Adapted Housing.** Veterans who reside in property which is specifically adapted to suit their disability and was purchased or modified with some amount of federal funds may qualify for a reduction in assessed value. The reduction applies to housing assessed at a value up to \$100,000.<sup>173</sup>

**Mobile Homes.** Certain disabled veterans are exempt from the full amount of their mobile home taxes. To qualify the home must be used as the residence of a disabled veteran or their unmarried surviving spouse. The veteran or spouse must be a permanent resident of Illinois to qualify.<sup>174</sup>

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168 <https://www2.illinois.gov/veterans/benefits/Pages/real-estate.aspx>

169 <https://www2.illinois.gov/veterans/benefits/Pages/real-estate.aspx>

170 35 ILCS 200/15-165.

171 35 ILCS 200/15-169(c-1).

172 35 ILCS 200/15-167.

173 35 ILCS 200/15-165.

174 35 ILCS 5155/7.5.

## M. Summary

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The State of Illinois and the United States Government provide a variety of benefits to the dependents of veterans and to their survivors. This wide variety of benefits ranges from health care, to compensation or pension payments, to preference in employment for state and federal jobs. Because these benefits are extensive and constantly changing, spouses and dependents should educate themselves on what benefits are available and seek professional assistance when necessary.

Spouses and dependents should be aware of the available benefits prior to the death of a veteran so that the information necessary for application can be compiled and kept in a safe place. We recommend keeping copies of military discharge papers, proof of marriage, divorce decrees, birth certificates, Medicare information, Social Security information (including award letters), and any other necessary information in one central fireproof location, so that the survivors may easily access the information necessary for applying for VA and other survivor benefits. If the veteran had help in securing benefits, such as a VA representative, VSO, or attorney, it would be wise to keep their contact information with the compiled information.

Remember too, that if a deceased veteran was not eligible for benefits because of a “bad paper” discharge, a survivor or dependent may apply on behalf of the deceased veteran for an upgraded discharge. If the discharge upgrade is approved, eligibility for benefits may be established.



# Chapter 10: Educational Benefits

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Some of the greatest benefits of serving honorably in the U.S. Armed Forces are the educational benefits available to former service members. Since WWII, veterans have received educational benefits through both the state and federal government. These benefits range from tuition payments to monthly subsistence. The U.S. Department of Veterans Affairs provides educational benefits under the **Montgomery G.I. Bill** and the **Post 9/11 G.I. Bill**,<sup>175</sup> the **Veterans' Educational Assistance Program (VEAP)**,<sup>176</sup> **Training and Rehabilitation for Veterans with Service-Connected Disabilities**,<sup>177</sup> **Survivors' and Dependents' Educational Assistance**, **Education Loan Repayment**, and formerly provided benefits under the **Reserve Educational Assistance Program (REAP)**. The State of Illinois also provides educational benefits through the **Illinois Veterans Grant**, the **Illinois National Guard Grant** and, for qualified dependents, the **MIA/POW Scholarship and Educational Opportunities for Children**.

This chapter provides a general description of educational and training benefits available at both the state and federal levels. It includes information to help veterans understand how to receive payments under these programs. Also included are websites so that those with access to a computer may use the VA's online services to apply for educational benefits and verify enrollment. Going online to the VA's website is a great way to keep up to date on all veteran benefits. The VA's Web site home page is located at <http://www.va.gov/>. This site is the gateway to all VA benefits, including all the U.S. Department of Veterans Affairs educational benefits and the latest news on educational benefits.

The information in this chapter may help veterans in making a decision to seek training or to enter an academic institution. Please read carefully to understand the full range of benefits available.

## A. VA Federal Education Benefits

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No recipient of any VA educational assistance may receive benefits under more than one educational assistance program at the same time, but you can receive a maximum of 48 months of benefits under any combination of VA education programs for which you qualify. More information is available at <https://benefits.va.gov/gibill/>. Here is a chart listing some federal VA educational assistance programs and who may be eligible:

Program	Who is Eligible?
<i>Post-9/11 GI Bill</i>	Veterans who have served at least 90 aggregate days on active duty after September 10, 2001, and who are still on active duty or were honorably discharged or released or were discharged with a service-connected disability after 30 days. Purple Heart recipients, regardless of length of service, are qualified for Post-9/11 benefits at the 100% level. Certain members of the Reserves who lost education benefits when REAP was sunset in November 2015, may also be eligible to receive restored benefits under the Post-9/11 GI Bill.

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175 38 U.S.C. §30013036 and 38 CFR Part 21 Subpart K for the Montgomery GI Bill, and 38 U.S.C. §33013327 and 38 CFR Part 21 Subpart P for the Post-9/11 GI Bill.

176 38 U.S.C. §32013243 and §34513495.

177 38 U.S.C. §31003122.

<i>Montgomery GI Bill</i>	Veterans who have been honorably discharged (or the equivalent); <b>AND</b> have a high school diploma, GED, or in some cases 12 hours of college credit; <b>AND</b> meet one of the four criteria listed in this section. Veterans who have remaining entitlement under the Vietnam Era GI Bill are also eligible for benefits under the Montgomery GI Bill.
<i>Montgomery GI Bill – Selected Reserve</i>	Members of the active Reserves of all services or the National Guard, who also satisfy the requirements listed in this section.
<i>Veterans’ Assistance Education Program</i>	Veterans who elected to make contributions from their military pay to participate in this education benefit program.

## 1. The Post-9/11 GI Bill

The Post-9/11 GI Bill was enacted to provide educational benefits to veterans who have served on active duty on or after September 10, 2001. Individuals may be paid benefits for educational or vocational training pursued on or after August 1, 2009.

### Eligibility

An individual is eligible to receive benefits under the Post-9/11 GI Bill if he or she has served at least 90 aggregate days on active duty after September 10, 2001, and is still on active duty or was honorably discharged or released:

- from active duty;
- from service and placed on the retired list, transferred to the Fleet Reserve or Fleet Marine Corps Reserve, or placed on the temporary disability retired list;
- from active duty for further service in a Reserve Component;
- for a non-service-connected preexisting medical condition;
- for hardship; or
- for a physical or mental condition that was not characterized as a disability and did not result from the individual’s own willful misconduct but did interfere with the individual’s performance of duty, as determined by the Secretary concerned in accordance with regulations prescribed by the Secretary of Defense.

Pursuant to the Post-9/11 Veterans Educational Improvements Act of 2010, National Guard members are eligible to receive benefits under the Post-9/11 GI Bill if they are on active service under Title 32 orders, “for the purpose of organizing, administering, recruiting, instructing, or training”; or for the purpose of responding to a national emergency.

### Length of Eligibility

Individuals whose service ended before January 1, 2013 are eligible for benefits for 15 years from their last period of active duty of at least 90 consecutive days or their last period of active duty of at least 30 consecutive days if released for a service-connected disability. If your service ended on or after January 1, 2013, your benefits won’t expire thanks to a new law called the Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act. Some letters you receive from the VA may not yet reflect this change.

## **Educational Assistance Allowance**

To be eligible for 100% of the benefit, an individual must have served an aggregate of 36 months of active duty service, or after 30 days of continuous service have been discharged for a service-connected disability or received a Purple Heart. For those who served fewer than 36 months, the percentage of benefit ranges from 40% to 90%:

- 90% - at least 30, but less than 36 months
- 80% - at least 24, but less than 30 months
- 70% - at least 18, but less than 24 months
- 60% - at least 6, but less than 18 months
- 50% - at least 90 days, but less than 6 months

## **Eligible Programs**

Eligible individuals may use the Post-9/11 GI Bill for the following programs:

- Undergrad and graduate programs at institutions of higher learning;
- Tuition assistance top-up;
- Tutorial assistance;
- Vocational/technical training, and non-college degree programs at non-degree granting schools;
- On-the job and apprenticeship training programs;
- Flight training;
- Correspondence training programs;
- Independent and distance learning programs;
- Entrepreneurship training programs;
- National testing programs;
- Co-op Training; and
- Work study programs.

## **Institutions of Higher Learning**

Eligible students attending a public school are entitled to the cost of in-state tuition and fees. For private and foreign institutions of higher learning, the tuition and fee reimbursements are capped each academic year. For the most up-to-date reimbursement cap information, please see [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp). The money is reimbursed to the school where the individual is enrolled in an approved academic training program.

## **Non-college Degree Programs**

Eligible students are entitled to Actual net costs for in-state tuition & fees not to exceed the cap set for the academic year enrolled. For the most up-to-date reimbursement cap information, please see [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp). Students may also be eligible to receive a monthly housing allowance, a books and supplies stipend, and a one-time rural benefit for certain veterans.

## **On-The-Job and Apprenticeship Training Programs**

Eligible students are entitled to payments based on time in the program:

- 100% of the student's applicable Monthly Housing Allowance (MHA) during the first 6 months of training
- 80% of the student's applicable MHA during the second 6 months of training
- 60% of the student's applicable MHA during the third 6 months of training
- 40% of the student's applicable MHA during the fourth 6 months of training
- 20% of the student's applicable MHA during the remainder of the training

Students of such training programs are entitled to receive up to \$83 per month for books and supplies.

**Note:** On-the-job and apprenticeship training is not available to active duty service members.

## **Flight Programs**

Eligible students enrolled in a vocational flight training program are entitled to reimbursement for the actual net costs for in-state tuition and fees assessed by the school or the Post-911 GI Bill cap, whichever is less, per academic year. For the most current reimbursement cap information, please see [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp).

## **Correspondence Training Programs**

Correspondence training differs from what is generally referred to as distance learning. In the case of correspondence training, the student receives and returns lessons by mail for a grade. Eligible students are entitled to reimbursement for the actual net costs for in-state tuition and fees assessed by the school or the current Post-911 GI Bill cap, whichever is less, per academic year. For the most current reimbursement cap information, please visit the VA website at [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp).

## **Licensure and Certification Tests**

Individuals entitled to educational assistance under the New GI Bill may be able to use part of their entitlement to cover test fees, up to \$2,000, for a job that requires a license or certification in order for you to work. Students are entitled to unlimited reimbursement for licensure or certification tests.

Your benefits will:

- pay for as many approved license or certification tests as you choose to take.
- pay for tests even if you don't score high enough to get your license or certification, and you can take the same test as many times as you need.
- pay for you to retake a test you passed, if you need to take it again to get recertified or to retain a license you already have.

Your benefits will not:

- pay for fees or costs related to getting the actual license or certification document.
- pay more than \$2,000 in fees for one test.

For a list of approved test and their costs, students can visit the VA website located at: <https://inquiry.vba.va.gov/weamspub/buildSearchCountryLCCriteria.do>.

**For tests taken after August 1, of the academic year,** the VA will prorate the entitlement charges under the Post-9/11 GI Bill based on the actual amount of the fee charged for the test. For the most up-to-date information and rate tables, please refer to the VA website located at: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp).

### **National Standardized Exams**

Eligible individuals may be entitled to reimbursement of fees paid to take national exams used for admission to an institution of higher learning or other training program. This may include the costs to register, the costs of specialized tests and administrative fees.

Your benefits will:

- pay for approved college admissions tests, such as the SAT, ACT and TOEFL
- pay for approved tests that you can take to earn college credits, such as AP, CLEP, DSST, ESE and PLA exams and assessment tests
- pay for approved graduate school admissions tests, such as the GMAT, GRE, LSAT and MAT
- pay for approved admissions tests for pre-health professional programs, such as the DAT, MCAT, OAT, and PCAT

Your benefits will NOT:

- pay for pretest costs (e.g. Kaplan Prep programs and tests)
- pay for fees to obtain your scores more quickly
- pay for optional items not required to take an approved test

For a list of approved test and their costs, students can visit the VA website located at: <http://inquiry.vba.va.gov/weamspub/buildSearchNE.do>.

There is no maximum reimbursable amount for national tests.

### **Tutorial Assistance**

Eligible students may be paid up to \$100 per month up to 12 months or \$1,200 for tutorial assistance if he or she is receiving VA educational assistance at a rate of half time or greater and a professor certifies that such benefits are essential to correct a deficiency in a course required for an approved program of education. There is no entitlement charge under the New GI Bill for tutorial assistance.

To apply for assistance, the student, tutor, and certifying official must complete VA Form 22- 1990t, Application for Individualized Tutorial Assistance. The application can be found online at: <https://www.vba.va.gov/pubs/forms/VBA-22-1990t-are.pdf>.

### **Monthly Housing Allowance**

The Monthly Housing Allowance (MHA) is generally the same as the military Basic Allowance for Housing (BAH) for an E-5 with dependents. Your MHA is calculated based on the zip code of the campus where the student physically attends the majority of classes, rather than the location of the institution of higher learning where the student is enrolled. The housing allowance is paid proportionately based on the student's enrollment. For more information about MHA increases or



decreases click here please go to [https://gibill.custhelp.va.gov/app/answers/detail/a\\_id/1412/](https://gibill.custhelp.va.gov/app/answers/detail/a_id/1412/).

Under the Post 9/11 GI Bill, if a Veteran enrolls for more than one-half time, but less than full time, he or she may qualify for a monthly housing allowance based on the VA's "rate of pursuit" calculation. To learn more, visit the VA's web page at the following: [https://gibill.custhelp.com/app/answers/detail/a\\_id/1480](https://gibill.custhelp.com/app/answers/detail/a_id/1480). For those attending foreign schools (schools without a main campus in the U.S.) and those enrolled solely in distance learning, the BAH rate is fixed for each academic school year. Those students should visit the VA website at [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp) for the most current housing allowance information. Housing allowance is not payable to individuals on active duty, students pursuing training at half time or less, or for the transferee spouse of a service member.

### **Books and Supplies Stipend**

Both eligible veterans and active duty service members are paid up to a \$1,000 lump sum amount for books, supplies, equipment, and other educational costs.

### **Relocation Allowance (Rural Benefit)**

A veteran eligible for benefits under the New GI Bill may be entitled to a one-time additional assistance payment of \$500 if that veteran can show by proof of residence that they reside in a county with six persons or less per square mile and they either:

- physically relocated a distance of at least 500 miles in order to attend an educational institution; OR
- travelled by air to physically attend an educational institution, if no other land-based transportation exists.

### **Proof of Residence**

The veteran may demonstrate his or her place of residence by providing a DD Form 214, or his or her most recent federal income tax return. Note that, even if your formal state of residence is somewhere else, you may still qualify for in-state tuition rates if you currently live in the state where the school is. For more information, see the following web page: <https://www.benefits.va.gov/gibill/417.asp>.

## **2. The Yellow Ribbon GI Education Enhancement Program**

In instances where a student's private school tuition and fees exceed the per year cap, or where the student is attending a public school as a nonresident student, the Yellow Ribbon Program allows institutions of higher learning (IHLs or degree granting institutions) in the United States to voluntarily enter into an agreement with the VA to make additional funds available for the student's education program. The institution can choose the amount of tuition and fees that it will contribute and the VA will match that same amount and provide payment directly to the institution. For more information about the Yellow Ribbon Program, please visit the VA website at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/>.

### **Eligibility**

To qualify to receive the Yellow Ribbon Program benefits, the student must qualify for the maximum benefit rate under the Post-911 GI Bill and must meet **at least one** of the following criteria:

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months; **or**

- Served 30 continuous days on or after September 11, 2001, and were discharged after 60 days with a service-connected disability; **or**
- Received a Purple Heart on or after September 11, 2001, and were honorably discharged; **or**
- Received a Fry Scholarship on or after August 1, 2018; **or**
- Is a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above.

### **Participating Colleges and Universities**

An updated list of participating colleges and universities can be found on the VA Web site at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/#does-my-school-participate-in->.

### **Transference of Unused Education Benefits to Family Members (TEB)**

A service member entitled to benefits under the Post-9/11 GI Bill may be permitted to elect to transfer, to the service member's spouse or to one or more of the service member's children, a portion of the veteran's New GI Bill assistance benefits.

#### **Eligibility**

A service member is eligible to transfer a portion of his or her education benefits to one or more dependents if the service member:

- has completed at least 6 years of active duty or in the Selected Reserve, on the date that the request is approved, and he or she enters into an agreement to serve at least 4 more years; **and**
- the person getting the benefits has enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

Note: Such transfer must be requested and approved while the member is still on active duty in the Armed Forces. Eligibility to transfer those benefits will be limited to service members with less than 16 years of total active-duty or selected reserve service, as applicable.

#### **Limitation on Months of Transfer**

The total number of months of entitlement transferred by a veteran may not exceed 36 months.

#### **How to Apply for TEB**

- First, the service member must submit a Transfer of Education Benefits (TEB) request through the milConnect website at <http://milconnect.dmdc.mil>.
- While in the Armed Forces, transferors use the milConnect website to designate, modify, and revoke a Transfer of Entitlement (TOE) request.
- After leaving the Armed Forces, transferors may provide a future effective date for use of a TOE, modify the number of months transferred, or revoke entitlement transferred by submitting a written request to VA.
- Once approved, family members may apply to use the transferred benefits by completing VA Form 22-1990e, which can be found the VA website located at: <http://www.vba.va.gov/pubs/forms/VBA-22-1990e-ARE.pdf>.

More information regarding a TEB can be found on the VA Web site at the following link: <https://www.va.gov/education/transfer-post-9-11-gi-bill-benefits/> and at the DDMC website located at: [http://www.defense.gov/home/features/2009/0409\\_gibill/](http://www.defense.gov/home/features/2009/0409_gibill/).

### 3. **Montgomery GI Bill (MGIB)**

#### **Description of Benefits**

The MGIB may provide up to 36 months of education benefits to eligible veterans and service members for a college degree, vocational/technical training, correspondence courses, apprenticeship/on the job training, or even flight training. The MGIB offers eligible recipients a monthly stipend while they are attending a qualified training institution. The checks are sent on a monthly basis and are payable to the student. There is a lot more to the MGIB than just the monthly subsistence allowance—the student may also seek tutorial assistance, reimbursement for some licensing and certification tests, and more.

The MGIB may be used while the service member is on active duty or after separation from active duty. Veterans must have been honorably discharged to be qualified for this benefit. The following may be considered honorable discharges:

- Convenience of the government
- Disability
- Hardship
- Disability that pre-existed service
- A medical condition that is not considered a disability but that interfered with the performance of military duties
- Reduction in force

In addition to an honorable discharge or equivalent, the veteran must have a high school diploma, GED, or in some cases 12 hours of college credit. Finally, every student must meet one of the criteria categories below:

#### **CATEGORY I**

- You entered active duty for the first time after June 30, 1985; **and**
- You had military pay reduced by \$100 a month for first 12 months; **and**
- You continually served for three years, **or** two years if that was the agreement when you enlisted, **or** two years if you entered the Selected Reserve within a year of leaving active duty and served four years.

#### **CATEGORY II**

- You entered active duty before January 1, 1977 (or before January 2, 1978, under a delayed enlistment program contracted before January 1, 1977); **and**
- You served at least one day between October 19, 1984 and June 30, 1985 and stayed on active duty through June 30, 1988 (or June 30, 1987 if you entered the Selected Reserve within one year of leaving active duty and served four years); **and**
- On December 31, 1989 you had at least one day of entitlement left under the Vietnam Era GI Bill.

### **CATEGORY III**

- You do not qualify for MGIB under Categories I or II.
- You were on active duty on September 30, 1990 **and** you were separated involuntarily after February 2, 1991, **or** you were involuntarily separated on or after November 30, 1993, **or** you chose to voluntarily separate under either the Voluntary Separation Incentive (VSI) program or Special Separation Benefit (SSB) program; **and**
- You had your military pay reduced by \$1,200, before separation.

### **CATEGORY IV**

- You were on active duty on October 9, 1996 **and** had VEAP funds remaining in your account on that date **and** elected MGIB before October 9, 1997 **or** you entered full-time National Guard duty under Title 32 USC, between July 1, 1985 and November 28, 1989 **and** elected MGIB between October 9, 1996 and July 9, 1997; **and**
- You had your military pay reduced by \$100 a month for 12 months or you made a \$1,200 lump-sum contribution.

The amount of your benefit depends upon the type of education or training program you choose, and the length and type of your service. Those who served on active duty for their full enlistment will receive more than a National Guard member or reservist will under the Montgomery GI Bill - Selected Reserve (MGIB-SR). Once declared eligible for the MGIB, the veteran will generally receive a monthly subsistence allowance.

The basic monthly rates for training at an institution of higher education are determined by your length of service (three years or more **or** less than three years) and your category of enrollment. Categories of enrollment include full-time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time, less than  $\frac{1}{2}$  time but more than  $\frac{1}{4}$  time and  $\frac{1}{4}$  time or less.

For the most up-to-date information on basic monthly benefits rates, please visit the VA website at: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp#ch30](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp#ch30).

### **Apprenticeship and On-the-Job Training Programs**

The basic monthly rates for training in apprenticeship and on-the-job training programs are determined by the length of the training program. An updated list of basic monthly rates for apprenticeships and on-the-job training programs can be found at that below listed VA website: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp#ch30](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp#ch30).

### **Length of Eligibility**

Generally, benefits are payable for 10 years following the veteran's release from active duty.

### **Application**

Apply by filling out VA Form 22-1990, Application for Education Benefits. To apply online, visit <https://www.va.gov/education/apply-for-education-benefits/application/1990/introduction>. This is an easily accessible site that walks the veteran or eligible dependent through the application process. New users must sign up to complete an application. For more information about the MGIB, contact the VA GI Bill hotline at 1-888-442-4551.

## Eligibility

To be eligible, the veteran must be eligible for the Active Duty MGIB or Dependents Educational Assistance (commonly called Chapter 35) or VEAP. This program does not include Reservists or National Guard members. However, many members of the National Guard and Reserves are or have been made eligible for the MGIB (active duty) because they have been called up for active service under Title 10 U.S.C. and meet the following requirements:

- The veteran must have no active duty prior to July 1, 1985.
- The veteran must have been called to active duty under Title 10 U.S. Code after 7/1/85 (Title 10 is the law that governs the Armed Forces whereas U.S.C. 32 governs the National Guard).
- The veteran must have served a minimum of 24 months of continuous active duty.
- The veteran must have honorable service for the period of active duty.

To apply, complete DD Form 2366 Election to Participate in the MGIB Active Duty Program and pay \$1,200 to Defense Finance and Accounting Service (DFAS) to enroll.

## Licensing and Certification Test Reimbursement

Veterans may receive reimbursement for licensing and certification tests after March 1, 2000. The tests must be approved for the GI Bill. The VA pays only for the cost of the test. For more information on reimbursement for licensing and certification tests, please visit the VA website located at: <https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/test-fees/>.

### 4. **Montgomery GI Bill – Selected Reserve (MGIB-SR)**

#### **Description of Benefits**

Generally, eligible veterans may receive up to 36 months of education benefits. MGIB-SR is for members of the Selected Reserve, including members of the active Reserves of all services and the National Guard. MGIB-SR may be used for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs just like the MGIB for those who served on active duty. It also includes remedial, refresher, and deficiency training available under certain circumstances.

#### **Eligibility**

To qualify, the guard or reserve member must meet the following requirements:

- The member must have a six-year obligation to serve in the Reserves or National Guard enlisted after June 30, 1985. If an officer, the member must have agreed to serve six years in addition to the initial obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990; **and**
- The member must complete initial active duty for training (IADT); **and**
- The member must meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. (Note: Unlike the active duty MGIB, the veteran cannot use 12 college credits as an equivalent.); **and**
- The member must remain in good standing while serving in an active Selected Reserve unit.

#### **Length of Eligibility**

Generally, you can receive benefits until your eligibility period ends or you use all of your entitlement, whichever comes first. If you stay in the Selected Reserve, you'll be eligible for 14 years



after you started your first 6-year obligation. Your eligibility period may be extended if you're called to active duty. That extension still applies even if you leave the Selected Reserve after mobilization. Be sure to check whether the activation made you eligible for the active duty MGIB.

You may receive benefits even after you leave the Selected Reserve, depending on the reason you left:

- If your Reserve or National Guard unit was deactivated during the period of October 1, 2007 through September 30, 2014, or you were involuntarily separated (e.g., reduction in force) from Reserve or National Guard service during this same period, you retain eligibility for MGIB-SR benefits for the full 14-year eligibility period.
- If you were discharged for a disability, that wasn't caused by misconduct, then you retain eligibility.
- If you were involuntarily separated, for reasons other than misconduct, between October 1, 2007, and September 30, 2014.

### **Entitlements**

Veterans who are eligible to receive benefits under MGIB-SR will receive an educational assistance allowance for training at an institution of higher education. The rate of the allowance will be based on the category of their enrollment. Categories of enrollment include full time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time and less than  $\frac{1}{2}$  time.

To learn more about the most up-to-date educational assistance rates, please visit the VA Web site at: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp).

An updated list of basic monthly rates for apprenticeships and on-the-job training can be found on the VA Web site at: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp).

### **Duration**

The MGIB-SR provides a maximum of 36 months of educational assistance.

#### **5. Reserve Educational Assistance Program (REAP)**

The Reserve Educational Assistance Program (REAP) ended on November 25, 2015. The Post-9/11 GI Bill largely replaced REAP. For more information on whether you qualify for Post-9/11 GI Bill benefits, please refer to the VA website located at: <https://www.va.gov/education/other-va-education-benefits/reap/>.

#### **6. Veterans' Educational Assistance Program (VEAP)**

VEAP is available to veterans who elected to make contributions from their military pay to participate in this education benefit program. Veteran contributions are matched on a \$2 for \$1 basis by the government. Generally, participation in VEAP ended with the MGIB. Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. Veterans who participated in VEAP may still be eligible for benefits provided the following requirements are met:

- The veteran entered service for the first time between January 1, 1977, **and** June 30, 1985; **and**
- The veteran opened a contribution account before April 1, 1987; **and**
- The veteran voluntarily contributed \$25 to \$2,700; **and**
- The veteran completed his or her first period of service, and was discharged under conditions

other than dishonorable.

If the service member is still on active duty and has a VEAP account, there must be at least 3 months of contributions available to use the VEAP benefits, and the service member must have enlisted for the first time after September 7, 1980, and completed 24 months of his or her first period of active duty.

The service member has 10 years from release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, the remaining money will be automatically refunded.

### **Application for VEAP**

After finding a program approved for VA training, complete a VA Form 22-1990, Application for Education Benefits, and send it to the VA Regional Office with jurisdiction over the State where training will occur. Active duty members must have their enrollment approved by their base Education Services Officer and have their service verified by their Commanding Officer. Veterans must send a copy 4 (Member Copy) of their DD Form 214, Certificate of Release or Discharge from Active Duty. VA Form 22-1990 can be downloaded from <https://www.vba.va.gov/pubs/forms/vba-22-1990-are.pdf>.

Individuals who have already started training should take VA Form 22-1990, Member Copy of DD Form 214 and VA Form 22-1999 Enrollment Certification to the school or employer for completion, and then send all completed forms to the VA.

For more information on VEAP benefits, please refer to the VA website located at: <https://www.va.gov/education/other-va-education-benefits/veap/>.

## **7. Vocational Rehabilitation**

As discussed in Chapter 8, VA vocational rehabilitation programs are governed by 38 USC 31 – Training and Rehabilitation for Veterans With Service-Connected Disabilities. The VA offers programs intended to help disabled veterans rehabilitate and train in order to prepare for, obtain, and retain employment.

The main VA program is the Chapter 31 training and rehabilitation program for veterans with service-connected disabilities.<sup>178</sup> The VA previously provided benefits through the Veterans Retraining Assistance Program (VRAP).<sup>179</sup> The U.S. Department of Labor also offers assistance through its Veterans' Employment and Training Service (VETS) program.<sup>180</sup>

This section focuses on the Chapter 31 program, but you should consider your eligibility for all programs before choosing one. As with all VA educational benefits, veterans can receive payment from only one program at any given time.

### **Services Provided**

Services provided under Chapter 31 include:

- comprehensive rehabilitation evaluation to determine abilities, skills, interests, and needs;
- vocational counseling and rehabilitation planning;
- employment services such as job-seeking skills, resume development, and other work readi-

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178 38 USC 31; see also 38 CFR Part 21.

179 Pub. L. No. 11256, § 211, 125 Stat. 711 (2011). This program ended on March 31, 2014.

180 38 CFR Chapter 4102A. For more information, visit the website at: <https://www.dol.gov/agencies/vets>.

- ness assistance;
- assistance finding and keeping a job, including the use of special employer incentives;
- if needed, training such as on-the-job training, apprenticeships, and non-paid work experiences;
- if needed, post-secondary training at a college, vocational, technical or business school;
- supportive rehabilitation services including case management, counseling, and referral; and
- independent living services.

### **Eligibility**

A veteran is eligible for a Chapter 31 evaluation for services benefits if the veteran:

- has received, or will receive, a discharge that is other than dishonorable; **and**
- has a service-connected disability rating of at least 10% with a serious employment handicap or 20% or more with an employment handicap; **and**
- submits a completed application for Vocational Rehabilitation services. Applications can be filled out and submitted online at <http://vabenefits.vba.va.gov/vonapp/main.asp>.

### **Duration of Eligibility**

Vocational Rehabilitation services may be used 12 years from either the date of separation from active military service, or the date the veteran was first notified by the VA of a service-connected disability rating, whichever was later.

### **Evaluation**

A veteran who is eligible for an evaluation under Chapter 31 must complete an application and meet with a Vocational Rehabilitation Counselor (VRC). If the VRC determines that an employment handicap exists as a result of a service-connected disability, the veteran is found entitled to services. The VRC and the veteran will then continue counseling to select a track of services and jointly develop a plan to address the rehabilitation and employment needs of the veteran.

### **Entitlement**

The VRC's entitlement evaluation includes an assessment of the veteran's interests, aptitudes, and abilities, and whether service-connected disabilities impair the veteran's ability to find and/or hold a job using the occupational skills he or she has already developed.

To be entitled to Chapter 31 benefits, the veteran must meet at least one of the following conditions:

- The veteran has a service-connected disability of at least a 20% disability rating. Veterans with a 10% disability rating may be eligible if they have a serious employment disability; **or**
- The veteran was honorably discharged for a service-connected condition, is home awaiting orders for such a separation or is hospitalized awaiting separation for a service-connected disability; **or**
- The veteran has a serious employment impairment as the result of a service-connected disability.

Those veterans with less than honorable discharges may be qualified if they have a service-connected disability and are approved by the VA. (See Chapter 1: Exceptions and Limitations.)

## Rehabilitation Program Period

- Veterans must complete a rehabilitation program within 12 years from the date of the veteran's discharge or release from active duty.
- This period may be extended if a medical condition prevents the individual from training or if the veteran has a serious employment disability.
- Disabled veterans may receive services until they have reached their rehabilitation goal (generally up to 48 months).
- The VA may provide counseling, job placement, and post-employment services for up to 18 additional months.

## Additional Benefits

### Subsistence Allowance

Veterans may receive a subsistence allowance, in addition to their disability compensation and/or retirement pay, while in their training or educational program preparing for their future career. The allowance is paid monthly, and the amount depends on attendance (full time, three-quarter time, or half-time), the number of dependents and the type of training. If the Veteran qualifies for the Post-9/11 GI Bill, he or she may be able to receive the Basic Allowance for Housing (BAH) rate. For more information, talk to your VA educational specialist or see the VA website located at: [https://www.benefits.va.gov/vocrehab/subsistence\\_allowance\\_rates.asp](https://www.benefits.va.gov/vocrehab/subsistence_allowance_rates.asp).

### Additional Educational Costs

The VA may pay the cost of tuition and required fees, books, supplies, and equipment. The VA may also pay for special support, such as tutorial assistance, prosthetics, lip-reading training, and sign language training.

Disabled veterans will be given vocational counseling prior to having an educational objective approved for eligibility. A veteran may receive employment assistance and self-employment assistance after completion of the educational objective.

**Tip:** If eligibility is established for more than one educational benefit, only one benefit may be used. A VA counselor will discuss the available options and help to determine which benefit is best suited to the veteran's needs. However, the veteran must make the final decision.

## 8. Tutorial Assistance

Veterans may be eligible to receive a special allowance for individual tutoring if attending a post-secondary school at one-half time or more. The veteran must have the school certify that deficiency in a subject exists and that tutoring is necessary. Also, the school must certify the tutor's qualifications and the hours he or she tutors the veteran. Tutors cannot be the mother, father, child, or sibling of the veteran. The student also must be enrolled in the course at the time he or she is receiving tutoring. If found eligible, the veteran will receive a maximum monthly allowance of the cost of tutoring or \$100. The maximum benefit is \$1,200. To apply, the student, tutor, and certifying official must fill out a VA Form 22-1990t, *Application and Enrollment Certification for Individualized Tutorial Assistance*. You can find this form and more information online at the following: [https://www.benefits.va.gov/gibill/tutorial\\_assistance.asp](https://www.benefits.va.gov/gibill/tutorial_assistance.asp).

## 9. Work-Study Program

Veterans may be eligible for an additional allowance under a work-study program. This program allows the veteran to do work for the VA or a veteran related program in return for an hourly wage. Veterans must be enrolled in an academic institution or vocational training program at a three-quarters or full-time rate. The maximum number of hours that veterans may work is 25 times the number of weeks in their enrollment period. Payments will be at the federal minimum wage or the state minimum wage, whichever is greater. To apply, complete VA Form 20-8681, Application for Work-Study Allowance. The form may be downloaded from the VA website located at: <http://www.vba.va.gov/pubs/forms/VBA-22-8691-ARE.pdf>. The form may also be obtained by calling the VA at 1-800-827-1000. Complete the form and send it to the nearest VA Regional Office.

**Tip:** If the veteran has an overpayment because of receiving VA benefits, he or she may be able to participate in a work-study program to reduce or eliminate the overpayment.

## 10. Veterans Retraining Assistance Program (VRAP)

The VRAP program ended on March 31, 2014.

## 11. Department of Education (DOE) Federal Student Aid Grants

Grants are financial aid sources that do not have to be repaid. There are four types of federal student aid grants that are awarded to students with financial need. The amount a student receives depends of the cost of attendance, his or her Expected Family Contribution (EFC), enrollment status (full- or part-time) and the length of your enrollment period, among other things.

- **Federal Pell Grant:** Provides grants to undergraduate students, the amount of which change annually.
- **Federal Supplemental Educational Opportunity Grant (FSEOG):** FSEOGs are awarded to undergraduate students with exceptional financial need. The annual award amount ranges from \$100 to \$4,000.
- **Teacher Education Assistance for College and Higher Education (TEACH Grant):** Provides up to \$4,000 financial assistance to students who meet certain teaching obligations. For those who fail to complete the obligations, the amounts of the TEACH Grants received will be converted to a Direct Unsubsidized Loan. For more information visit <https://studentaid.gov/understand-aid/types/grants/teach>.
- **Iraq and Afghanistan Service Grant:** Students who are not eligible for a Pell Grant based on EFC, but whose parent or guardian was a member of the U.S. Armed Forces and died while serving in Iraq or Afghanistan after 9/11, may be eligible for a grant award equal to the maximum Federal Pell Grant for the award year. The amount cannot exceed the cost of attendance for that award year. Students must have been under 24 years old or enrolled in college at least part-time, at the time of their parent's or guardian's death.

## 12. Military Service Deferment

### Qualifying Loans

Loans qualifying for deferment include Federal Family Education Loans (FFEL), Federal Direct Loans and Federal Perkins Loans.



## Eligibility

Military service deferments are available to:

- military service members serving on active duty during a war, other military operation or national emergency;
- members of the National Guard called to active duty during a war, military operation or national emergency; and
- reserve or retired members of the Armed Forces called to active duty during a war, military operation or national emergency.

## Duration

The deferment period ends 180 days after the borrower completes the qualifying military service.

### 13. Post-Active Duty Student Deferment

#### Qualifying Loans

Loans qualifying for deferment include Federal Family Education Loans (FFEL), Federal Direct Loans and Federal Perkins Loans.

#### Eligibility

Post-active duty student deferments are available to members of the National Guard and reserve or retired members of the Armed Forces called to active duty at the time, or within six months prior to the time, that they were enrolled in school. Unlike the military service deferment, the borrower is not required to be activated during a war or other military operation or national emergency.

#### Duration

Borrowers may receive a deferment for up to 13 months following completion of active duty military service and any applicable grace period. The period expires at the earlier of a borrower's re-enrollment in school or the end of the 13-month period plus grace any period.

#### How to Apply for Deferment

Borrowers requesting either the military service or post-active duty student deferment must complete, sign and date a Deferment Request, OMB. No. 1845-0080, which can be downloaded on the Department of Education website located at the following address: <https://studentaid.gov/sites/default/files/MilitaryServiceandPostActiveDutyStudentDeferment.pdf>.

The deferment form must be certified by the individual's Commanding or Personnel Officer.

#### Six Percent Interest Rate under the Servicemembers Civil Relief Act

Under the **Servicemembers Civil Relief Act (SCRA)**, the interest rate of student loans taken out *prior to entering* the military or being called to active duty will be limited to 6% during active duty military service. This applies to both federal and private student loans, as well as other loans.

#### No Interest Accrual for Direct Loans

For all Direct Loans first disbursed on or after Oct. 1, 2008, no interest will be charged for a period of no more than 60 months while the student is serving on active duty or performing qualifying National Guard duty during a war, other military operation, or national emergency in an area of

hostilities qualifying for special pay.

For Direct *Consolidation* Loans, this benefit applies only to the portion of the consolidation loan that repaid loans first disbursed on or after Oct. 1, 2008.

#### **14. Survivors' and Dependents' Educational Assistance (DEA)**

DEA is an education benefit for eligible spouses and children of certain veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits for:

- College, Business, Technical or Vocational Programs.
- The costs of national tests for admissions to institutions of higher learning.
- Tutorial Assistance.
- Work study.
- Correspondence Courses (Spouses Only).
- Apprenticeships and On-the-Job Training.
- The cost of tests for licenses or certifications needed to get, keep, or advance in a job.
- Remedial, Deficiency, and Refresher Training (in some cases).

#### **Eligibility**

You may be eligible for DEA, if you are the spouse or child of a service member who:

- died in the line of duty after September 10, 2001, **or**
- has been listed for more than 90 days as missing in action or captured in the line of duty by a hostile force, **or**
- has been listed for more than 90 days as having been forcibly detained or interned while in the line of duty by a foreign government or power, **or**
- is in the hospital or getting outpatient treatment for a service-connected permanent and total disability, and is likely to be discharged for that disability. A service-connected permanent and total disability is a disability resulting from your service that doesn't go away.

You may be eligible for DEA, if you are the spouse or child of a veteran who:

- is permanently and totally disabled due to a service-connected disability, **or**
- died while on active duty or as a result of a service-connected disability.

**Note:** If you're a dependent who doesn't meet the above criteria, you may still qualify for VA education benefits if the veteran or service member transferred some or all of their Post-9/11 GI Bill entitlement to you while they were on active duty.

#### **Length of Eligibility**

- Spouses and surviving spouses have 10 years from the date the VA establishes eligibility or from the veteran's date of death to use the benefit (there may be some exceptions).
- Surviving spouses of veterans who died while on active duty have 20 years from the date of the veteran's death to use the benefit.
- The termination of a surviving spouse's remarriage (by death, divorce, or ceasing to live with another person as that person's spouse) will reinstate Dependents' Educational Assistance benefits to the surviving spouse.
- Effective October 10, 2008, if the VA rated the veteran permanently and totally disabled with an effective date of 3 years from discharge a spouse will remain eligible for 20 years from the

effective date of the rating.

- Children may use the benefit while they are between the ages of 18 and 26 (there may be some exceptions. Marital status is determinative of eligibility.

**NOTE:** These time limits can be extended under certain circumstances.

### **Educational Assistance Allowance**

The amount of the Educational Assistance Allowance for trainees under the Survivors' and Dependents' Educational Assistance Program is determined by your category of enrollment. Categories of enrollment include full-time,  $\frac{3}{4}$  time,  $\frac{1}{2}$  time, less than  $\frac{1}{2}$  time but more than  $\frac{1}{4}$  time and  $\frac{1}{4}$  time or less.

For the most up-to-date basic monthly benefits rates, please visit the VA website located at: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp#ch30](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp#ch30).

### **Apprenticeship, On-the-Job, Correspondence, Special Restorative and Farm Cooperative Training Programs**

The basic monthly rates for training in apprenticeship, on-the-job, correspondence, special restorative and farm cooperative training programs are determined by the length of the training program. An updated list of basic monthly rates for these programs can be found at that below listed VA website: [https://www.benefits.va.gov/gibill/resources/benefits\\_resources/rate\\_tables.asp#ch30](https://www.benefits.va.gov/gibill/resources/benefits_resources/rate_tables.asp#ch30).

### **Applying for DEA benefits**

Individuals applying for DEA benefits will need to complete and submit VA Form 22-5490, Dependent's Application for VA Education Benefits, to the VA. This can be accomplished by completing and submitting the form online, completing the form and mailing it to the regional processing office of your state or by completing the form and dropping it off at the nearest Illinois Department of Veterans Affairs (IDVA) Regional Office.

Individuals who have already started training should take VA Form 22-5490 to the school or employer for completion, ask them to complete VA Form 22-1999 Enrollment Certification, and then submit both forms to the VA.

For more information on the program and the application process, visit the VA website located at: <https://www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance/>.

For more information or assistance filling out the application, call the Education Call Center at: 888-442-4551 (888-GI-BILL-1).

## **B. State Education Benefits**

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The State of Illinois supports educational assistance programs for veterans and Illinois National Guard members in the form of two grant programs: the **Illinois Veteran Grant (IVG)** and the **Illinois National Guard Grant Program (ING)**. Both programs are designed to assist veterans and current National Guard members who are attending or who wish to attend state-controlled colleges, universities, and community colleges. The grants are administered by the **Illinois Student Assistance Commission (ISAC)**. Finally, by statute, Illinois provides for in-state tuition rates for anyone attending an Illinois institution of higher learning and using benefits under the federal Post 9/11 law.

## 1. In-State Tuition for Post-9/11 and Montgomery GI Bill Beneficiaries

Public Act 98-0306, effective 8/12/13, governing the various public universities in Illinois and the law governing the State's community colleges, was amended to provide that if an individual is utilizing an award of benefits under the federal Post-9/11 Veterans Educational Assistance Act of 2008 or any subsequent variation of that Act, then the relevant Board of Trustees of the public university or the community college district shall deem that person an Illinois or in-district resident, respectively, for tuition purposes.<sup>181</sup>

The enactment of PA 98-0306 still left a hole in coverage since beneficiaries of the Montgomery GI Bill remained uncovered. That situation was finally rectified with the recent enactment of PA 99-0309, effective 8/7/2015.

## 2. Illinois Veteran Grant (IVG)

This program pays eligible tuition and mandatory fees, up to a maximum of 120 eligibility units – the equivalent of four academic years of full-time enrollment. Benefits are limited to use only at Illinois public colleges or community colleges, and may be used at the undergraduate or graduate level.

The IVG is administered by the Illinois Student Assistance Commission (ISAC). ISAC Client Services Representatives are available from 8 a.m. to 5 p.m. Monday through Friday. ISAC can be reached at 1-800-899-ISAC (4722). Hearing-impaired individuals may contact ISAC through the Illinois Relay Center at 1-800-526-0857 (voice) or 1-800-526-0844 (TTY). Veterans may also access ISAC's Web site (<http://www.collegeillinois.org>) for more information on the Illinois Veteran Grant and other types of student aid.

### Eligibility

The Illinois Veteran Grant is available to students who meet the following requirements:

#### Residency Requirements

- The veteran must have been a resident of Illinois at least 6 months prior to entering federal active duty service. If the veteran was not an Illinois resident at least 6 months prior to entering the service, he or she must have been a student at an Illinois public 2- or 4-year college at the time of entering the service; and
- The veteran must have returned to Illinois within 6 months of separation from the service. If a veteran is married to a service member, that person has 6 months to return to Illinois after the separation from the spouse.

#### Service Requirements

- The veteran must have been honorably discharged; and
- The veteran must have served at least one year; or
- The veteran, regardless of length of service, served in a foreign country in a time of hostilities in that country and was medically discharged for service-related reasons; or he or she was discharged prior to August 11, 1967.

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181 University of Illinois Act, 110 ILCS 305/7e5(b); Southern Illinois University Management Act, 110 ILCS 520/8d5(b); Chicago State University Law, 110 ILCS 660/588(b); Eastern Illinois University Law, 110 ILCS 665/10 88(b); Governors State University Law, 110 ILCS 670/1588(b); Illinois State University Law, 110 ILCS 675/2088(5); Northeastern Illinois University Law, 110 ILCS 680/2558(b); Northern Illinois University Law, 110 ILCS 685/30 88(b); Western Illinois University Law, 110 ILCS 690/3588(b); Public Community College Act, 110 ILCS 805/64 and 64a.

## How to Apply for the IVG Program

Applications and additional information can be found at field offices of the Illinois Department of Veterans' Affairs, at college financial aid offices and at the Illinois Student Assistance Commission (ISAC) Main Office located at: 1755 Lake Cook Road, Deerfield, IL, 60015. ISAC can be reached by calling 1-800-899-ISAC (4722). Veterans may complete the application online at the ISAC website located at: [https://www.isac.org/students/during-college/applying-for-financial-aid/applications/ivg\\_applying/index.html](https://www.isac.org/students/during-college/applying-for-financial-aid/applications/ivg_applying/index.html).

### 3. Illinois National Guard Grant Program (ING)

This grant is available to members of the Illinois National Guard who have completed one full year of service, and it applies to both enlisted and officers. The grant is the same as the grant for veterans, except that members of the Guard may only use the entitlement while they are active members of the Illinois National Guard. Should a Guard member terminate his or her membership while attending school under this program, the grant stops immediately – even if the member is in the middle of a semester.

Beginning in the 2013-2014 academic year, any Illinois National Guard member who has served over ten years shall be awarded an extra grant that the Guard member may apply to the State- controlled university or community college of his or her choice. The grant comprises an exemption of tuition and fees for full-time attendance, including summers, for up to two additional years.<sup>182</sup>

#### Eligibility

To receive benefits under the ING, an individual must:

- Be an Illinois National Guard member, defined as meeting one of these two criterion:
  - be active in the Illinois National Guard; **or**
  - have been active in the Illinois National Guard for at least five consecutive years and had his or her studies interrupted by a call to federal active duty service for at least six months and be within 12 months after your discharge date from the Illinois National Guard; **and**
- Have completed one full year of service in the Illinois National Guard; **and**
- Be an enlisted member or an officer; **and**
- Be enrolled at an Illinois public 2- or 4-year college; **and**
- Not be in default on any student loan, nor owe a refund on any state or federal grant; **and**
- Maintain an acceptable grade point average (GPA) according to the policy determined by your college; **and**
- Submit your complete application on or before the deadline date, based on the first term for which you wish to receive funds each academic year; **and**
- File a complete application each academic year, indicating the college to be attended.

#### How to Apply for the ING Program

Students must complete and submit the ING Grant application to ISAC on or before the deadline date referenced above. Applications for the ING can be filled out and submitted online at [https://www.isac.org/students/during-college/applying-for-financial-aid/applications/ing\\_applying/](https://www.isac.org/students/during-college/applying-for-financial-aid/applications/ing_applying/). ISAC will send qualified applicants an eligibility letter within 4-6 weeks of receiving the application. Students should provide the eligibility letter to their college's financial aid office as soon as they receive it.

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182 See. P.A. 98314, effective 8/12/13, amending 110 ILCS 947/45 of the Higher Education Student Assistance Act that pertains to the Illinois National Guard and Naval Militia grant program.



## **The ING in Conjunction with the IVG**

Individuals who qualify for both the IVG and ING grant programs may use both grants during the same term(s) and/or academic year. Before attempting to use both programs, individuals are strongly encouraged to consult with the college's financial aid office to consider major differences between the two grants.

Eligibility under this provision is determined by the Education/Incentives Branch of the Military Personnel Office in Springfield, Illinois. Questions regarding your individual eligibility status under this provision should be directed to your chain of command, or to the Education/Incentives Branch

of the Military Personnel Office at 217-761-3782. For more information, go to either the National Guard or Illinois Veteran grant site on the Illinois Student Assistance Commission website at: <https://www.isac.org/students/during-college/types-of-financial-aid/grants/>.

### **4. Children of Veterans Tuition Waivers**

Each year, every county in Illinois is entitled to three honorary tuition waivers at the University of Illinois, for the benefit of the natural, step-, or adopted children of qualifying veterans. Priority consideration is given to applications received by January 2. Candidates must be a permanent resident of the Illinois county from which the applicant applies. Such children shall be entitled to receive, without charge for tuition, instruction in any or all departments of the University for a term of at least four (4) consecutive years. For further eligibility criteria, see the following web page located at: <http://www.osfa.illinois.edu/types-of-aid/children-of-veterans-tuition-waiver>.

For applications and additional questions, contact the University of Illinois:

Office of Student Financial Aid  
University of Illinois at Urbana-Champaign Student Services Arcade  
620 E. John Street, MC-303 Champaign, IL 61820  
Phone: 217-333-0100  
Fax: 217-265-5516  
E-mail: [finaid@illinois.edu](mailto:finaid@illinois.edu)  
Federal School Code: 001775

### **5. Work Study Programs**

The federal VA work-study program provides part-time employment to students receiving VA education benefits, subject to certain conditions and available funding/benefits. For more information work study programs, visit the VA web page located at: <https://www.benefits.va.gov/gibill/workstudy.asp>.

### **6. Illinois Troops to Teachers**

The federally-funded Illinois Troops to Teachers Program can help eligible veterans with at least 6 years of honorable active-duty service transition to K-12 public school teaching. The program provides:

- Educational and teaching career advisement;
- Information resources for earning an Illinois teacher's certification;
- Access to mentors, Illinois veterans who have successfully transitioned; and
- Preparation for and referral to employment as an Illinois public school teacher.

With the required hours of past work experience, Illinois veterans can teach their technical skills in a vocational or career center. With a bachelor's degree, veterans can qualify for referral to teach in an academic or subject matter area. For more information about eligibility, and to obtain an application, please see the following web page for additional information: <http://www.proudtoserveagain.com/Home/States?state=Illinois>.

## 7. MIA/POW Scholarship

The MIA/POW Scholarship is an education benefit for dependents of a veteran who was an Illinois resident at the time he or she entered active duty and has been declared to be a prisoner of war, missing in action, dead as a result of a service-connected disability, or permanently disabled from service-connected causes with 100% disability as recognized by the U.S. Department of Veterans Affairs or the U.S. Department of Defense.<sup>183</sup>

Eligible dependents are entitled to full payment of tuition and certain fees to any Illinois public college. The MIA/POW scholarship is administered by the Illinois Department of Veterans' Affairs. MIA/POW Scholarship applications can be downloaded from the IDVA website at <https://www.illinois.gov/veterans/benefits/Documents/IL497-0472.pdf>.

## 8. Division of Rehabilitation Services (DRS)

Disabled veterans may also qualify for services offered through the **Division of Rehabilitation Services (DRS)**. The Illinois Department of Human Services – Division of Rehabilitation Services offers several programs for disabled citizens. Veterans often do not use these programs because of their use of the VA for rehabilitation for their service-connected disabilities; however, as citizens they may also qualify for numerous programs available from the State of Illinois. If a veteran is disabled, he or she may qualify for training and other services offered by the VA's Vocational Rehabilitation program. In addition, however, the veteran should check his or her eligibility to use other state benefits such as those offered through the DRS. Disabled veterans may be able to use both state and federal programs at the same time.

## C. Summary

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Educational benefits are one of the most important benefits available to veterans who have served their country honorably. Education is the door to a better life. Statistically, those who have a college education or a trade do much better financially than those who do not have an education or specialized training. The effective use of educational benefits can bring to the veteran and his or her family financial stability and wonderful career opportunities that no other benefit can provide. Use these benefits effectively for a great future.

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183 See 105 ILCS 5/3014.2; 95 Ill. Admin Code 116 et seq.

# Chapter 11: Housing and Small Business Benefits

## A. Federal Housing Loans and Resources

The VA Loan Guarantee program has helped thousands of veterans buy their first house. When veterans think of a VA Loan Guarantee, they usually think of buying a home. However, the VA Loan Guarantee program may be used for many things. Veterans may use the guarantee to buy a home, condominium, mobile home, or manufactured home. A VA Loan Guarantee may also be used to build a home; repair, alter, or improve a home; refinance a mortgage; and even install solar heating or cooling and other such projects.

### 1. Description of Benefits

The VA guarantees or insures a portion of a loan made by a participating lender to an eligible veteran for the purpose of buying a home, building a home, improving a home, or refinancing an existing mortgage. The advantage of the VA Loan Guarantee is that it increases the veteran's "borrowing power." Since the VA is guaranteeing part of the loan, there is less risk to the lender if the veteran fails to repay the loan.

### 2. Eligibility Requirements

As with all VA benefits, veterans must meet certain requirements to be eligible for the VA Loan Guarantee. The specific eligibility requirements depend on whether the veteran served during wartime or peacetime as defined.

A veteran who served during wartime (see chart to the right) must not have concluded his or her service under dishonorable conditions. In other words, if the veteran left service with an "Other Than Honorable" characterization of service, further adjudication by the VA may be required to determine if the veteran's service was, as its rules require, under other than dishonorable conditions. Veterans must have at least 90 days on active duty and must have been discharged under other than dishonorable conditions. Only veterans who were discharged for a service-connected disability may have less than 90 days.

#### Wartime Eras

- **WWII:** September 16, 1940 to July 25, 1947
- **Korean War:** June 27, 1950 to January 31, 1955
- **Vietnam War:** August 5, 1964 to May 7, 1975

For a veteran who served during peacetime eras (see chart below), there must have been a total of at least 181 days of continuous active duty. The veteran must have been discharged under other than dishonorable conditions. If a veteran served during one of the following peacetime eras, there must be a total of at least 181 days of continuous active duty. The veteran must have been discharged under other than dishonorable conditions. If the veteran has less than 181 days of service, eligibility may still be established if the discharge was for a service-connected disability.

#### Peacetime Eras

- |   |  |
|---|--|
| <ul style="list-style-type: none"><li>• <b>Post-WWII:</b> July 26, 1947 to June 26, 1950</li><li>• <b>Post-Korean War:</b> February 1, 1955 to August 4, 1964</li></ul> | <ul style="list-style-type: none"><li>• <b>Post-Vietnam War:</b> May 8, 1975 to September 7, 1980 (enlisted); May 8, 1975 to October 16, 1981 (officer)</li><li>• <b>After Post-Vietnam Period</b> (see below)</li></ul> |
|---|--|

### **Enlisted separated after September 7, 1980 or Officers after October 16, 1981:**

- The veteran must have completed 24 months of continuous active duty or the full period but at least 181 days for which the veteran was activated and been discharged under conditions other than dishonorable; or
- The veteran must have completed at least 181 days of active duty and been given a hardship discharge or an early out, or have been determined to have a compensable service-connected disability; or
- The veteran may also be eligible if discharged due to an involuntary reduction in force or for certain medical conditions, or in some instances, for the convenience of the government.

### **Gulf War**

Those who served in the Gulf War (August 2, 1990, to date yet to be determined) must have:

- completed 24 months of continuous active duty, or the full period for which they were activated but at least 90 days, and been discharged under conditions other than dishonorable; **or**
- completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. §1173 (hardship) or 10 U.S.C. §1171 (early out), or have been determined to have a compensable service-connected disability; **or**
- have been discharged with less than 90 days of service for a service-connected disability. Veterans may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or in some instances, for the convenience of the government.

### **Active Duty**

Those who are now serving on regular active duty (not active duty for training) are eligible after having served 181 days (90 days during the Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

### **Federal Reserves or National Guard**

Members of the Reserves or National Guard are eligible once they have completed six years of active Guard/Reserve service (i.e., attended drills and annual training), even if they have been discharged, provided the veteran:

- Was discharged with an honorable discharge; **or**
- Was placed on the retired list; **or**
- Was transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service; **or**
- Continues to serve in the Selected Reserves.

Veterans who completed less than six years may be eligible if discharged for a service-connected disability.

### **Others Who May Be Eligible**

Veterans who served as officers of the Public Health Service; cadets at the United States Military, Air Force, or Coast Guard Academy; midshipmen at the United States Naval Academy; officers of the National Oceanic & Atmospheric Administration; and merchant seamen may also be eligible for a loan guarantee.

## Other Eligibility Requirements for VA Loan Guarantee

- Must have a good credit rating.
- Must have income adequate to support the mortgage payments; AND
- Must live in the home or on the property purchased.

### 3. Obtaining a VA Loan Guarantee

Veterans should be careful when buying a home. Unlike most other veterans' benefits, a VA Loan Guarantee is a business contract with not only the VA but also a private lending agency. As far as today's lender is concerned, it is strictly business. Defaults are viewed as a breach of contract and lenders are very good at processing foreclosures.

There are several "rules of thumb" about how much mortgage payments should be relative to income and expenses. Veterans should be frank with real estate agents and lending agents when buying a home; most are knowledgeable about what people can afford. Remember, once the contract is signed, it is binding, and if payments cannot be made, the loan will go into default and it is very possible that the home will go into foreclosure. If this happens, your credit can be ruined for years—so be careful. Again, if you have a computer or access to one, then the VA website is a great place to go for help about what to do should you default on your mortgage.

**DO NOT WAIT FOR THINGS TO GET OUT OF HAND. If you fall behind on your mortgage, act immediately before it is too late to save your credit and your home.** Go to <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/> or call the VA at 1-877-827-3702 and follow the telephone prompts. There are counselors available to assist. For additional information including the latest funding fee rates go to the VA website located here: [https://www.va.gov/opa/publications/benefits\\_book/benefits\\_chap06.asp](https://www.va.gov/opa/publications/benefits_book/benefits_chap06.asp).

### 4. How to Apply

#### **Step #1: Get a "Certificate of Eligibility"**

The first step in getting a VA Loan Guarantee is to get a "certificate of eligibility." There are three fairly easy ways to obtain a certificate of eligibility.

By Mail: Complete the VA Form 26-1880 (available at <https://www.vba.va.gov/pubs/forms/VBA-26-1880-ARE.pdf>). Illinois Veterans should follow the instructions on the form and send the completed form and proof of qualifying service to: Department of Veterans Affairs, St. Paul Regional Loan Center, 1 Federal Drive, Ft. Snelling, St. Paul, MN 55111-4050.

Online: To apply online, veterans must go to the eBenefits portal. The address for eBenefits is <http://www.ebenefits.va.gov>. Go to the "Manage Benefits" section and click on the "see all options to manage benefits" at the bottom of that section. This will open a screen with several benefit areas. Find the "Housing" tab. Click on the "Certificate of Eligibility for Home Loan" link. Login credentials are required to request a Certificate of Eligibility (COE). To request a username and password, click on the "Register for an account" link.

Through the Lender: Veterans are encouraged to ask their lenders about obtaining a Certificate of Eligibility through the Web LGY system. Web LGY is an Internet based application that can establish eligibility and issue a certificate online in minutes. Most lenders have access to the Web LGY system.

Required Documentation: Before sending the VA Form 26-1880 to the VA, be sure to include a copy



of the most recent discharge or separation papers (DD 214). The separation papers must show the dates of service and type of discharge. If the veteran has previously used the VA Loan Guarantee, the separation papers may not be necessary. However, it is best to provide the discharge to ensure speedy processing. NEVER submit an original document.

Those veterans who are seeking to restore a previously used guarantee should include any evidence of payment in full of the prior loan. In most cases, the VA will receive a notification that a loan has been paid, but this does not always happen. Otherwise, when the loan is paid off, the VA Loan Guarantee becomes available again for reuse.

Reserves and National Guard: If the veteran served in the Guard or Reserves, documentation must be provided that establishes a minimum of six years with points earned for weekend drills or active duty for training and/or honorable discharge. Since there is no uniform document similar to the DD 214 for proof of service in the Guard or Reserves, different forms may be accepted: National Guard members who are currently serving or who have been discharged may use NGB Form 22. Those who served in the Reserves may use a variety of forms. Forms that verify an honorable discharge or that document retirement points, etc., may be necessary. The VA will then determine eligibility. If the VA deems the veteran qualified, it will issue a certificate of eligibility.

### **Step # 2: Find a Home**

Find a home. The best way to do this is to use a licensed real estate agent to find the right home. When considering a home, it is a good idea to have the home inspected by a licensed professional that works for you or the bank. If you are considering the purchase of a condominium or a planned unit development (PUD), there is an additional step you must take: Verification of the condominium's or homeowner's association's VA eligibility. Such an association must be certified by the VA in order for a veteran purchaser to use his or her VA loan guarantee eligibility to purchase a unit of the relevant condominium or PUD. The VA requires the lender verify PUD/Condo eligibility.

### **Step # 3: Find a Mortgage Lender**

The real estate agent can help with this step, as can the VA. Real estate agents can usually refer the veteran to a lender in the area who accepts VA Loan Guarantees.

## **5. Determining the Amount VA Will Guarantee**

Entitlement means the amount of the guarantee benefits that are available to an eligible veteran. It is important to check with the VA for the most current guarantee rates prior to looking for a home. This information is available online at the following link: <https://www.va.gov/housing-assistance/home-loans/loan-limits/>.

A veteran who previously obtained a VA Loan Guarantee may use his or her remaining entitlement for any approved purpose. An exception to this is that veterans who use part of their entitlement to buy a mobile home must dispose of that mobile home prior to getting another VA Loan Guarantee to buy a second mobile home. Finally, veterans who do not have any entitlement left may still refinance an existing loan with a new VA Loan Guarantee at a lower interest rate, provided they are relieved of responsibility for the last loan guaranteed by the VA.

The amount of guarantee depends upon the amount of the total loan and the type of property bought, refinanced, or improved.

There are two types of entitlement: basic and bonus:

- **Basic Entitlement.** The VA guarantees up to \$36,000 or 25% of your loan amount, whichever is less. This amounts to a loan limit of about \$144,000.
- **Bonus Entitlement.** If you want to buy a home valued at more than \$144,000, you need a Tier 2 or bonus entitlement. Here, the VA will look at the Federal Housing Finance Agency's (FHFA) current national convention financing confirming limit and the county loan limits for Illinois. The VA will guarantee 25% of this loan amount.

### **Closing Costs**

The VA requires the seller pay certain closing costs namely, commission for real estate professionals, brokerage fee, buyer broker fee, and the termite report (unless refinance loan). Other closing costs are subject to negotiation between the buyer (veteran) and the seller namely, VA funding fee, loan origination fee, loan discount points or funds for temporary "buydowns," credit report and payment of any credit balances or judgements, VA appraisal fee, hazard insurance and real estate taxes, state and local taxes, title insurance, and recording fee. Other requirements may apply depending on the type of closing cost.

### **Funding Fees**

The VA funding fee is a one-time fee paid by all VA loan borrowers with few exceptions. Those exempt from the fee are veterans receiving service-connected VA compensation including those eligible but receiving retirement or active-duty pay instead, a surviving spouse whose veteran spouse died in service or from a service-connected disability or was totally disabled and the surviving spouse is receiving Dependency and Indemnity Compensation also known as DIC, a service member with a proposed or memorandum rating that indicates eligibility for receiving compensation resulting from a pre-discharge claim if done before the date of closing, or a service member who provides evidence of a purple heart award no later than the closing date of the loan.

Funding fees are paid at closing and fees vary depending on many factors including the amount of the loan. Funding fee rates change annually. For the latest rates, check the VA website here; <https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs/>.

### **What to Watch for With a VA Loan Guarantee**

#### **Release of Liability**

Veterans should get a release of liability from the VA after selling a VA Loan Guaranteed home. Personal liability on the part of the veteran continues unless the related loan is paid in full or the veteran receives release from personal liability from the lender. Veterans should insist that the contract for sale include a provision that the sale is contingent upon both parties – the veteran and the purchaser – filing the appropriate VA forms to release the selling veteran from liability, and that the sale is contingent upon the VA approving such release.

#### **Foreclosure**

As was mentioned earlier, if you are late on your mortgage payments, you may very well lose your home. If you are having difficulty making your payments, you should speak with your mortgage servicer as soon as possible to seek out alternatives to foreclosure, such as the following:

- **Repayment plan:** The borrower makes regular installment payments each month plus part of the missed installments.
- **Forbearance:** Mortgage companies are supposed to extend all reasonable forbearance including consideration of temporary suspension of payments and extension of the loan (in actual practice, such leniency is rare).
- **Loan modification:** The servicer adds the delinquency to the loan balance and establishes a new payment plan.
- **Additional time to arrange a private sale:** The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- **Short Sale:** The servicer agrees to allow a borrower to sell his or her home for a lesser amount than what is currently owed on the home.
- **Deed-in-Lieu of Foreclosure:** The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

## 2. Refinancing Options

### Interest Rate Reduction Refinancing Loan (IRRRL)

IRRRL is also known as “streamline” or a “VA to VA” refinancing. An IRRRL can be done only when the veteran already has his or her entitlement used for a VA loan on the property to be refinanced. In other words, it must be a VA to VA refinance. No appraisal or certificate of eligibility is required by the VA. Any lender can make veterans an IRRRL, but they do not have to. Veterans should contact several lenders to compare their offered terms.

### Cash-Out Refinance

Veterans who want to convert home equity into cash in order to pay a debt (such as school), make home improvements or other reason including refinancing a non-VA loan into a VA-backed loan, can use this refinance option. The loan amount depends primarily on whether a down payment is made and in what amount. Generally, the amount is up to the Fannie Mae/Freddie Mac conforming loan limit. Closing costs can be significant so veterans should ask the lender to estimate closing costs before agreeing to the loan.

## B. Illinois Housing Assistance

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**1<sup>st</sup> Home Illinois: As of the date of this publication, this program is currently in a suspended status. Check the link provided below to determine if this program has been reactivated.**

The Illinois Housing Development Authority’s (IHDA) 1<sup>st</sup> Home Illinois program offers limited down-payment assistance with the waiver of the “first-time buyer/prior ownership” limitations for veterans. The program offers \$7,500 cash assistance for down payments and closing costs subject to certain restrictions and qualifications. See the following link for more information: <https://www.ihda.org/lenders-realtors/lending-programs/>.

## C. Business Loans and Resources

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Many veterans have dreamed of owning a small business. But for many, the dream ended because they just didn't know where to start or couldn't get the loan needed to start the business. Other veterans have actually started a small business but because of an obligation to the National Guard or Reserve lost it when they were called to active duty. Some veterans have suffered losses because, as small business owners, they have had key employees leave for active duty. Veterans in these situations may have many questions, such as: Where can I go to get some help? Are there programs for small business owners who have lost a key employee to active duty? I'm being called up—what can I do? The answer to all of these questions may be found at the Small Business Administration (SBA). The SBA can help in every aspect of starting a business. The SBA offers information, management, counseling, and training services. Check the SBA Web site, [www.sba.gov/](http://www.sba.gov/), for further information. Or, you can write or call the SBA at:

SBA Offices	
Chicago District Office 500 W. Madison Street, Suite 1150 Chicago, IL 60661 Phone: (312) 353-4528 Fax: (312) 886-5688 Ask for the Veterans Business Development Officer	Springfield Branch Office 3330 Ginger Creek Road, Suite B-East Springfield, IL 62711 Phone: (217) 793-5020 x114 Fax: (217) 793-5025 Ask for the Veterans Business Development Officer

Additionally, there are many sites online that will prove very helpful to anyone who wishes to start a small business or who has a small business and wants to expand it.

### 1. The Veterans Entrepreneurship and Small Business Development Act of 1999 (Public Act 106-50)

This act created several advantages for veterans who wish to start or expand a business. Generally, there are two categories of veterans under this Act: (1) service-disabled, i.e., service-connected veterans (there is no set degree of disability for this provision); and (2) veterans. Both categories require that the business be at least 51% owned by a veteran and that the daily business operations be controlled by one or more veterans – or in the case of a severely disabled veteran – the veteran's spouse or caregiver.

The Act also established the Office of Veterans Business Development (OVBD). This office is responsible for "maximize[ing] the availability, applicability and usability of all administration [SBA] small business programs for Veterans, Service-Disabled Veterans, Reserve Component Members, and their Dependents or Survivors." For more information go here; <https://www.sba.gov/offices/headquarters/ovbd>.

It also established the National Veterans Business Development Corporation. The purpose of the corporation is to improve access to technical assistance regarding entrepreneurship for veterans and to work with and organize public and private resources and to assist veterans and service-connected veterans with the starting and or expanding of small businesses. They do this in part by using the expertise of the Senior Corps of Retired Executives (SCORE) to provide advice and counsel to those veterans who wish to start or expand a business. This assistance may be in the form of counseling, referrals, or loans.

## 2. Lending Programs

The SBA offers several loan programs. Here we cover programs related to military service; however, the SBA has other programs which could apply or be a better fit for the needs of the Veteran borrower. For non-veteran specific loans, visit the SBA website or call the SBA office near you. The OVBD, discussed earlier, establishes the Veterans Business Outreach Centers or VBOC. The center serving Illinois is located in Wisconsin and can be reached at 414-395-4556 or e-mail [vboc@wwbic.com](mailto:vboc@wwbic.com).

**The Military Reservist Economic Injury Disaster Loan Program (MREIDL)** – This program provides funding up to \$2 million for operating costs impacted due to loss of an essential employee called to active duty in the Reserve or National Guard.

Other small business loans for veterans become available periodically as others are discontinued. Veterans looking for a loan to start a new business should contact the SBA to find out which programs are currently available. SBA also offers programs to assist in connecting veterans with business lenders. For example, the Lender Match tool helps veterans identify prospective lenders.

## D. Summary

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There is a lot of misinformation about various loan programs available to veterans for a variety of purposes. It's important that any veteran interested in receiving a loan go directly to the source in order to find out what's available and how to apply. Veterans should avoid non-official sources of information because many organizations use web addresses designed to sound like an official VA or other government entity in order to lure unsuspecting veterans into a product or service that isn't one sanctioned by the VA or SBA. Sometimes, these organizations are in violation of the law. Veterans should take the time to conduct research into any organization to make sure the lender and program is a valid one. Taking the time to do your homework will ensure you find the program you need.

The benefits provided through the SBA offer veterans a variety of special programs that are geared to assist veterans in either starting or growing a small business. The SBA offers a number of loan programs and a wide range of assistance to those interested in starting their own small business.



# Chapter 12: Special Topics

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## A. VA Benefits for Members of the National Guard and Federal Reservists

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All National Guard & Reserve members discharged or released under conditions not dishonorable are eligible for, at least, some benefits that come from the U.S. Department of Veterans Affairs (VA).<sup>184</sup> Members of the Guard & Reserve should never assume they automatically disqualify for benefits from the VA without conducting some research of their own. There are many reasons for this. Congress passes laws annually that effect VA benefits and sometimes those laws qualify Guard & Reserve members for VA benefits previously not available to them. Often Guard and Reserve members are informed of the law as it has been and not as it currently stands.

### 1. Qualifying for VA Benefits through Active Service, Traditional Service, or Technician Service

The big confusion in understanding VA benefits for members of the National Guard or the federal reserves results from the wide variety of how individual members are employed and under what duty status (i.e., federal or state orders) that employment is.

**Active Service.** “Eligibility requirements for several VA benefits include a certain length of active service.”<sup>185</sup> 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 under 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.

**Traditional Service.** Traditional National Guard and Reserve members have historically served 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.<sup>186</sup>

**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.

184 See, generally, <https://www.benefits.va.gov/guardreserve/>.

185 The authority for State Active Duty derives from State law, and does not qualify as “active service” under VA rules. See 38 U.S.C.101(24) and 38 U.S.C. 106.

186 See Summary of VA Benefits for National Guard and Reserve Members and Veterans (VA PAM 27-12-5), US Department of Veterans Affairs, September 2012, <https://www.benefits.va.gov/BENEFITS/benefits-summary/SummaryofVANationalGuardandReserve.pdf>.

## 2. Disability Compensation

National Guard & Reserve members who fulfilled their service obligation AND whose service was limited to one-weekend per month & two weeks per year (known as “traditional service”) may be eligible for disability compensation (monthly tax-free benefit paid when at least 10% service-connected) if the injury, illness or disease was incurred or aggravated in the line of duty.<sup>187</sup> When a traditional guard or reservist becomes ill or injured while in uniform, a Line of Duty (LOD) determination is completed (term used in for the Coast Guard is “Notice of Eligibility” (NOE)).<sup>188</sup> A LOD Determination of “in the line of duty” is a finding that the illness, injury or disease was incurred or aggravated while in an authorized duty status and not due to negligence or misconduct by the military member.<sup>189</sup> For more information see reservists should consult their chain of command or service regulation on line of duty determination.

## 3. VA Pension

The non-service-connected VA pension is another potential tax-free benefit paid to veterans with limited income and net worth who served during a wartime period. Generally, the VA Pension requires 90 days or 24 months of active service depending on dates of service.<sup>190</sup> For additional criteria, see Non-Service-Connected Disability Pension section under Chapter 6 of this book. When in doubt, apply for the benefit and the VA will make a determination.

## 4. Home Loan Guaranty

Generally, Guard & Reservists who meet the same qualifications as those on active duty qualify for the Home Loan Guaranty with one exception. In all cases, any veteran with at least 90 days of active duty during a wartime period or who left active duty for a service-connected disability is qualified for the Home Loan Guarantee. However, any guard or reservist who served at least 6 years of traditional service may also qualify if he or she;

- Continues to serve, **OR**
- Was transferred to standby reserve or an element of the ready reserve (other than the selected reserve), **OR**
- Was placed on the retired list, **OR**
- Received an honorable discharge.<sup>191</sup>

For more information see the Home Loan Guaranty section under Chapter 8 of this book.

## 5. Education

Post-9/11 GI Bill. Certain Full-time National Guard duty under the Command of the Governor (Title 32) may be qualifying service for the purposes of receiving the Post-9/11 GI Bill. This includes certain Title 32 duty authorized by the President or Secretary of Defense in response to a national emergency. For more information, see the Post-9/11 GI Bill section under Chapter 10 of this book.

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187 US Dept. of Veterans Affairs Pamphlet (VAPAM) 27125, September 2012. p.3.

188 US Coast Guard ALCGRSV 004/11 Notice of Eligibility (NOE) Authorization and Reporting Guidance, January 14, 2011.

189 Department of Defense Instruction (DODI) 1241.2, May 30, 2001, p. 11, sec E2.1.7

190 US Dept. of Veterans Affairs Pamphlet (VAPAM), “Summary of VA Benefits for National Guard and Reserve Members and Veterans”, 27125, September 2012. p.3

191 *Id.* at 4

Montgomery GI Bill-Selected Reserve (MGIB-SR). Reserve and National Guard who did not otherwise meet the active component requirements for the Montgomery GI Bill may qualify for the reserve version of the same education benefit. For more information on MGIB-SR, see the education section under Chapter 10 of this book.

## 5. Health Care

Members of the National Guard and federal reservists who served on active duty in a combat zone after November 11, 1998, may be eligible for up to 5 years of VA Health Care from the date of discharge or release.<sup>192</sup> Veterans without active duty in combat zone and Veterans who have served in a combat zone prior to November 11, 1998 have separate criteria for determining eligibility. Keep in mind that health care for National Guard and reserve is continually debated and likely to lead to changes. Before you decide that you don't qualify, check with a local Veteran Service Officer. For more information see the Health Care section under chapter 4 of this booklet as well as the VA's website at [www.va.gov/healthbenefits](http://www.va.gov/healthbenefits).

## 6. Burial

National Guard & Reserve may qualify for VA Burial benefits if they served on active duty OR if the veteran's death was due to an injury or disease developed or aggravated during active duty, active duty for training (including Annual Training), or inactive duty for training (Drill weekend).<sup>193</sup> For information on the types of burial benefits provided, see the burial benefits section of the VA website by going here; <http://www.benefits.va.gov/compensation/claims-special-burial.asp>. Also, see Chapter 9 of this book.

## 7. Insurance

**Servicemembers' Group Life Insurance (SGLI).** Currently serving Guard & Reserve are automatically insured by full-time SGLI unless he or she is scheduled to perform less than 12 periods of inactive duty training in a year. National Guard & Reserve separating, retiring, or being released from assignment in the Ready Reserve, members of the Individual Ready Reserve or Inactive National Guard are also eligible. National Guard & Reserve who have a minimum of SGLI coverage are qualified for SGLI when an illness or injury is incurred or aggravated while performing reserve duty or traveling to or from that duty.<sup>194</sup> For more information see the Life Insurance section of the VA website here; <http://www.benefits.va.gov/INSURANCE/>.

**Family Servicemembers' Group Life Insurance (FSGLI).** If the Guard or Reservist is qualified for and has SGLI, his or her family members automatically qualify for FSGLI.<sup>195</sup> For more information see the FSGLI section of the VA website here; <http://www.benefits.va.gov/insurance/fsgli.asp>.

**Traumatic Injury Protection SGLI (TSGLI).** TSGLI is a one-time payment to service members or veterans who incur traumatic injuries and suffer losses as a result. The payment is designed to help ease the financial burden associated with recovery. The injury does not have to be in the line of duty.<sup>196</sup> For more information see the TSGLI section of the VA website at; <http://www.benefits.va.gov/insurance/tsgli.asp>.

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192 *Id.* at 5

193 *Id.*; see also <https://www.benefits.va.gov/compensation/claims>.

194 *Id.*; see also <https://www.benefits.va.gov/INSURANCE/>.

195 *Id.* at 6; see also <https://www.va.gov/life-insurance/options-eligibility/fsgli/>.

196 *Id.* at 6; see also <https://www.va.gov/life-insurance/options-eligibility/tsgli/>.

**Service-Disabled Veterans' Insurance (S-DVI).** National Guard, Reserve, and Veterans qualify for S-DVI when a service-connected disability is incurred while on active duty status. Veterans have two years to apply from the date of notification of service-connection approval and must have been discharged after April 25, 1951.<sup>197</sup> For more information see the S-DVI section of the VA website here; <https://www.va.gov/life-insurance/options-eligibility/s-dvi/>.

**Veterans Mortgage Life Insurance (VMLI).** VMLI provides mortgage life insurance to severely disabled Guard, Reserve, & Veterans with a service-connected disability while in an active duty<sup>198</sup> status and considered severely disabled and receive a Specially Adapted Housing (SAH) grant. For more information see the VMLI section under Chapter 7 of this book or by visiting the following VA website; <https://www.va.gov/life-insurance/options-eligibility/vmli/>.

## 6. Vocational Rehabilitation and Employment (VR&E)

Generally, Guard & Reservists with a service-connected disability rating of at least 20% qualifies for at least some VR&E benefits.<sup>199</sup> For more information on what this benefit may cover, see the Employment Benefits for Service-Connected Veterans section of Chapter 7 of this book. Because benefits are continually changing, make sure you consult a Veterans Service Officer to verify whether you qualify and how to apply.

### A. Physical Disability Board of Review

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“Veterans separated due to disability from Sept. 11, 2001, through Dec. 31, 2009, with a combined rating of 20% or less, as determined by the respective branch of service Physical Evaluation Board (PEB), and not found eligible for retirement, may be eligible for a review by the Physical Disability Board of Review (PDBR). The PDBR was established to reassess the accuracy and fairness of certain PEB decisions, and where appropriate, recommend the correction of discrepancies and errors.”

“A PDBR review will not lower the disability rating previously assigned by the PEB, and any correction may be made retroactively to the day of the original disability separation. As a result of the request for review by the PDBR, no further relief from the Board of Corrections of Military Records may be sought, and the recommendation by the PDBR, once accepted by the respective branch of service, is final. A comparison of these two boards, along with other PDBR information, can be viewed at [www.health.mil/pdbr](http://www.health.mil/pdbr). Questions regarding the review of a discharge should be addressed to the appropriate discharge review board at the address listed on the DD Form 293.

### B. Impact of Incarceration on the Receipt of VA Benefits

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Under certain circumstances, the VA will continue to pay certain benefits to veterans who are incarcerated. The VA itself states that justice-involved veterans may be eligible for disability compensation, disability pension, education and training, health care, home loans, insurance, vocational rehabilitation and employment, and burial. More information is available here; <https://www.benefits.va.gov/persona/veteran-incarcerated.asp>.

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197 *Id.*; see also <https://www.va.gov/life-insurance/options-eligibility/tsgli/>.

198 *Id.*; see also <https://www.benefits.va.gov/insurance/s%C2%ADdvi.asp>.

199 *Id.*

## 1. Incarceration and VA Disability Compensation

VA disability compensation benefits remain untouched if the veteran is imprisoned for a misdemeanor conviction. However, the same is not true in the case of a felony. A veteran's monthly disability payment will be lowered after 60 days of imprisonment for a felony. How much the benefit is reduced depends on the veteran's disability rating. For those rated at 10% before incarceration, the new payment will be half the 10% rate. For those with a disability rating of 20% or greater, the new payment will be at the 10% rate.

## 2. Incarceration and VA Pension

A veteran's monthly pension payment will be stopped after 60 days of imprisonment in a federal, state, or local jail for conviction of a felony or a misdemeanor. If a veteran fails to notify the VA of his or her incarceration, the veteran may face the loss of all financial benefits until the VA's overpayment is recovered. Pension payments may resume after incarceration ends.

## 3. Eligibility for VA Medical Care While Imprisoned

A veteran cannot receive VA medical care while incarcerated. The VA highlights that, in this case, the eligibility for healthcare is not the issue. An incarcerated veteran does not lose his or her eligibility for VA healthcare due to incarceration. The result, however, for the period of incarceration, is the same. The VA reports that current federal regulations restrict it from offering hospital and outpatient care to incarcerated veterans who are inmates of another governmental agency's institution when that agency has a duty to give the care or services.

Once a veteran is unconditionally released from the institution, he or she may apply for enrollment into the VA healthcare system. At such a time, contact the nearest VA healthcare facility.

## 4. Receipt of VA Benefits Not Paid During Imprisonment by Dependents

Although one can see from the above the impact of incarceration on the veteran's receipt of VA benefits, the VA can pay (apportion) all or part of those withheld (otherwise unpaid) benefits to the incarcerated veteran's spouse, child or children, and dependent parents on the basis of individual need. Family members of an incarcerated veteran should contact the nearest VA regional office or other qualified veterans service officer for more information on how to apply. Family members must be prepared to provide income information to support any such application. One should note the following:

**Notice to the Incarcerated Veteran:** VA should inform the incarcerated veteran whose benefits may be reduced of the right his or her dependents have to an apportionment during the period of incarceration, and how such payments may resume upon release from incarceration.

**Notice to the Incarcerated Veteran's Dependents:** VA should also notify the dependents of their right to an apportionment if their existence has been declared to the VA and their addresses are on file.

**No Apportionment to Other Prisoners.** An apportionment may not be directed to or on behalf of anyone else who is incarcerated in a federal, state, or local penal institution for conviction of a felony.

**Apportionments Are Not Automatic.** An incarcerated veteran's dependents must apply for an apportionment. Claims are not automatically granted.



## 5. Education Benefits

A veteran who is not incarcerated for a felony can still receive full monthly benefits subject to the standard eligibility and entitlement rules. Also, certain felons in transitional housing may also be eligible: Convicted felons who have been assigned to a halfway house (or “residential re-entry centers”) or who are participating in work-release programs also can receive full monthly benefits. Convicted felons can only be paid the costs of tuition, fees, and required books, equipment, and supplies. Such payments are not available if another federal, state, or local program covers these costs in full.

## 6. Resumption of VA Benefits

Upon release from incarceration, compensation payments a veteran was previously receiving may be reinstated based upon the severity of the service-connected disability or disabilities at that time. Within 30 days of a veteran’s projected release from incarceration (based on confirmation from a parole board or other suitable official prison source), a veteran may notify the VA and request the future resumption of the veteran’s VA benefits. Release from incarceration includes parole, work release or a half-way house program. A veteran should not delay in making such a request as the award for compensation or pension will resume from the date of release from incarceration **if the VA gets the veteran’s notice within one year after the release**. In certain cases, the VA may request the veteran to submit to a medical examination to determine if the disability has changed.

The VA considers a veteran released from incarceration if he or she either is paroled or participating in a work release or half-way house program. Once released, a veteran should visit or call his or her local VA regional office (VARO) for assistance.

## C. Summary

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This book is designed to be a starting point for veterans and their dependents to understand the benefits afforded to them by a grateful nation. It is not designed as a complete index of every benefit available, so veterans should take an active role in researching and understanding what benefits they may be entitled to. Furthermore, benefits are constantly changing and the information contained in these pages should be confirmed with up to date sources.

# APPENDICES

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# Appendix A: VHA Veteran Medical Centers and Support Services Locations in Illinois

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## 1. Overview

The Veterans Health Administration (VHA) divides its healthcare system into 23 Veterans Integrated Service Networks (VISNs). These individual networks do not necessarily cover the entire territory of a given state. In fact, in the case of Illinois, the State is divided up by four VISNs, 12, 11, 15, and 23, starting North, going clockwise around the points of the compass.

## 2. VA Hospitals

### Captain James A. Lovell Federal Health Care Center

The VA describes Lovell FHCC as follows<sup>200</sup>: “The Captain James A. Lovell Federal Health Care Center (FHCC) is a first-of-its-kind partnership between the U. S. Department of Veterans Affairs and the Department of Defense (DoD), integrating all medical care into a federal health care facility with a single combined VA and Navy mission.”

“Lovell FHCC is located in North Chicago, Illinois, and was established on Oct. 1, 2010 when the North Chicago VA Medical Center (VAMC) and the Naval Health Clinic Great Lakes (NHCGL) merged their resources and services. A combined mission of the health care center means active duty military, their family members, military retirees and veterans are all cared for at the facility. The health care center ensures that nearly 40,000 Navy recruits who transition through Naval Station Great Lakes each year are medically ready and nearly 67,000 eligible military and retiree beneficiaries from Northern Illinois and Southern Wisconsin receive first-rate care.”

### Edward Hines, Jr., VA Hospital

The VA describes Hines VA Hospital as follows: “Edward Hines, Jr. VA Hospital, located 12 miles west of downtown Chicago on a 147-acre campus, offers primary, extended and specialty care and serves as a tertiary care referral center for VISN 12. Specialized clinical programs include Blind Rehabilitation, Spinal Cord Injury, Neurosurgery, Radiation Therapy and Cardiovascular Surgery. The hospital also serves as the VISN 12 southern tier hub for pathology, radiology, radiation therapy, human resource management and fiscal services.”

“Hines VAH currently operates 483 beds and six community-based outpatient clinics Hoffman Estates, Kankakee, Oak Lawn, Aurora, LaSalle and Joliet. More than 700,000 patient visits occurred in fiscal year 2017 providing care to more than 57,000 veterans, primarily from Cook, DuPage and Will counties.”<sup>201</sup>

### VA Illiana Health Care System

The VA describes the VA Illiana Health Care System as follows: “Since 1898, our buildings, facilities, patients, and missions have changed, but remaining constant is VA Illiana Health Care System’s endeavor in improving the health of the men and women who have so proudly served our nation. Being the 8th oldest VA facility, we consider it our privilege to serve your health care needs in any way we can. Services are available to more than 150,000 veterans living in the surrounding 34-county

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200 <https://www.lovell.fhcc.va.gov/about/index.asp>.

201 <https://www.hines.va.gov/about/index.asp>.

areas of Illinois and Indiana.”<sup>202</sup>

### **Jesse Brown VA Medical Center** (*formerly, West Side VA Medical Center*)

The VA describes Jesse Brown VA Medical Hospital as follows: “The Jesse Brown VA Medical Center consists of a 200-bed acute care facility and four community-based outpatient clinics (CBOCs). Jesse Brown VAMC provides care to approximately 62,000 enrolled veterans who reside in the City of Chicago and Cook County, Illinois, and in four counties in northwestern Indiana. In FY10, the medical center had over 8100 inpatient admissions and 560,000 outpatient visits. A budget of over \$355 million supports approximately 2,000 full-time equivalent staff, including 200+ physicians and 450 nurses, with 500+ volunteers providing service and care at Jesse Brown VAMC and CBOCs.”<sup>203</sup>

“In May 2008, the medical center opened its new inpatient bed tower pavilion, which includes seven surgical suites, cystology, intensive care, inpatient dialysis, an outpatient surgical center and a chapel. The medical center’s strategic priority is the “heart of the Veterans Community” and as Provider of Choice for veterans in the Chicago area. JBVAMC established a “We Are Here” outreach campaign to inform veterans about the health care benefits they have earned through their service to our country and the specific services available to them at Jesse Brown VA Medical Center.”

“Formerly known as the West Side VA Medical Center, the facility was renamed in 2004 for the Honorable Jesse Brown, who served as Secretary for Veterans Affairs from 1993 to 1997.”

The Hospital is also affiliated with the Feinberg School of Medicine of Northwestern University and the University of Illinois at Chicago Medical School, with more than 900 program residents providing veteran care annually.

### **Marion VA Medical Center**

The VA describes the VA Medical Center in Marion, Il as follows: “The facility was built in 1942. Our present Health Care System provides care to 43,722 veterans annually in 27 counties in Southern Illinois, 8 counties in Southwestern Indiana, and 17 counties in Northwest Kentucky.”<sup>204</sup>

The VA medical Center in Marion, Illinois is “a general medical and surgical facility that operates 55 acute care beds and a 60 bed Community Living Center. Ten Outpatient Clinics that provide primary care and behavioral medicine services are located in Harrisburg; Carbondale; Effingham; and Mt. Vernon, IL; Paducah; Hanson; Owensboro; and Mayfield, Kentucky; Vincennes and Evansville, IN”.

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202 <https://www.danville.va.gov/about/index.asp>.

203 <https://www.chicago.va.gov/about/index.asp>.

204 <https://www.marion.va.gov/about/index.asp>.

<p><b><u>VISN 12</u></b></p> <p>Captain James A. Lovell Federal Health Care Center (formally, North Chicago VA Medical Center) 3001 Green Bay Road North Chicago, IL 60064 (847) 688-1900 (800) 393-0865</p> <p>Jesse Brown VA Medical Center 820 S. Damen Avenue Chicago, IL 60612 (312) 569-8387</p> <p>Hines VA Medical Center 5000 South 5th Avenue (708) 202-8387</p>	<p>VA Illiana Health Care System 1900 E. Main St. Danville, IL 61832 (217) 554-3000 (800) 320-8387</p> <p><b><u>VISN 11</u></b> [No Illinois-based hospitals]</p> <p><b><u>VISN 15</u></b></p> <p>Marion VA Medical Center 2401 West Main St. Marion, IL 62959 (618) 997-5311</p> <p><b><u>VISN 23</u></b> [No Illinois-based hospitals]</p>
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**3. Community Based Outpatient Clinics [CBOCs] and Clinics**

<p>Aurora CBOC 161 South Lincolnway North Aurora, IL 60542 Phone: (630) 859-2504 Fax: (630) 859-2508</p>	<p>Freeport VA Clinic 750 Kiwanis Drive Ste.250 Freeport, IL 61032 Phone: (815)235-4881 Fax: (815) 232-4614</p>	<p>Oak Lawn CBOC 10201 S. Cicero Avenue Oak Lawn, IL 60453 Phone: (708) 499-3675 Fax: (708) 499-3715</p>
<p>Auburn Gresham (Chicago) CBOC VA Outpatient Clinic 7731 South Halsted Street Chicago, IL 60620 Phone: (773) 962-3700 Fax: (773)962-3703</p>	<p>Joliet CBOC 1201 Eagle Street Joliet, IL 60435 Phone: (815) 740-8100 Fax: (815) 740-8101</p>	<p>Rockford VA Primary Care Clinic 816 Featherstone Road Rockford, IL 61107 Phone: (815)227-0081 Fax: 815-387-5316</p>
<p>Chicago Heights CBOC 30 East 15th Street, Ste. 314 Chicago Heights, IL 60411 Phone: (708) 754-8880 FAX: (708) 756-8871</p>	<p>Kankakee CBOC 581 William Latham Drive Suite 301 Bourbonnais IL 60914 Phone: (815) 932-3823 Fax: (815) 932-3827</p>	<p>Great Lakes Facilities 237 Fisher Clinic BLDG 237 2410 Sampson Street Great Lakes, IL 60088 Phone: (847)688-2469</p>
<p>Crown Point CBOC 9330 Broadway Crown Point IN 46307 (800) 644-1243 (219) 662-5000</p>	<p>Lakeside CBOC 211 E. Ontario St. 12<sup>th</sup> Floor Chicago, IL 60611 Phone: (312) 469-4850</p>	<p>USS Osborne Dental Clinic 3440 Ohio Street Great Lakes, IL 60088 Phone:(847)688-2100</p>



Elgin CBOC 450 Dundee Ave Elgin, IL 60120 Phone: (847) 742-5920 extension:29700 Fax: (847) 742-6124	LaSalle CBOC Progress Village 4461 N Progress Village Peru, IL 61354 Phone: (815) 223-9678 Fax: (815) 223-9683	Bob Michel VA Clinic 7717 N. Orange Prairie Rd Peoria, IL 61615 Phone: (309) 589-6800
Evanston CBOC 1942 Dempster Street Evanston, Illinois 60202 (847) 869-6315	McHenry CBOC 3715 Municipal Drive McHenry IL 60050 (815) 759-2306	Decatur VA Outpatient Clinic 792 N. Sunnyside Rd. Decatur, IL 62522 Phone: (217) 362-5442
Mattoon CBOC 501 Lakeland Blvd. Mattoon, IL 61938 Phone:(217)258-3370	Springfield VA Clinic 5850 S. 6 <sup>th</sup> Street Suite A Springfield, IL 62703 Phone: (217)529-5046	Enterprise Way VA Clinic 1301 Enterprise Way Suite 68 Marion, IL 32959 Phone: (618)993-1008
Heartland St Clinic 3404 Heartland St Marion, IL 62959 Phone:(618)997-5311	Carbondale CBOC 1130 East Walnut St Carbondale, IL 62901 Phone: (618)351-1031	Effingham CBOC 1011 Ford Avenue Effingham, IL 62401 Phone: (217) 347-7600
Harrisburg CBOC 608 Rollie Moore Dr Harrisburg, IL 62946 Phone:(618)252-6150	Mt. Vernon CBOC 4105 N. Water Tower Pl Mt. Vernon, IL 62864 Phone: (618)246-2910	St. Clair County CBOC 1190 Fortune Blvd. Shiloh, IL 62269 Phone: (314) 286-6988
Galesburg VA Clinic 310 Home Boulevard Galesburg, IL 61401 Phone:(309)343-0311	Quincy Clinic 6020 Broadway St Quincy, IL 62301 Phone: (217) 224-3366	Sterling VA Clinic 406 Ave C Sterling, IL 61081 Phone: (815)632-6200
<a href="https://www.va.gov/directory/guide/fac_list_by_state.cfm?State=IL&amp;dnum=All">https://www.va.gov/directory/guide/fac_list_by_state.cfm?State=IL&amp;dnum=All</a>		

#### 4. Vet Centers

**Description:** Born in the aftermath of the Vietnam War, Vet Centers provide the following types of services to veterans, service members and their families in an effort to make a successful transition from military to civilian life: referrals to VA Medical Centers and CBOCs; individual readjustment counseling; group readjustment counseling; referrals for benefits assistance; screening and referral for medical issues; liaison with community agencies and other VA facilities; marital/significant other and family counseling; community outreach and education; substance abuse information and referral; job counseling and placement resources; sexual trauma counseling and referral; referrals for homeless veterans; and bereavement counseling for families who experience an active duty death. All services are free to eligible veterans and to their families.

**Basic Eligibility:** Services are offered to all those veterans who were in theater during the following conflict eras:

WWII: December 7, 1941 to December 31, 1946  
 Korea: June 27, 1950 to January 31, 1955  
 Vietnam: February 28, 1961 to May 7, 1975  
 Lebanon: August 25, 1982 to February 26, 1984  
 Granada: October 23, 1983 to November 21, 1983  
 Panama: December 20, 1989 to January 31, 1990  
 Persian Gulf: August 2, 1990 to Present  
 Somalia: September 17, 1992 to Present  
 Bosnia: November 21, 1995 to November 1, 2007  
 Kosovo: March 24, 1999 to Present  
 Afghanistan: October 7, 2001 to Present  
 Iraq: March 19, 2003 to Present

**Additional Eligibility:** Services are also available to (1) all veterans, regardless of period of service, who experienced sexual trauma while on active duty; and (2) families of service members who died while on active duty.

**Vet Centers in Illinois**

<p>Chicago Vet Center                  3348 W. 87<sup>th</sup> Street                  Chicago, IL 60652                  Tel: (773) 962-3740                  Fax: (773) 962-3750</p>	<p>Oak Park Vet Center                  1515 South Harlem Avenue                  Forest Park IL 60130                  Tel: (708) 457-8805</p>	<p>Springfield Vet Center                  2980 Baker Drive                  Springfield, IL                  62703                  Tel: (217) 492-4955</p>
<p>DuPage County Vet Center                  750 Shoreline Drive, Suite 150                  Aurora, IL 60504                  Tel: (630) 585-1853                  Fax: (630) 585-1956</p>	<p>Metro East Vet Center                  228 West Pointe Drive                  Swansea, IL 62226                  Tel: (618) 825-0160</p>	<p>Quad Cities Vet Center                  465 42<sup>nd</sup> Avenue, Suite #140                  East Moline, IL 61244                  Tel: (309) 755-3260</p>
<p>Chicago Heights                  1010 Dixie Highway, 2<sup>nd</sup> Floor                  Chicago Heights IL 60411                  Tel: (708) 754-8885                  Fax: (708) 754-9882</p>	<p>Rockford Vet Center                  7015 Rote Road                  Rockford IL 61107                  Tel: (815) 395-1276                  Fax: (815) 395-1280</p>	<p>Orland Park Vet Center                  8651 W.159th Street, Suite 1                  Orland Park, IL 60462                  Tel: (708) 444-0561                  Fax: (708) 444-0588</p>
<p>Evanston Vet Center                  1901 Howard Street                  Evanston, IL 60202                  (847) 332-1019</p>	<p>Peoria Vet Center                  5015 American Prairie Drive                  Peoria, IL 61615                  Tel: (309) 689-9708                  Fax: (309) 689-9720</p>	

To learn more call 1-877-WAR-VETS or visit <http://www.vetcenter.va.gov>

## **Services for Homeless Veterans**

According to the VA, veterans who are homeless or at imminent risk of becoming homeless can call or visit their local VA medical center or Community Resource and Referral Center where VA staff are ready to help. Veterans and their families may also call 1-877-424-3838. Veterans can explore [www.va.gov/homeless](http://www.va.gov/homeless) to learn about VA programs for veterans who are homeless.

### **5. Veterans Transportation Services (in Illinois)**

For more information on VA transportation services, visit the following webpage on the VA's website: <https://www.va.gov/healthbenefits/vtp/>.

# Appendix B: Veteran Service Organizations in Illinois

**Overview:** When applying for benefits and services, veterans will often get better results if they receive assistance from a person knowledgeable about VA and state benefits. One of the best sources of assistance are Veterans Service Organizations (VSOs) such as the American Legion or the Veterans of Foreign Wars. Most VSOs have a service officer available at the VA Regional Office as well as VA Medical Centers.

<p><b>AMVETS</b></p> <p><u>VA Regional Office</u> 2122 W. Taylor Street, Room 1 Chicago, IL 60612 Service Officers: Alfonso Pizarro Tel: 312-980-4256 Fax: 312-980-4674</p> <p>To locate an American Veteran Service Officer visit: <a href="https://amvetsnsf.org/wp-content/themes/amvetsnsf/docs/service-officers-contact-list.pdf">https://amvetsnsf.org/wp-content/themes/amvetsnsf/docs/service-officers-contact-list.pdf</a> or call 301-459-6181 ext:4071</p> <p><b>The American Legion</b></p> <p><u>VA Regional Office</u> 2122 W. Taylor Street, Room 106 Chicago, IL 60612 Service Officer: Carolina Contreras Tel: 312 980-4266 Fax: 312- 706-6675</p> <p><u>Hines VA Hospital</u> 500 S. Fifth Ave Hines, IL 60141 Tel: 708-202-2569</p> <p><u>Marion VA Medical Center</u> 2401 West Main Street Bldg. 82 Marion, IL 62959 Service Officer: William Slider Tel: 618-998-5605</p> <p>There may be a veteran service officer located at an American Legion Post. To locate the VSO closest to you, visit: <a href="https://www.legion.org/serviceofficers/IL#results">https://www.legion.org/serviceofficers/IL#results</a></p>	<p><b>Veterans of Foreign Wars</b></p> <p><u>VA Regional Office</u> 2122 West Taylor St, Room 105 Chicago, IL 60612 Service Officer: Derek Griffin Tel: 312-980-4284 Fax 312-706-6680</p> <p><u>Illiana VA Health Care System at Danville</u> 1900 E. Main Street Bldg 98, Rm. 1009 Danville, IL 61832 Service Officer: Sean Conner Tel: 217-554-4502</p> <p><u>Marion VAMC</u> 2401 W. Main St., Room 103 Marion, IL 62959 Service Officer: Gregory Strong Tel: 618-997-531</p> <p><b>Disabled American Veterans</b></p> <p><u>VA Regional Office</u> 2122 West Taylor St, Room 104 Chicago, IL 60612 Tel: 312-980-4242 Fax: 312- 706-6673</p> <p><u>Jesse Brown VAMC</u> 820 S. Damen Chicago, IL 60612 Tel: 312-980-4242</p> <p><u>Hines VA Hospital</u> 5000 S. Fifth Ave Building 1, Room D-17 Hines, IL 60141 Service Officer: George Isdale Tel: 708-202-2575</p>
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Marion VAMC

2401 W. Main St., Ground Fl  
Marion, IL 62959  
Service Officer: Joseph R. Brown  
Tel: 618-997-5311, Ext. 55110

Danville VAMC

1900 East Main St.  
Bldg. 104, Room 107A  
Danville, IL 61832  
Service Officer: Robert Barrett  
Tel: 217-554-4281  
Fax: 217-477-4800

Captain James A. Lovell Federal Health Care Center

3001 Green Bay Rd.  
Bldg. 135, Room A 53  
North Chicago, IL 60064  
Service Officer: Michael J. Hiley  
Tel: 224-610-2961  
Fax: 224-610-2952

**Military Order of the Purple Heart**

VA Regional Office

2122 W. Taylor St. Room 108  
Chicago, IL 60605  
Service Officer: Delores Cooley  
Tel: 312-980-4271  
Fax: 312-706-6677  
National Tel: 703-642-2054  
[www.purpleheart.org](http://www.purpleheart.org)

**Paralyzed Veterans of America**

<http://www.pva.org/find-support/veterans-benefits/>

Edwards J. Hines VA Hospital

5000 S. 5th Ave. Bldg.1  
Room F-214  
Hines, IL 60141  
Tel: 708-202-5623

Edward J. Hines VA Hospital

5000 South 5th Avenue Bldg. 128  
Room C-147  
Hines, IL 60141  
Tel: 708-202-5832

Vaughan Chapter

2235 Enterprise Drive  
Suite 3501  
Westchester, IL 60154  
Tel: 708-947-9790

**Vietnam Veterans of America**

<https://vva.org/what-we-do/veteran-services/service-officer-locator/>

Alfred Huber  
1556 40th Street  
Rock Island, IL 61201  
Tel: 309-721-1453

Clarke Barnes  
5 Misty Hollow  
Geneseo, IL 61254  
Tel: 309-944-3674

Dorothy Le Clear  
2122 W. Taylor St.  
Room 107  
Chicago IL 60612  
Tel: 312-980-4268

**Blinded Veterans Association**

National Resource Center  
1101 King Street  
Suite 300  
Alexandria, VA 22314  
Tel: 844-250-5180  
Email: [fieldservice@bva.org](mailto:fieldservice@bva.org)  
<https://www.bva.org/blinded-veterans-programs/veteran-service/>

**Jewish War Veterans**

Tel: 202-265-6280  
Email: [jww@jww.org](mailto:jww@jww.org)  
<https://www.jvw.org/veteran-resources/connect-service-officers-access-va-benefits/>

**National Association for Black Veterans**

National Service Officer  
Center for Veterans Issues  
Phone: 414-345-4244  
<https://nabvets.weebly.com/>



**National Association of County Veterans  
Service Officers**  
[https://www.nacvso.org/find\\_service\\_officers/  
category-865ca542-2c72-4d1a-adac-56061f573562.  
aspx](https://www.nacvso.org/find_service_officers/category-865ca542-2c72-4d1a-adac-56061f573562.aspx)

**U.S. Department of Veterans Affairs directory  
of Veterans and Military Service Organizations  
and State Directors of Veterans Affairs**  
<http://www.va.gov/vso/VSO-Directory.pdf>

# Appendix C: Illinois Department of Veterans Affairs (IDVA) Field Service Office Locations

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**Overview:** IDVA service officers are trained and accredited by the U.S. Department of Veterans Affairs to assist veterans, their dependents, and survivors. IDVA service officers can assist veterans and their family members apply for state and federal benefits, as well as provide information and assistance concerning a host of areas, including education, employment, burial, pension, and healthcare.

## **Adams County**

Quincy Veterans Home  
1707 N 12th St  
Quincy, IL 62301  
VSO: Paul Tyson  
Tel: (217) 222-8641 Ext: 253  
Fax: (217) 222-8578  
Hours: 8:00 AM to 4:30 PM  
(Monday through Friday except  
2nd & 4th Friday of the month.)

## **Bond County**

Bond County Health Dept.  
1520 S. 4th Street  
Greenville, IL 62246  
VSO: Ed Barnes  
Tel: (618) 664-1442  
Hours: 8:30 AM to 4:00 PM  
(2nd & 4th Wednesday of the  
Month)

## **Bond County**

Federal Corrections Inst.  
Hwy 40 & 4th St.  
Greenville, IL 62246  
NO PUBLIC ACCESS  
VSO: Ed Barnes  
Tel: (618) 664-6200  
Hours: 9:00 AM to 4:00 PM  
(3rd Wednesday of the Month)

## **Bureau County/TEMP Closed**

American Legion 1549 W. Peru  
St Princeton, IL 61356  
VSO: \_\_\_\_\_  
Tel: not available

Hours: 9:00 AM to 4:00 PM  
(1st Monday of the Month)

## **Champaign County**

IL National Guard Armory  
600 E. University Ave.  
Urbana, IL 61802  
VSO: Robbie Walker  
Tel: (217) 278-3388  
VSO: Lashunda Glover  
Tel: (217) 278-3392  
Fax: (217) 278-3375  
Hours: 8:00 AM to 4:30 PM  
(Daily)  
Female Service Officer Available

## **Christian County**

IL Dept. of Veterans Affairs  
1100 Cheney Street  
Taylorville, IL 62568  
VSO: Mark Schaefer  
Tel: (217) 287-7474  
Fax: (217) 287-7668  
Hours: 8:30 AM to 4:30 PM  
(Daily)

## **Clinton County**

Clinton County Senior Center  
630 8th St  
Carlyle, IL 62231  
VSO: Rebecca Miller  
Tel: (618) 594-2321  
Hours: 9:00 AM to 4:00 PM  
(2nd Wednesday of the Month)  
Female Service Officer Available

## **Coles County**

IL Dept. of Veterans Affairs  
1550 Douglas Ave., Suite 1  
Charleston, IL 61920  
VSO: Blake Leitch  
Tel: (217) 345-2192  
Fax: (217) 345-2193  
Hours: 8:00 AM - 4:30 PM  
(Daily, Except 2nd & 4th  
Wednesday of the Month)

## **Cook County**

Chicago Headquarters  
[Cook County#1]  
George W. Dunne Cook County  
Office Building  
69 W. Washington Street  
Suite 1620  
Chicago IL, 60601  
VSO: Cynthia Green  
Tel: (312) 814-3326  
Hours: 8:00 AM to 4:00 PM  
(Daily)  
VSO: Sharon Buchanan  
Tel: (312) 363-1492  
Hours: Tuesday, Thursday &  
Friday only  
VSO: Michelle Richards  
Tel: (773) 363-9851  
Hours: Monday, Wednesday &  
Friday only

## Chicago Vet Center

3348 West 87th Street, Ste. 2  
Chicago IL 60652  
VSO: Michele Richards  
Tel: (773) 962-3740  
Hours: 9AM to 4PM, Tuesdays

& Thursday only.  
Female Service Officer Available

Evanston

Evanston Vet Center  
1901 Howard Street  
Evanston, IL 60202

VSO: Angel Montes  
Tel: (847) 332-1019  
Hours: 8:30 AM-4:00 PM  
(Mondays only)

Hope Manor I

3053 West Franklin Blvd.  
Chicago IL 60612

VSO: Cynthia McKee  
Tel: (773) 475-6703  
Hours: 9:00 AM to 4:00 PM  
(1st & 3rd Friday of the month.)

Hope Manor II

6002 S. Halsted Street  
Chicago IL 60621

VSO: Sharon Buchanan  
Tel: (312) 564-2398  
Hours: Walk-ins, 9AM to 12PM,  
Mondays & Wednesdays. By  
appointment only 1:30 PM to  
3:30 PM. For appointments, call  
(312) 564-2393.

Schaumburg Township

1 Illinois Blvd  
Hoffman Estates, IL 60169

VSO: James Lopez  
Tel: (847) 884-0030 Ext. 2019  
Hours: 9:00am-4:00pm  
(Thursdays ONLY)

Cook County #2

General Jones Armory  
5200 S Cottage Grove Ave Room  
101 - 103

North Chicago, IL 60615  
**OFFICE CLOSED DOWN**

Cook County #3

IL Dept. of Veterans Affairs  
1551 N. Kedzie Ave.  
Chicago, IL 60651

VSO: Angel Montes

Tel: (773) 292-7894

Fax: (773) 292-7895

Hours: 8:00 AM to 4:00 PM  
(Daily, Except Mondays & 1st &  
3rd Fridays of the month.)

Cook County #4

1010 Dixie Hwy - Suite 101  
Chicago Heights, IL 60411

VSO: Charles Lawrence  
Tel: (708) 754-6403

Fax: (708) 754-0347

Hours: 8:00 AM to 4:00 PM  
(Daily except Mondays)

Cook County #5

Chicago Regional VA Office  
2122 Taylor St - Suite 127  
Chicago, IL 60612

VSOs: Supervisor: Joseph  
Petrosky

VSO: Shynae Murphy

VSO: Israel Dominguez

Tel: (312) 980-4512

Fax: (312) 980-4508

Hours: 8:00 AM to 3:00 PM  
(Daily)

Receptionists: Charles Simmons  
and Alma Ruci

Cook County #6

IL Dept. of Veterans Affairs  
Dept. of Employment Security

16845 S. Halsted Street  
Harvey, IL 60426

VSO: Charles Lawrence

Tel: (708) 225-8030

Fax: (708) 225-8032

Hours: 9:00 AM to 4:00 PM  
(Mondays)

Cook County #7

IL Dept. of Veterans Affairs  
1515 S. Harlem Ave., Unit 1B  
Forest Park IL 60130

VSO: Alex Nuno

Tel: (708) 366-5020

Fax: (708) 366-5059

Hours: 8:00 AM to 4:30 PM

(Daily)

Cook County #9

Palatine Township

721 S Quentin Rd – Ste. #102  
Palatine, IL 60067

VSO: James Lopez

Tel: (847) 485-2772

Fax: (847) 485-2773

Hours: 8:00 AM to 4:00 PM  
(Daily, Except Thursdays)

Cook County #10

Village of Orland Park  
14700 Ravinia Ave

Orland Park, IL 60462

VSO: Charletta Lutcher-Hayes

Tel: (708) 403-2011

Fax: (708) 403-2012

Hours: 8:30 AM to 4:30 PM  
(Daily)

Female Service Officer Available

Cook County #11

Frisbie Senior Center

52 E. Northwest Highway

Des Plaines, IL 60016

VSO: Cynthia McKee

Tel: (847) 294-4664

Fax: (847) 294-4665

Hours: 9:00 AM to 4:00 PM

(Every 2nd & 4th Thursday of  
each Month)

Female Service Officer Available

**Crawford County**

Veterans of Foreign War (VFW)

812 E Main St

Robinson, IL 62454 VSO: Ken

Ferguson Tel: (618) 546-5140

Hours: 9:00 AM to 4:00 PM (1st  
& 3rd Wednesday of the Month)

**DuPage County**

DuPage County #1

421 N County Farm Rd

Room 2-600A

Wheaton, IL 60187

VSO: Marcus Woodward  
Tel: (630) 690-9449  
Fax: (630) 690-0917  
Hours: 8:30 AM to 4:30 PM  
(Daily)

### DuPage County #2

Leyden Township  
2501 N. Mannheim Rd.  
Franklin Park, IL 60131  
VSO: Cynthia McKee  
Tel: (847) 451-5111  
Fax: (847) 455-0551  
Hours: 8:00 AM to 4:00 PM  
(Daily, Except 2nd & 4th Thursday of the Month) Female Service Officer Available

### **Edgar County**

Edgar Co. Farm Service Agency  
11759 IL Highway 1  
Paris, IL 61944  
VSO: Blake Leitch  
Tel: (217) 465-5325 Ext. 2  
Hours: 9:00 AM to 4:00 PM  
(2nd and 4th Wednesday of the Month)

### **Effingham County**

County Building  
101 North 4th Street - Room 203  
Effingham, IL 62401  
VSO: Lynn Brown  
Tel: (217) 342-8493  
Fax: (217) 342-6474  
Hours: 8:00 AM to 4:00 PM  
(Daily, Except 1st Wednesday & 4th Thursday of the Month)

### **Franklin County**

City Hall  
500 W Main St., PO Box 640  
Benton, IL 62812  
VSO: Robert Ferrera  
Tel: (618) 435-3678  
Fax: (618) 435-5802  
Hours: 8:00 AM to 4:30 PM

(Daily)

### **Fulton County**

American Legion Post  
#1 505 E. Eisenhower  
Lewistown, IL 61542  
VSO: Kermit Short  
Tel: (309) 547-7209  
Hours: 8:00 AM to 2:00 PM (2nd and 4th Thursday of the Month)

### **Henry County**

IL. National Guard Armory  
111 N East St  
Kewanee, IL 61443  
VSO: Jack Hayes  
Tel: (309) 852-0227  
Fax: (309) 853-2080  
Hours: 8:00 AM to 4:30 PM  
(Daily, Except 1st Monday of the Month)

### **Jackson County**

IL Dept. of Veterans Affairs  
John A. Logan Museum  
1609 Edith Street  
Murphysboro, IL 62966  
VSO: Kathy Bower  
Tel: (618) 684-2966  
Fax: (618) 684-2847  
Hours: 8:30 AM to 5:00 PM  
(Daily)  
Female Service Officer Available

IL Dept. of Veterans Affairs  
Carbondale VA Clinic  
1130 E. Walnut St., Room 108  
Carbondale, IL 62901  
VSO: Harold Power  
Tel: (618)-351-1031 ext. 72204  
or (866)-289-3300  
Fax: 618-351-1110  
Hours: 8:00pm-4:30pm (Daily  
Except 1st, 2nd & 3rd Wednesdays of the Month)

### **Jasper County**

Jasper County Courthouse  
204 W. Washington Street  
Suite 2  
Newton, IL 62448  
VSO: Lynn Brown  
Tel: (618) 783-3124  
Fax: (618) 783-4137  
(4th Thursday of every month)

### **Jefferson County**

IL Dept. of Veterans Affairs  
4105 N Water Tower Place  
Room #112  
Mt Vernon, IL 62864  
VSO: Jeffrey Lewis  
Tel: (618) 246-2910, Ext. 73404  
Fax: (618) 246-2912  
Hours: 8:00 AM to 4:30 PM  
M,T,W, & R; 8:00 AM to 3:00 PM on Fridays  
(Daily, Except 1st, 3rd, & 4th Thursdays of the Month)

### **Jo Daviess County**

West Galena Township Bldg.  
607 Gear St.  
Galena, IL 61036  
VSO: Luke Runte  
Tel: (815)-777-2228  
Fax: (815)-777-9747  
Hours: 9:00 AM to 4:00 PM (4th Wednesday of the Month)

### **Kane County**

Kane County #1  
IL. Dept. of Veterans Affairs  
Elgin National Guard Armory  
254 Raymond St  
Elgin, IL 60120  
VSO: John Fanning  
Tel: (847) 608-0138  
Fax: (847) 608-0140  
Hours: 8:00 AM to 3:30 PM  
(Daily)

### Kane County #2

DuPage County Vet Center  
750 Shoreline Dr., Ste. 150  
Aurora, IL 60504 VSO: Wesley  
Yi Tel: (630) 585-5372  
Fax: (630) 585-5382  
Hours: 8:00 AM to 4:30 PM  
(Daily)

### **Kankakee County**

Manteno Veterans Home  
#1 Veterans Dr  
Manteno, IL 60950  
VSO: Kurt Schierholz  
Tel: (815) 468-6581 Ext 230  
VSO: Malon Norfleet  
Tel: (815) 468-6581 Ext 218  
Fax: (815) 468-8495  
Hours: 8:30 AM to 4:30 PM

### **Knox County**

IL Dept. of Veterans Affairs  
362 N Linwood Rd Galesburg,  
IL 61401  
VSO: Steve Birditt  
Tel: (309) 343-2510  
VSO: Dan Lathrop  
Tel: (309) 343-1005  
Fax: (309) 343-4026  
Hours: 8:00 AM to 4:30 PM.  
(Daily)

Galesburg VA O.P. Clinic 310  
Home Blvd.  
Galesburg, IL 61401  
VSO: Dan Lathrop  
Tel: (309) 343-0311  
Hours: 9:00 AM to 4:00 PM.  
(Every Tuesday)

### **Lake County**

Illinois Student Assistance  
Commission, Deerfield Facility  
1755 Lake Cook Rd., Suite 1409  
Deerfield, IL 60015-5209  
VSO: Pat Cornet  
Tel: (847) 948-6982

VSO: Walter Wilson  
Tel: (847) 948-6981  
Fax: (847) 948-6990  
Hours: 8:00 AM to 4:00 PM  
(Daily)

### **LaSalle County**

LaSalle Veterans Home  
1015 O'Conor Ave  
La Salle, IL 61301  
VSO: Brian Butler  
Tel: (815) 223-0303, Ext. 210  
Fax: (815) 223-8525  
Hours: 8:30 AM to 4:30 PM  
(Daily, Except Wednesday and  
Friday)

### **Lawrence County**

City of Lawrenceville  
700 E. State Street  
Lawrenceville, IL 62439  
VSO: Ken Ferguson  
Tel: (618) 943-6189  
Fax: (618) 943-6926  
Hours: 8:30 AM to 5:00 PM  
(Daily Except Wednesday)

### **Livingston County**

IL National Guard Armory  
825 W Reynolds St - Suite 110  
Pontiac, IL 61764  
VSO: Chris Grant  
Tel: (815) 842-2294  
Fax: (815) 842-3062  
Hours: 8:00 AM to 4:30 PM  
(Tuesday & Thursday)

### **Logan County**

Oasis Senior Center  
2810 Woodlawn Rd.  
Lincoln, IL 62656  
VSO: Richard Bailey  
Tel: No Phone  
Hours: 9:00 AM to 4:00 PM  
(1st & 3rd Tuesday)

### **Macon County**

Millikin Building  
132 S. Water St., Ste. 440  
Decatur, IL 62523  
VSO: Jane Myers  
Tel: (217) 362-6644  
VSO: Richard Bailey Tel: (217)  
362-6645  
Fax: (217) 362-6646  
Hours: 8:30 AM to 5:00 PM  
(Daily)  
Female Service Officer Available

Decatur VA Base Community  
Clinic  
3035 E. Mound Road Decatur,  
IL 62526  
VSO: Jane Myers  
Tel: 217-875-2670 Ext. 47615  
Hours: 8:00 AM to 4:00 PM  
(Friday only)  
Female Service Officer Available

### **Macoupin County**

IL Dept. of Veterans Affairs  
201 McCausland St., Ste. 4  
Carlinville, IL 62626  
VSO: Julie Law  
Tel: (217) 854-6563  
Fax: (217) 854-6564  
Hours: 8:30 AM to 4:30 PM  
(Wednesdays only)  
Female Service Officer Available

### **Madison County**

606 W. St. Louis Ave. Ste. #1  
East Alton, IL 62024  
VSO: Ed Barnes  
Tel: (618) 258-9860  
Fax: (618) 258-9861  
Hours: 8:30 AM to 4:00 PM  
(Daily, Except 2nd, 3rd & 4th  
Wednesday of the Month)

### **Marion County**

Salem Professional Building 600



E Main St., Ste. 6  
Salem, IL 62881  
VSO: Rebecca Miller  
Tel: (618) 548-6929  
Fax: (618) 548-9680  
Hours: 8:30 AM to 5:00 PM  
(Daily, Except 2nd & 4th  
Wednesday of the Month)  
Female Service Officer Available

### **Mason County**

Veterans of Foreign Wars  
(VFW) Post 6408  
415 W. Adams  
Havana, IL 62644  
VSO: Robert Sloan  
Tel: (309) 543-1015  
Hours: 9:00 AM to 3:00 PM  
(1st & 3rd Tuesday only)

### **Massac County**

County Courthouse  
1 Superman Sq., #2D  
Metropolis, IL 62960  
VSO: Robert Schuler  
Tel: (618) 524-5213  
Hours: 9:00 AM to 4:00 PM  
(1st Thursday of the Month  
only)

### **McDonough County**

IL National Guard Armory  
135 W Grant St  
Macomb, IL 61455  
VSO: Kermit Short  
Tel: (309) 836-2243  
VSO: Robert Sloan  
Tel: (309) 837-5838  
Fax: (309) 833-5221  
Hours: 8:00 AM to 4:30 PM  
(Daily)

### **McHenry County**

IL Dept. of Veterans Affairs  
Woodstock Armory  
1301 Sunset Ridge Rd

Woodstock, IL 60098  
VSO: Theodore Biever  
Tel: (815) 338-9292  
Fax: (815) 338-5464  
Hours: 8:00 AM to 4:00 PM  
(Monday & Wednesday only)

### **McLean County**

IL National Guard Armory  
1616 S Main St  
Rooms 117A & 117B  
Bloomington, IL 61701  
VSO: Eli Lawhorn  
Tel: (309) 827-5811  
VSO: Jeff Eagler  
Tel: (309) 820-2567  
Fax: (309) 827-5919  
Hours: 8:00 AM to 3:30 PM  
(Daily)

### **Mercer County**

County Courthouse  
100 SE 3rd St  
Aledo, IL 61231  
VSO: Dan Lathrop  
Tel: (309) 582-2714  
Hours: 9:00 AM to 4:00 PM  
(1st & 3rd Thursday of the  
Month)

### **Morgan County**

DHS Family Resource Center  
45 S. Central Park Plaza  
Jacksonville, IL 62650  
VSO: Lauralee Treece  
Tel: (217) 245-0551  
Fax: (217) 245-2818  
Hours: 8:30 AM to 4:00 PM  
(Daily)  
Female Service Officer Available

### **Ogle County**

Rock River Center, Inc.  
810 S. 10th St.  
Oregon, IL 61061  
VSO: Jessica Parker

Tel: 815-732-3252  
Tel: 800-541-5479  
Fax: 815-732-4318  
Hours: 9:00 AM to 4:00 PM  
(2nd & 4th Monday of the  
Month)  
Female Service Officer Available

### **Peoria County**

IL Dept. of Veterans Affairs  
401 Main, Ste. 650  
Peoria, IL 61602  
VSO: Tracy Trueblood  
Tel: (309) 671-7679  
Tel: (309) 671-3179  
Tel: (309) 671-3180  
Fax: (309) 671-3168  
Hours: 8:00 AM to 3:30 PM  
(Daily)  
Female Service Officer Available

### **Pike County**

American Legion  
1302 W Washington St  
Pittsfield, IL 62363  
VSO: Zach Grattan  
Tel: no phone  
Hours: 9:00 AM to 4:00 PM  
(2nd & 4th Friday of the Month)

### **Randolph County**

City Hall  
1330 Swanwick  
Chester, IL 62233  
VSO: Harold Power  
Tel: (618) 826-2326  
Hours: 9:00 AM to 4:00 PM  
(2nd Wednesday of the Month)

### **Richland County**

Senior Citizens Center  
308 E Main St  
Olney, IL 62450  
VSO: Ken Ferguson  
Tel: (618) 395-3233  
Hours: 9:00 AM to 4:00 PM

(2nd Wednesday of the Month)

### **Rock Island County**

County Building 1504 3rd Ave

Rock Island, IL 61201

VSO: Carla Waibel

Tel: (309) 793-1460

Fax: (309) 793-0397

Hours: 8:30 AM to 12:00 &

1:00 PM to 5:00 PM

(Daily)

Female Service Officer Available

### **St. Clair County**

#### St. Clair County

#1 10 Collinsville Ave

East St Louis, IL 62201

VSO: Jason Vanselow

Tel: (618) 583-2065

Fax: (618) 583-2283

Hours: 8:00 AM to 4:00 PM

(Daily)

#### St. Clair County #2

IL Dept. of Veterans Affairs 4519

W. Main Street

Belleville, IL 62226

VSO: Michelle Bess

(until 4:00 PM)

Tel: (618) 233-8445

VSO: Julie Law

Tel: (618) 233-5140

Fax: (618) 277-0183

Hours: 8:00 AM to 5:00 PM

(Daily, Except closed at 4:00 PM  
on Wednesday)

Female Service Officer Available

### **Saline County**

IL Dept. of Veterans Affairs

320 E. Raymond

Harrisburg, IL 62946

VSO: Lisa McBride

Tel: (618) 253-2005

Fax: (618) 253-6106

Hours: 8:30 AM to 4:30 PM

(Daily, Except closed at 3:00 PM

on Wednesday)

Female Service Officer Available

### **Sangamon County**

IL Dept. of Veterans Affairs

833 S Spring St

PO Box 19432

Springfield, IL 62794

VSO: Carlos English

Tel: (217) 557-0358

VSO: Donna Gibson

Tel: (217) 557-0358

VSO: Justin Jennings

Tel: (217) 785-1419

Tel: (217) 782-6645

Fax: (217) 557-1428

Hours: 8:30 AM to 4:00 PM

(Daily)

Female Service Officer Available

### **Schuyler County**

Senior Center

250 N Monroe St

Rushville, IL 62681

VSO: Robert Sloan

Tel: None Available

Hours: 9:00 AM to 3:00 PM

(2nd Thursday of the Month)

### **Shelby County**

Shelbyville Township Building

212 East South 1st Street

Shelbyville, IL 62565

VSO: Lynn Brown

Tel: 217-774-3712

Fax: 217-774-5147

Hours: 9:00 AM to 4:00 PM

(1st Wednesday of the Month)

### **Stephenson County**

IL Dept. of Veterans Affairs

IL Dept. of Human Services

Bldg.

1631 S. Galena Ave. Freeport, IL

61032

VSO: Luke Runte

Tel: (815) 233-5092

Fax: (815) 233-5263

Hours: 8:30 AM to 5:00 PM

(Daily, Except 4th Wednesday)

### **Union County**

Anna Veterans Home

792 N Main St

Anna, IL 62906

VSO: Harold Power

Tel: (618) 833-6302 x230

Fax: (618) 833-5405

Hours: 9:00 AM to 4:00 PM (1st  
& 3rd Wednesday of the Month)

### **Vermilion County**

Workforce Development Center

407 N. Franklin, Suite B

Danville, IL 61832

VSO: William Illa

Tel: (217) 442-7895

Fax: (217) 442-2104

Hours: 8:30 AM to 4:30 PM

(Daily)

### **Wabash County**

Wabash Valley College

2200 College Dr.

Mt Carmel, IL 62863

VSO: Ken Ferguson

Tel: (618) 262-8641

Fax: (618) 262-8647

Hours: 9:00 AM to 4:00 PM

(4th Wednesday of the Month)

### **Wayne County**

Wayne County Sheriff's Office

305 East Court Street Fairfield,

IL 62837

VSO: Jeff Lewis

Tel: No Phone Available Hours:

9:00 AM to 4:00 PM

(3rd Thursday of the Month)

**White County**

County Courthouse  
110 N. Main St  
Carmi, IL 62821  
VSO: Jeff Lewis  
Tel: (618) 382-7211  
Hours: 9:00 AM to 4:00 PM  
(4th Thursday of the Month)

**Whiteside County**

IL National Guard Armory  
716 6th Ave  
Rock Falls, IL 61071  
VSO: Christine Rhoades  
Tel: (815) 626-2468  
Fax: (815) 626-2856  
Hours: 8:00 AM to 4:30 PM  
(Daily)  
Female Service Officer Available

**Will County**

Will County Building  
2400 Glenwood Ave., Ste. 110  
Joliet, IL 60435  
VSO: Ken Bonner  
Tel: (815) 730-4334  
Fax: (815) 730-4335  
Hours: 8:30 AM to 4:30 PM  
(Daily)

**Williamson County**

State Regional Office Building  
2309 W Main St - Suite  
122 Marion, IL 62959  
VSO: Robert Schuler  
Tel: (618) 997-3309  
Fax: (618) 993-7167  
Hours: 8:30 AM to 4:30 PM  
(Daily Except 1st and 3rd  
Thursday)

**Winnebago County**

IL Dept. of Veterans Affairs  
Machesney Park Armory 10451  
North 2nd Street Machesney

Park, IL 61115  
VSO: Jessica Parker  
Tel: (815) 633-7840  
VSO: Mathew Taylor  
Tel: (815) 633-8945  
Hours: 8 AM to 3:30 PM  
VSO: Frank Delatorre  
Tel: (815) 633-5875  
Hours: 8:00 AM to 4:30 PM  
(Tuesday, Thursday & Friday  
only)

# Appendix D: Illinois Veterans Assistance Commissions

Overview: Veterans Assistance Commissions (VACs) provide a variety of services to indigent veterans who have honorably served in the Armed Forces. VAC Superintendents and Veterans Service Officers are important resources for not only monetary services, but also their knowledge of state and federal veteran benefits.

<p><b>Boone County</b> 130 S. State Street Suite 212 Belvidere, IL 61008 Tel: 815-544-6464 Fax: 815-544-6455 <a href="mailto:VACBoone@VACBC.org">VACBoone@VACBC.org</a></p> <p><b>Carroll County</b> 17612 E Benton Street Mt. Carroll, IL 61053 Tel: 815-906-0133 <a href="mailto:office@cc-vac.org">office@cc-vac.org</a></p> <p><b>Champaign County</b> Brookens Administration Center 1776 E. Washington Urbana, IL 61802 Tel: 217-819-3556 Fax: 217-384-3896 <a href="mailto:bgould@co.champaign.il.us">bgould@co.champaign.il.us</a></p> <p><b>Cook County</b> 1100 S. Hamilton Avenue Lower Level - Room C-011 Chicago, IL 60612 Tel: 312-433-6010 Fax: 312-433-6015 <a href="mailto:John.steciw@cookcountyil.gov">John.steciw@cookcountyil.gov</a></p> <p><b>DeKalb County</b> 2500 N. Annie Glidden Road Suite A DeKalb, IL 60115 Tel: 815-756-8129 Fax: 815-748-2142 <a href="mailto:tanderson@dekalbcounty.org">tanderson@dekalbcounty.org</a></p>	<p><b>DuPage County</b> 421 N. County Farm Road 2nd Floor Wheaton, IL 60187 Tel: 630-407-5655 Fax: 630-407-5656 <a href="mailto:duplicatevac@dupageco.org">duplicatevac@dupageco.org</a> <a href="mailto:steven.fixler@dupageco.org">steven.fixler@dupageco.org</a></p> <p><b>Effingham County</b> 1011 Ford Ave. Effingham, IL 62401-4162 Tel: 217-342-4979 Fax: 217-342-4883 <a href="mailto:ptooks@co.effingham.il.us">ptooks@co.effingham.il.us</a></p> <p><b>Fulton County</b> 260 West Lincoln Avenue Lewistown, IL 61542 Tel: 309-547-7262 Fax: 309-518-8116 <a href="mailto:fultcovac@yahoo.com">fultcovac@yahoo.com</a></p> <p><b>Greene County</b> 519 N. Main Street Room 5 Carrollton, IL 62016 Tel: 217-370-8779 Fax: 217-942-5431</p> <p><b>Grundy County</b> 1320 Union Street Morris, IL 60450 Tel: 815-941-3152 Fax: 815-513-5018 <a href="mailto:kbuck@grundyco.org">kbuck@grundyco.org</a></p>	<p><b>Hancock County</b> County Courthouse SE First Floor P.O. Box 444 Carthage, IL 62321 Tel: 217-617-7635</p> <p><b>Henderson County</b> Henderson County Courthouse Oquawka, IL 61469 Tel: 309-221-0169 Fax: 309-867-2033 <a href="mailto:vachc@yahoo.com">vachc@yahoo.com</a></p> <p><b>Henry County</b> Henry County Courthouse 307 W Center St Cambridge, IL 61238 Tel: 309-937-3451 <a href="mailto:vethenrycty.com">vethenrycty.com</a></p> <p><b>Iroquois County</b> County Administration Center 1001 E. Grant Street Suite 112A Watseka, IL 60970 Tel: 815-432-2721 Fax: 815-432-0485 <a href="mailto:jingram@co.iroquois.il.us">jingram@co.iroquois.il.us</a></p> <p><b>Jersey County</b> Jersey County Courthouse 201 W. Pearl St. Jerseyville, IL 62052 Tel: 618-498-1810 Fax: 618-498-7404 <a href="mailto:vacgb1977@outlook.com">vacgb1977@outlook.com</a></p>
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<p><b>Kane County</b>  Government Center  719 S Batavia Ave.  Building A  Geneva, IL 60134  Tel: 630-232-3550  <a href="mailto:zimmermanjacob@co.kane.il.us">zimmermanjacob@co.kane.il.us</a></p>	<p><b>Lee County</b>  309 S. Galena Avenue  Suite 101  Dixon, IL 61021  Tel: 815-288-5683  Fax: 815-284-5240  <a href="mailto:jgorman@countyoflee.org">jgorman@countyoflee.org</a></p>	<p><b>Mason County</b>  County Courthouse  125 N Plum  Havana, IL 62644  Tel: 309-543-8907 option 8  Fax: 309-543-2924  <a href="mailto:masonvac@masoncountyil.org">masonvac@masoncountyil.org</a></p>
<p><b>Kankakee County</b>  189 E. Court Street, 4th Floor  Kankakee, IL 60901  Tel:815-937-8489  Fax:815-937-3655  <a href="mailto:ksmietanski@k3county.net">ksmietanski@k3county.net</a></p>	<p><b>Livingston County</b>  503 W Howard St.  Pontiac, IL 61764  Tel: 815-844-7378  Fax: 815-844-1178  <a href="mailto:lcvac@frontier.com">lcvac@frontier.com</a></p>	<p><b>McDonough County</b>  1 Courthouse Square  Room 7, Third Floor  Macomb, IL 61455  Tel: 309-833-3275  Fax: 309-837-9110  <a href="mailto:Ricksmart01@gmail.com">Ricksmart01@gmail.com</a></p>
<p><b>Kendall County</b>  811 W. John Street  Suite 264  Yorkville, IL 60560-9249  Tel:630-553-8357  Fax:630-553-0003  <a href="mailto:clockman@co.kendall.il.us">clockman@co.kendall.il.us</a></p>	<p><b>Logan County</b>  122 N. McLean St.  Lincoln, IL 62656  Tel: 217-732-8388  <a href="mailto:vac@logancountyil.gov">vac@logancountyil.gov</a></p>	<p><b>McHenry County</b>  McHenry County Govt Cntr  667 Ware Road  Woodstock, IL  Tel: 815-334-4229  Fax: 815-334-4678  <a href="mailto:maiwanic@co.mchenry.il.us">maiwanic@co.mchenry.il.us</a></p>
<p><b>Knox County</b>  121 S. Prairie Street  Suite 3  Galesburg, IL 61401  Tel: 309-345-3809/3877  Fax: 309-342-7597  <a href="mailto:gpeeken@co.knox.il.us">gpeeken@co.knox.il.us</a></p>	<p><b>Macon County</b>  County Building  141 S. Main Street  Room 210  Decatur, IL 62523  Tel: 217-424-1376  Fax: 217-718-4760  <a href="mailto:kpowless@co.macon.il.us">kpowless@co.macon.il.us</a></p>	<p><b>McLean County</b>  200 W. Front Street  Suite 400-D  Bloomington, IL 61701  Tel: 309-888-5140  Fax: 309-888-5570  <a href="mailto:jerry.vogler@mcleancountyil.gov">jerry.vogler@mcleancountyil.gov</a></p>
<p><b>Lake County</b>  501 N. Illinois Rte. 21  Gurnee, IL 60031  Tel: 847-377-3344  Fax: 847-984-5750  <a href="mailto:veterans@lakecountyil.gov">veterans@lakecountyil.gov</a></p>	<p><b>Macoupin County</b>  220 N. Broad Street  P.O. Box 12  Carlinville, IL 62626-0012  Tel: 217-854-5249  Fax: 217-854-5249  <a href="mailto:macvac@frontiernet.net">macvac@frontiernet.net</a></p>	<p><b>Mercer County</b>  100 SE Third Street  Aledo, IL 61231  Tel: 309-582-2714  Fax: 309-582-7022  <a href="mailto:Mercovac@mercercountyil.org">Mercovac@mercercountyil.org</a></p>
<p><b>LaSalle County</b>  4231 Progress Blvd  Peru, IL 61354  Tel: 815-433-1761  Fax: 815-433-6209  <a href="mailto:skreitzer@lasallecounty.org">skreitzer@lasallecounty.org</a></p>	<p><b>Madison County</b>  157 N. Main  Suite 115  Edwardsville, IL 62025-1963  Tel:618-296-4554  Fax:618-692-8958  <a href="mailto:mcvac@co.madison.il.us">mcvac@co.madison.il.us</a></p>	<p><b>Montgomery County</b>  201 S. Main Street  Hillsboro, IL 62049  Tel: 217-532-9695  Fax: 217-532-2534  <a href="mailto:vets@montgomeryco.com">vets@montgomeryco.com</a></p>



<p><b>Ogle County</b>  1310 W. Washington Street  P.O. Box 181  Oregon, IL 61061  Tel: 815-255-9181  Fax: 815-991-7311  <a href="mailto:oglevac1@gmail.com">oglevac1@gmail.com</a></p> <p><b>Peoria County</b>  3116 N. Dries Lane  Suite 200  Peoria, IL 61604  Tel: 309-681-2554  Fax: 309-681-2558  <a href="mailto:mbrooks@peoriacounty.org">mbrooks@peoriacounty.org</a></p> <p><b>Piatt County</b>  301 N. Charter St.  #5  Monticello, IL 61856  Tel: 217-762-8387  Fax: 217-762-3507  <a href="mailto:super@pcvac.us">super@pcvac.us</a></p> <p><b>Rock Island County</b>  1504 Third Avenue  Lower Level – Ctny Bldg  Rock Island, IL 61201  Tel: 309 558-3546  Fax: 309-558-3548  <a href="mailto:tharlow@co.rock-island.il.us">tharlow@co.rock-island.il.us</a></p> <p><b>Sangamon County</b>  County Building  901 S 11th Street  Springfield, IL 62703  Tel: 217-753-6680  Fax: 217-535-3280  <a href="mailto:kimberly.fuiten@co.sangamon.il.us">kimberly.fuiten@co.sangamon.il.us</a></p> <p><b>St. Clair County</b>  19 Public Square  Suite 300  Belleville, IL 62220-1695  Tel: 618-277-0040  Fax: 618-277-9626  <a href="mailto:veterans@co.st-clair.il.us">veterans@co.st-clair.il.us</a></p>	<p><b>Stephenson County</b>  10 N. Galena Avenue Suite 120  P.O. Box 695  Freeport, IL 61032  Tel: 815-233-7282  Fax: 815-616-8334  <a href="mailto:VACSC@co.stephenson.il.us">VACSC@co.stephenson.il.us</a></p> <p><b>Tazewell County</b>  17 S. Capital St.  Pekin, IL 61554  Tel: 309-477-2271  <a href="mailto:tazvet@tazwell.com">tazvet@tazwell.com</a></p> <p><b>Vermillion County</b>  123 N. Hazel Street,  Danville, IL 61832  Tel: 217-554-7950</p> <p><b>Warren County</b>  100 W. Broadway  1st Floor  Monmouth, IL 61462  Tel: 309-734-6767</p> <p><b>Will County</b>  2400 Glenwood Ave  Joliet, IL 60435  Tel: 815-740-8389  <a href="mailto:mcnichol@willcountyillinois.com">mcnichol@willcountyillinois.com</a></p> <p><b>Winnebago County</b>  555 North Court Street  Suite 300  Rockford, IL 61103  Tel: 815-516-2850  Fax: 815-516-2851  <a href="mailto:vac@wincoil.us">vac@wincoil.us</a></p> <p><b>Woodford County</b>  County Courthouse  115 N. Main Street Suite 106  Eureka, IL 61530-1274  Tel: 309-467-2716  Fax: 309-467-4728  <a href="mailto:wcvac@woodford-county.org">wcvac@woodford-county.org</a></p>	<p><b>Non Association VAC's</b></p> <p><b>Mercer County</b>  100 S.E. Third St.  Aledo, IL 61232</p> <p><b>Schuyler County</b>  Rushville, IL 62681  217-322-6223</p> <p><b>Washington County</b>  Nashville, IL 62263  618-327-8322</p> <p><b>Whiteside County</b>  1300 W. Second St.  Rock Falls, IL 61081  815-626-8640</p>
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# Appendix E: Ships List

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## Navy and Coast Guard Ships Associated with Service in Vietnam and Exposure to Herbicide Agents

**Background:** This list provides VA regional offices with a resource for determining whether a US Navy or Coast Guard veteran of the Vietnam era is eligible for the presumption of Agent Orange herbicide exposure based on operations of the veteran's ship. For the period January 9, 1962, through May 7, 1975, veterans who served in Vietnam or in its surrounding inland and coastal waterways, and veterans who had duties that included visiting Vietnam, are presumed to have been exposed to herbicides when they claim service-connection for diseases connected to Agent Orange exposure. As a result, veterans who are diagnosed as having any of the associated conditions may be eligible for compensation depending upon the degree of disability and the date of diagnosis. Additionally, the VA now will compensate and care for the children of Vietnam veterans who suffer from spina bifida and certain other "covered" birth defects that are not the result of familial disorders, birth related injuries, or fetal or neonatal infirmities with well-established causes. Further discussion of these issues is contained in Chapter 5 of this book.

**Locating Ships on the List:** In addition to its name, all US Navy and Coast Guard vessels are assigned letters and numbers, usually painted on the forward hull of the ship, that identify the ship type and the numerical order in which it was built. Ships on this list are arranged by these letter-number designations. Vessels within each category are arranged alphabetically by the ship type letter designations and then numerically by hull numbers within that ship type. As an example, for the USS Ingersoll (DD-652), "DD" represents the "destroyer" ship type and the number shows that this is the 652nd destroyer built for sea service. A computer search for specific ship names or letter- number designations can be done with the "Find" function located in the drop down menu of the toolbar "Edit" function on the electronic ships list which can be found on the VA website at: [www.benefits.va.gov/compensation/docs/shiplist.docx](http://www.benefits.va.gov/compensation/docs/shiplist.docx).

**This list is evolving and is not complete.** Therefore, the presumption of Agent Orange exposure should not be denied solely because the veteran's ship is not on this list. All development described in the procedures manual should be followed in cases involving ship activity, including sending a request to the Army and Joint Services Records Research Center for review of deck logs. When regional office personnel obtain evidence showing that a ship fits into any of these categories, the evidence should be forwarded to the Compensation Service Agent Orange Mailbox so that the ship can be added to the list.

**The list at the time of this book's publication is as follows:**

### **I. Ships operating primarily or exclusively on Vietnam's inland waterways**

All vessels referred to in military records as part of the "Mobile Riverine Force"

All vessels with the designation AGP [Assault Group Patrol/Patrol Craft Tender]

All vessels with the designation LCM [Landing Craft, Mechanized]

All vessels with the designation LCU [Landing Craft, Utility]

All vessels with the designation LCVP [Landing Craft, Vehicle, Personnel]

All vessels with the designation LST [Landing Ship, Tank]

All vessels with the designation PBR [Patrol Boat, River]

All vessels with the designation PCF [Patrol Craft, Fast or Swift Boat]

All vessels with the designation STABS [Strike Assault Boats]

All vessels with the designation YFU [Harbor Utility Craft]

All U.S. Coast Guard Cutters with hull designation WPB [Patrol Boat], WHEC [High Endurance Cutter], WLB [Buoy Tender], and WAK [Cargo Vessel] during their Vietnam tours

All vessels of Inshore Fire Support [IFS] Division 93, including:

USS Carronade (IFS 1)

USS Clarion River (LSMR 409) [Landing Ship, Medium, Rocket]

USS Francis River (LSMR 525)

USS White River (LSMR 536)

All vessels with hull designation PG [Patrol Gunboat], including:

USS Asheville (PG-84)

USS Gallop (PG-85)

USS Antelope (PG-86)

USS Ready (PG-87)

USS Crockett (PG-88)

USS Marathon (PG-89)

USS Canon (PG-90)

USS Welch (PG-93)

USS Mark (AKL-12) [Light Cargo Ship]

USS Brule (AKL-28)

USS Cohoes (AN-78) [Net laying ship]

USS Patapsco (AOG-1) [Gasoline Tanker]

USS Elkhorn (AOG-7)

USS Genesee (AOG-8)

USS Kishwaukee (AOG-9)

USS Tombigbee (AOG-11)

USS Noxubee (AOG-56)

USS Montrose (APA-212) [Attack Transport]

USS Okanogan (APA-220)

USS Bexar (APA-237)

USS Benewah (APB-35) [Self-Propelled Barracks Ship]

USS Colleton (APB-36)

USS Mercer (APB-39)

USS Nueces (APB-40)

Barracks Barge (APL-26) [Sleeping Quarters]

Barracks Barge (APL-30)

USS Tutuila (ARG-4) [Repair Ship]

USS Satyr (ARL-23) [Repair Ship]

USS Sphinx (ARL-24)

USS Askari (ARL-30)

USS Indra (ARL-37)

USS Krishna (ARL-38)

USS Belle Grove (LSD-2) [Landing Ship Dock]

USS Comstock (LSD-19)

USS Tortuga (LSD-26)

Floating Base Platform (YRBM-16) [Repair, Berthing, and Messing Barge]

Floating Base Platform (YRBM-17)

Floating Base Platform (YRBM-18)

Floating Base Platform (YRBM-20)

Floating Base Platform (YRBM-21)

USN Harbor Tug 84 (YTB-84)

USN Harbor Tug 85 (YTB-85)

USN Winnemucca (YTB-785)

USS Kalispell (YTB-784)

## **II. Ships operating temporarily on Vietnam's inland waterways**

USS Card (ACV-11) [Escort Aircraft Carrier] mined, sunk, and salvaged in Saigon River Harbor during May 1964

USS Core (ACV-13) travelled on Saigon River to delivered aircraft to Saigon during June 1965

USS Bennington (CVS-20) [Anti-Submarine Aircraft Carrier] entered Qui Nhon Bay Harbor to pick up Bob Hope for onboard Christmas show on December 26, 1966

USS Surfbird (ADG-383) [Degaussing Ship] conducted anti-mine degaussing operation for ships on Qui Nhon Bay during November 1967 and August 1969 (see other category)

USS Wrangell (AE-12) [Auxiliary Explosive, Ammunition Ship] entered Mekong River Delta to supply ammunition for US Coast Guard vessel on November 21, 1968

USS Firedrake (AE-14) operated on Ganh Rai Bay during April 1966

USS Pictor (AF-54) [Auxiliary Stores Ship] entered Cua Viet River while delivering supplies to Dong Ha during September 1967 (see other category)

USS Vega (AF-59) conducted resupply operations on Mekong River Delta September 13, 1966 (see other category)

USS Mars (AFS-1) [Combat Stores Ship] operated on Mekong River July 8, 1966

USS Niagara Falls (AFS-3) unloaded supplies on Saigon River and Cam Ranh Bay, April 22-25, 1968

USS Arikara (ATF-98) [Fleet Ocean Tug] assisted with salvage operations on Saigon River during August 1966 (see other category)

USS Estes (AGC-12) [Amphibious Force Flagship] entered Qui Nhon Bay during June 1965 and anchored in Mekong River during January 1967 (see other category)

USS Tanner (AGS-15) [Mapping Survey Ship] conducted surveys of Mekong River Delta and other coastal areas and rivers from October 1966 through 1968

USS Maury (AGS-16) conducted surveys of Mekong River Delta and other coastal areas and rivers from November 1965 through 1969

USS Sheldrake (AGS-19) conducted sounding surveys of Vietnam coastal and inland waterways October 1967 through March 1968

USS Serrano (AGS-24) conducted mapping surveys of Mekong River Delta and other coastal and river areas from 1966 through 1969

USS Towhee (AGS-28) conducted sounding surveys of Vietnam coastal and inland waterways October 1967 through March 1968

USS Rehoboth (AGS-50) conducted hydrographic survey of Mekong River Delta area during December 1965

USS Merrick (AKA-97) [Attack Cargo Ship] participated in Operation Jackstay amphibious landings while on Saigon River during March 1966 (see other category)

USS Seminole (AKA/LKA-104) [Attack/Amphibious Cargo Ship] docked in Saigon during July 1962; operated on Saigon River channel on March 4, 1967; and entered Cua Viet River on May 26, 1967 (see other category)

USS Union (AKA/LKA-106) anchored in Hue River while conducting operations during April 1965 (see other category)

USS St. Louis (AKA/LKA-116) operated on Ganh Rai Bay during March 9, 1971 (see other category)

USS Pollux (AKS-4) [General Stores Ship] delivered supplies while in Ganh Rai Bay on April 4, 1966, June 14, August 16, and October

31, 1967, and January 5, March 14, April 5, May 29, June 18, August 5, and October 10, 1968

USS Guadalupe (AO-32) [Oiler] operated on Ganh Rai Bay during April 1966

USS Kennebec (AO-36) provided fuel to vessels while in Ganh Rai Bay during August 1969

USS Ponchatoula (AO-148) operated on Mekong River Delta during July 1971(see other category)

USS George Clymer (APA-27) [Amphibious Attack Transport] navigated Saigon River to Saigon Port during January 1963 (see other category)

USS Calvert (APA-32) entered Qui Nhon Bay during October 1965 (see other category)



USS Cavalier (APA-37) entered Qui Nhon Bay on February 2, 1968 (see other category)

USS Magoffin (APA-199) entered Qui Nhon Bay to offload troops during October 23-24, 1965 (see other category)

USS Talladega (APA-208) operated on Saigon River during October 1967

USS Navarro (APA-215) transported Thai "Queen's Cobras" troops from Thailand to Saigon via Saigon River during September 1967 (see other category)

USS Okanogan (APA-220) navigated Saigon River to Saigon for delivery of Thai troops during August 1968 (see other category)

USS Pickaway (APA-222) operated on Rung Sat Special Zone from March 31 to April 5, 1966 (see other category)

USS Paul Revere (APA-248) assisted with salvage of the USS Card (ACV-11) in Saigon Harbor on Saigon River during May 1964 and transported Korean troops through Qui Nhon Bay during October-November 1965 (see other category)

USS Weiss (APD/LPR-135) [High Speed Transport/Small Amphibious Transport] conducted operations in the Saigon River from March 1 to 18, 1963, and later conducted inland waterway troop-landing operations with Marine and SEAL units at various locations in the Mekong River Delta, Rung Sat Special Zone, and Saigon River and routinely surveyed river mouths and canal entrances for amphibious landings from November 1965 through February 1969

USS Markab (AR-23) [Repair Ship] conducted repair operations on Ganh Rai Bay during November 1967

USS Current (ARS-22) [Salvage Ship] conducted salvage operations on Saigon River during July 1964 and April 1967 and Qui Nhon Bay during May 1967 and August 1971

USS Grasp (ARS-24) conducted salvaging operations on Song Cua Dia River and other inland waters from February through April 1969

USS Safeguard (ARS-25) operated on Ganh Rai Bay and Mekong River Delta during December 8, 1965 (see other category)

USS Bolster (ARS-38) crew operated on land to extract USS Clark County (LST-601) from beach after grounding at Duc Pho from November 18 to December 1, 1967

USS Reclaimer (ARS-42) operated in Saigon Harbor to salvage USS Card (ACV-11) from sinking in Saigon River during May 1964 and in Rung Sat Special Zone of Mekong River Delta salvaging ships during early 1966

USS Chanticleer (ASR-7) [Submarine Rescue/Salvage Ship] traveled up the Saigon River and docked at Saigon during February 1963

USS Tillamook (ATA-192) [Auxiliary Ocean Tug] operated on Qui Nhon Bay during April 1965 and on Long Tau branch of Saigon River during January 1966

USS Mahopac (ATA-196) moored in Saigon during October 6-9, 1965, and operated on Mekong River from October 30-November 3, 1966

USS Mataco (ATF-86) [Fleet Ocean Tug] provided tow on Saigon River and delivered vessels to inland river base at Nha Be during June-August 1968 (see other category)

USS Tawasa (ATF-92) moored in Saigon from June 30 - July 4, 1964

USS Moctobi (ATF-105) provided tow on Saigon River with deliveries to inland river base at Nha Be during September-October 1967

USS Quapaw (ATF-110) provided tow on Saigon River with deliveries to inland river base at Nha Be during June 1966

USS Tawakoni (ATF-114) operated in Saigon Harbor to salvage USS Card (ACV-11) from sinking in Saigon River during May 1964

USS Currituck (AV-7) [Sea Plane Tender] travelled up Saigon River to Saigon during early 1964 and operated in Mekong River Delta during June 1965 (see other category)

USS Newport News (CA-148) [Heavy Cruiser] operated on Song Huong Estuary during February 1968 and on Mekong River Delta in vicinity of Vinh Binh Province during December 1968

USS Canberra (CAG-2) [Guided Missile Cruiser] operated on Saigon River from March 31 through April 1, 1966, on Mekong Delta Ham Luong River during January 15, 1967, and on Cua Viet River (Song Thach Han) during December 10, 1968 (see other category)

USS Oklahoma City (CLG-5) [Light Guided Missile Cruiser] docked in Saigon during 21-24 July 1964 and operated in the mouth of the Thach Han River during July 20-21, 1966 (see other category)

USS Providence (CLG-6) operated on Saigon River 3 days during January 1964, on Song Huong (Perfume River) during February 15, 1968, and on Cua Viet River during August 1972

USS Radford (DD-446) [Destroyer] operated on Ganh Rai Bay and Saigon River during December 1967

USS Nicholas (DD-449) [Destroyer] operated on Ganh Rai Bay during April 1965, Mekong River Delta during January 1967, and Ganh Rai Bay and Mekong River Delta during August 1968

USS O'Bannon (DD-450) operated on Saigon River during May 22-24, 1966

USS Taylor (DD-468) operated on Ganh Rai Bay during August 1967 and November-December 1968

USS Conway (DD-507) operated on Saigon River during early August 1966

USS Cony (DD-508) operated on Ganh Rai Bay during November 6-7, 1967

USS Walker (DD-517) operated on inland waterway near Chu Lai during April 1966, on Mekong River during May 1967, and Saigon River during December 1968

USS Mullany (DD-528) entered Qui Nhon Bay during June 1965

USS Prichett (DD-561) operated on Mekong River Delta in September 1966 and operated on Mekong River Delta and Saigon River during August 1969

USS Stoddard (DD-566) operated on Saigon River during September 1965

USS Sproston (DD-577) operated on Mekong River Delta and Ganh Rai Bay during January 1966

USS Ingersoll (DD-652) operated on Saigon River October 24-25, 1965

USS Black (DD-666) operated on Saigon River during February 1965, Qui Nhon Bay during June 1965, and Saigon River during July 1966

USS Hopewell (DD-681) operated on Mekong River Delta during June 15-16, 1966

USS Picking (DD-685) operated on Saigon River during November 16, 1965

USS Uhlmann (DD-687) entered Qui Nhon Bay during June 1965

USS Ault (DD-698) operated on Mekong River Delta and Soirap River during May 26, 1967

USS Ingraham (DD-694) operated 10 miles up Saigon River on November 12, 1965

USS Charles S. Sperry (DD-697) operated on Saigon River during December 1965 (see other category)

USS Hugh Purvis (DD-709) operated on Qui Nhon Bay during January 1969

USS Wiltsie (DD-716) operated on Saigon River during July 1966 (see other category)

USS Hamner (DD-718) operated on Song Lon Tao and Long Song Tao Rivers, August 15-September 1, 1966; and on Song Gga in Rung Sat Special Zone November 14-15, 1967 (see other category)

USS Epperson (DD-719) operated on Qui Nhon Bay during November 1965 (see other category)

USS Walke (DD-723) operated on Mekong River Delta during September 2, 1969

USS De Haven (DD-727) operated on Saigon River during early March 1967

USS Mansfield (DD-728) entered mouth of Mekong River on November 29, 1965, and operated on Saigon River August 8-19, 1966 and December 21-24, 1969

USS Lyman K. Swenson (DD-729) traveled up Saigon River for a four-day visit to Saigon during May 1964

USS Collett (DD-730) provided naval gunfire support while in the Mekong River on August 19, 1965

USS Frank Knox (DD-742) operated on Long Tau River during June 16-17, 1969

USS Southerland (DD-743) operated on Song Nga and Saigon River during July 1966

USS Taussig (DD-746) operated on Soirap River in Mekong River Delta during June 15-26, 1966

USS Samuel N. Moore (DD-747) operated on Saigon River, Rung Sat Special Zone, and Mekong River Delta during November 1965 and September-December 1968

USS John A. Bole (DD-755) operated on Saigon River during July 4-6, 1966

USS Lofberg (DD-759) operated on Song Nha Be River during February 18-21 and April 14-15, 1969 and on Song Cua Dai River during April 10-12, 1969

USS Strong (DD-758) operated in Mekong River Delta and Rung Sat Special Zone during April 1968

USS John W. Thomason (DD-760) operated on Mekong River Delta for Operation Deck House III during August 1966 and on Nga Be River during 1969

USS Buck (DD-761) operated on Mekong River Delta and Saigon River during October 1966

USS Lloyd Thomas (DD-764) operated on Ganh Rai Bay and Saigon River area during December 28, 1970

USS Lowry (DD-770) operated on Mekong River Delta during October 1968 (see other category)

USS De Haven (DD-727) operated on Mekong River September 1, 1963

USS Douglas H. Fox (DD-779) operated on Ganh Rai Bay and Rung Sat Special Zone during March 16-20, 1969

USS Rowan (DD-782) operated on Song Tra Khuc River and Qui Nhon Bay from April through July 1965, December 1967, and June 1969

USS Gurke (DD-783) operated on Ganh Rai Bay, Saigon River, and Mekong River during October 1966 and May 1969

USS McKean (DD-784) operated on Mekong and Saigon River Deltas during March 14-15, 1967

USS Henderson (DD-785) operated on Saigon River during December 17, 1965

USS Richard B. Anderson (DD-786) operated on Mekong River Delta during May-June, 1966 (see other category)

USS James E. Kyes (DD-787) provided naval gunfire support on Song Ca River during October 1967 and Ganh Rai Bay during June 1969

USS Shelton (DD-790) operated on Saigon River during January 16, 1966

USS Preston (DD-795) operated on Mekong River Delta, Ganh Rai Bay, and Saigon River during September 28 – 29 and December 27 – 29, 1965, on Mekong River Delta June 3, 1967, and Ganh Rai Bay on November 24, 1968

USS Chevalier (DD-805) operated on Saigon River during June 15-21, 1966, and Mekong River Delta during January 25, 1968

USS Higbee (DD-806) provided naval gunfire support from Ganh Rai Bay and Mekong River Delta during January-February and April 1966; March 1969; and September 1970 (see other category)

USS Benner (DD-807) operated on Ganh Rai Bay and Rung Sat Special Zone during June 26-July 1, 1968

USS Dennis J Buckley (DD-808) operated on Mekong River Delta, Saigon River, and Ganh Rai Bay during July 1965 and from December 19, 1966 to January 16, 1967; and on Mekong River Delta during June 1971 (see other category)

USS New (DD-818) operated on Song Bu Lu River during October 1967

USS Holder (DD-819) operated on Vung Ganh Rai and Saigon River during August 5, 1966

USS Samuel B. Roberts (DD-823) operated on Mekong River Delta and Saigon River during December 1965

USS Basilone (DD-824) operated on Saigon River, May 24-25, 1966

USS Agerholm (DD-826) operated on Song Nga River and Ganh Rai Bay during March-April 1969

USS Myles C. Fox (DD-829) entered Qui Nhon Bay during February 1967

USS Everett F. Larson (DD-830) operated on Mekong River during December 1967

USS Hanson (DD-832) operated on Saigon River during July 2-3, 1965 and September 13, 1966 (see other category)

USS Herbert J Thomas (DD-833) operated in Mekong River Delta during December 1966 and on Saigon River during April 28, 1968

USS George K. Mackenzie (DD-836) operated on Ganh Rai Bay during February 1969

USS Glennon (DD-840) provided gunfire support on Cua Viet River during June 7, 1972

USS Noa (DD-841) operated on Qui Nhon Bay during April 1969

USS Fiske (DD-842) operated on Mekong River, June 16-21, 1966

USS Warrington (DD-843) operated on Mekong River Delta and Rung Sat Special Zone during March 1967

USS Ozbourn (DD-846) conducted fire support missions on Saigon River October-November 1965 and August-October 1966

USS Robert L. Wilson (DD-847) entered Song Da Rang River (near Tuy Hoi) and Rung Sat Special Zone area during February-March 1969

USS Richard E. Kraus (DD-849) operated on inland river north of Da Nang during June 2-5, 1966, protecting Marines holding a bridge

USS Rupertus (DD-851) operated on Saigon River during April 1966 and May 1969



USS Leonard F. Mason (DD-852) operated on Ganh Rai Bay and channels during August 1969

USS Fred T. Berry (DD-858) operated in Mekong River Delta area on March 15, 1966

USS Norris (DD-859) conducted operations on inland Song Nga River during November-December 1966

USS McCaffery (DD-860) provided naval gunfire support while in Mekong River during April 8-9, 1967

USS Vogelgesang (DD-862) provided gunfire support while in Thu Bong River during October 18-29, 1966

USS Harold J. Ellison (DD-864) operated on Saigon River between late 1965 and mid 1966

USS Brownson (DD-868) operated on Song Nha Be River and Mekong River Delta during February 1967

USS Fechteler (DD-870) operated in Mekong River Delta on September 27, 1965 and Qui Nhon Bay November 25-26, 1968 (see other category)

USS Damato (DD-871) operated on Saigon River during December 12-13, 1967

USS Forrest Royal (DD-872) operated on Saigon River during June 1967

USS Duncan (DD-874) operated on Long Tau River and Rung Sat Special Zone during January 1969 and Qui Nhon Bay during March 1969 (see other category)

USS Henry W. Tucker (DD-875) operated on Qui Nhon Bay during 1965 and August 1968 and Mekong River Delta during March 1966 and May 1969 (see other categories)

USS Perkins (DD-877) operated on Ganh Rai Bay during October 1967 and on Saigon River during June 1969

USS Vesole (DD-878) operated on Saigon River during December 1965-February 1966

USS Leary (DD-879) operated on the Mekong River Delta on October 9, 1967

USS Dyess (DD-880) operated on Saigon River and Rung Sat Special Zone from June 19-July 1, 1966

USS Newman K. Perry (DD-883) operated on Mekong River Delta and Saigon River November 23-28, 1966

USS Floyd B. Parks (DD-884) operated on Saigon River and Ganh Rai Bay during February and March 1968

USS John R. Craig (DD-885) operated on inland waterway during July 1965 (see other category)

USS Orleck (DD-886) operated on Mekong River Delta during July 1969

USS Brinkley Bass (DD-887) conducted fire support mission on Saigon River during November 11-17, 1968, and in Rung Sat Special Zone during February 9-11, 1970 (see other category)

USS Barry (DD-933) operated on Saigon River during December 1965

USS Du Pont (DD-941) operated on Mekong River Delta during October 1968

USS Mullinnix (DD-944) operated on Vung Ganh Rai and Saigon River during August 5-6, 1966

USS Morton (DD-948) operated on Vung Ganh Rai and Saigon River during April 1966 and February 1969

USS Richard S Edwards (DD-950) operated on Mekong River Delta in Province of Kien Hoa during February 28 and March 1, 1969 (see other category)



USS Turner Joy (DD-951) entered Cua Viet River channel on December 24, 1969

USS Henry B. Wilson (DDG-7) [Guided Missile Destroyer] operated on Mekong River Delta during May 1968

USS Lynde McCormick (DDG-8) operated on Cua Ham Loung River and Mekong River Delta during April 1966 and Mekong River Delta during March 1969

USS Towers (DDG-9) operated on Saigon River and Rung Sat Special Zone during July 1966

USS Robison (DDG-12) provided naval gunfire support for Operation Jackstay in Rung Sat Special Zone and Saigon River during April 1966

USS Joseph Strauss (DDG-16) operated on Mekong River Delta March 4, 1966 and Ganh Rai Bay during November 7 and December 7, 1968

USS Goldsborough (DDG-20) operated on Cua Dai River December 13, 1968 (see other category)

USS Benjamin Stoddert (DDG-22) operated on the Song Lang Nuog River December 24, 1965 and the Cua Viet River April 25, 1972 (see other category)

USS Waddell (DDG-24) operated on Saigon River during March 1966 and Cua Viet River during March 1967

USS Duncan (DDR-874) [Radar Picket Destroyer] operated on Saigon River during September and October 1965

USS Falgout (DER-324) [Radar Pickett Ship] operated on Mekong River during June 1965 and entered Qui Nhon Bay as part of operation with PCFs interdicting junk traffic during May 1966

USS Lowe (DE-325) anchored in Saigon Harbor during April 1966

USS Walton (DE-361) travelled up Saigon River and docked in Saigon Harbor during March 1962

USS Alvin C. Cockrell (DE-366) anchored in Saigon Harbor for four days during May 1962

USS McMorris (DE-1036) entered Qui Nhon Bay during July 1965

USS Davidson (DE-1045) operated on Vung Ganh Rai and Rung Sat Special Zone of Mekong River Delta from September 16 to October 5, 1967 (see other category)

USS Finch (DER-328) [Destroyer Escort Radar] entered Qui Nhon Bay on January 20, 1966 and December 1967 (when crewmembers painted a Vietnamese orphanage)

USS Kretchmer (DER-329) entered Qui Nhon Bay during September and November 1965, June and August 1966, and April 1967

USS Vance (DER-387) entered Qui Nhon Bay on January 20, 1966

USS Mahan (DLG-11) [Guided Missile Frigate] visited Saigon via Saigon River October 24-28, 1962

USS Vancouver (LPD-2) [Amphibious Transport Dock] entered Qui Nhon Bay during September 11-12, 1971

USS Iwo Jima (LPH-2) [Landing Platform, Helicopter] entered Qui Nhon Bay in July 1965 (see other category)

USS Princeton (LPH-5) operated on Ganh Rai Bay during April 1966 (see other category)

USS Valley Forge (LPH-8) entered mouth of Hue River during December 1965 (see other category)

USS Carter Hall (LSD-3) [Landing Ship Dock] delivered supplies up Saigon River to Nha Be during March-May 1967 and June 1968 (see other category)

USS Gunston Hall (LSD-5) operated on Saigon River during April 1965 and March 1968 (see other category)

USS Oak Hill (LSD-7) conducted salvage operations for damaged swift boat on Ganh Hao River during July 1967 (see other category)

USS Cabildo (LSD-16) delivered equipment to Nha Be via the Long Tau River during June 1968

USS Catamount (LSD-17) travelled up Saigon River to Saigon during November 1962 and operated on Nha Be and Long Tau Rivers during April 1969 (see other category)

USS Colonial (LSD-18) travelled up Saigon River to Nha Be during April 1966 and June and September 1969 (see other category)

USS Fort Marion (LSD-22) navigated Saigon River to dock in Saigon during February 1966 (see other category)

USS Whetstone (LSD-27) anchored as long term "boat haven" for repairs of smaller vessels on Qui Nhon Bay during June-July 1965 (see other category)

USS Thomaston (LSD-28) conducted dredge lift on Saigon River during November 1964

USS Point Defiance (LSD-31) entered Qui Nhon Bay to deliver troops during July 1965; operated on Saigon River during March 1967; and conducted several operations on Saigon River to Saigon Port during October and November 1968 (see other category)

USS Alamo (LSD-33) landed Marines while at Qui Nhon Bay during July 1965 and at Rung Sat Special Zone during March-April 1966 (see other category)

USS Anchorage (LSD-36) transported troops and supplies into Qui Nhon Bay during June 1970 and January 1972

USS Catskill (MCS/MS-1) [Minesweeper-Coastal] entered Saigon River on March 18, 1970

USS Woodpecker (MSC-209) entered Qui Nhon Bay during May 1965

USS Gannet (MSC-290) operated on rivers of Mekong Delta at Vinh Long and Binh Thuy during May 1967

USS Whippoorwill (MSC-207) [Minesweeper-Ocean] entered Qui Nhon Bay repeatedly during July-August 1968 (see other category)

USS Conflict (MSO-426) [Minesweeper-Ocean] operated on Saigon River April 1, 1966 and Song Huong River (Perfume River) May 14, 1966 (see other category)

USS Enhance (MSO-437) entered Qui Nhon Bay repeatedly during October through November 1968 and January through February 1969

USS Esteem (MSO-438) crewmembers painted a Vietnamese orphanage while docked at Qui Nhon Bay during December 1967 and again during March 1969

USS Fortify (MSO-446) travelled up the Saigon River to Saigon September 19-22, 1964

USS Illusive (MSO-448) conducted training with Vietnamese Navy on Saigon River from January through March 1962

USS Inflict (MSO-456) travelled up the Saigon River to Saigon September 19-22, 1964

USS Loyalty (MSO-457) travelled up the Saigon River to Saigon September 19-22, 1964 (see other category)

USS Conquest (MSO-488) operated on Saigon River during 1962 and entered Qui Nhon Bay on January 29 and February 7-9, 1969

USS Pledge (MSO-492) entered Qui Nhon Bay on May 8, 15, and 21, 1971 (see other category)

USS W. A. Mann (T-AP-112) [Military Transport] entered Qui Nhon Bay August 23, 1965

USS Breckinridge (T-AP-176) entered Qui Nhon Bay September 16-17, 1965

USS Geiger (T-AP-197) entered Qui Nhon Bay November 23-26, 1965

USNS General Hugh J. Gaffey (T-AP-121) entered Qui Nhon Bay November 6-8, 1966

USS Eaton (DD-510) entered the mouth of the Saigon River in the Mekong River Delta on August 23, 1967

USS William C. Lawe (DD-763) – Operated on the mouth of the Cua Viet River on December 20, 1972

USS Sample (DE-1048) – Travelled on Cua Viet River on April 27, 1972

USS Corry (DD-817) – provided Naval gunfire support on the Mekong River on October 27, 1968

USS Harwood (DD-861) – conducted Naval gunfire missions in the Mekong River Delta from July 19-22, 1968

### **III. Ships that docked to shore or pier in Vietnam**

USS Samuel Gompers (AD-37) [Destroyer Tender] multiple dockings to piers at Da Nang during April 1972

USS Graffias (AF-29) [Auxiliary Stores Ship] docked to pier at Da Nang for resupply on February 20 and November 25, 1967, and conducted other in-port docking replenishments at An Thoi and Vung Tau during 1967

USS Pictor (AF-54) docked to pier at Da Nang during 1969 (see other category)

USS Aludra (AF-55), conducted in-port docking replenishments at Cam Ranh Bay, Vung Tau, An Thoi, and Da Nang during March-April 1969

USS Regulus (AF-57) conducted numerous in-port docking replenishments at Cam Ranh Bay, Vung Tau, An Thoi, and Da Nang during March-November 1966, May-July 1967, February-December 1968, October-December 1969, June-September 1970, and April-July 1971

USS Procyon (AF-61) docked and conducted in-port replenishments at Da Nang during June 1965, November 1965, January 1966, December 1966, August 1967, and April 1970; and at Cam Ranh Bay during January 1966 and May 1970

USS Castor (AKS-1) [General Stores Ship] docked to pier at Da Nang on October 7, 1966

USS Caliente (AO-53) [Fleet Oiler] docked for in-port replenishment at An Thoi and Vung Tau during June 1970

USS Manatee (AO-58) docked for in-port replenishment at An Thoi and Vung Tau during November 1968

USS Passumpsic (AO-107) docked in-port at An Thoi on June 28, 1971

USS Grapple (ARS-7) [Salvage Ship] conducted numerous repair and salvaging operations while moored to beach or piers at Da Nang, Chu Lai, Cam Ranh Bay, and Tan My during January 1967; November 1970 through April 1971; and August 1972 through January 1973

USS Deliver (ARS-23) docked in Cam Ranh Bay to pick up DeLong floating pier July 26-28, 1973

USS Safeguard (ARS-25) docked at Pier-2 in Cam Ranh Bay on August 14, 1971 (see other category)

USS Mataco (ATF-86) [Fleet Ocean Tug] docked to piers at Da Nang during May and August 1968

USS Arikara (ATF-98) docked to piers at Da Nang from September to December 1969 (see other category)

USS Kula Gulf (CVE-108) [Small Aircraft Carrier: used as helicopter and troop transport] docked at Cam Ranh Bay November 13-16, 1965

USS Braine (DD-630) docked to pier at Da Nang on November 27, 1966

USS Charles S. Sperry (DD-697) docked at Da Nang during January 1966 (see other category)

USS Wiltsie (DD-716) docked in Da Nang during January 1973, with evidence of crew members going ashore

USS Hamner (DD-718) docked to pier with destroyer tender at Da Nang during April 11-12, 1972

USS Epperson (DD-719) docked to Da Nang Pier on October 4, 1970 (see other category)

USS James C. Owens (DD-776) docked at Cam Ranh Bay on April 30, 1968

USS Richard B Anderson (DD-786) docked to pier at Da Nang on August 29, 1972 (see other category)

USS Dennis J Buckley (DD-808) docked to pier in Da Nang Harbor to deliver drone on December 15, 196

USS Rich (DD-820) docked to pier at Da Nang on December 13, 1972

USS Ozbourn (DD-846) docked briefly to piers in Da Nang Harbor on February 21, April 1, and April 11, 1971

USS Leonard F. Mason (DD-852) docked to pier at Da Nang on February 12, 1973

USS Cone (DD-866) docked to pier in Da Nang Harbor on December 11, 1972

USS Henry W. Tucker (DD-875) docked to pier in Da Nang Harbor on September 12, 1971 (see other categories)

USS Brinkley Bass (DD-887) sent crew ashore for work details and liberty leave while anchored at Da Nang, Cam Ranh Bay, and Vung Tau during April-May, 1970 (see other category)

USS Manley (DD-940) docked periodically at Da Nang and sent crew members ashore for liberty leave and work details between November 1966 and March 1967

USS Bigelow (DD-942) docked to pier at Da Nang on April 19, 1967

USS Edson (DD-946) docked to Da Nang pier and sent small boats ashore while anchored in Da Nang Harbor and off Point Allison during July 1971

USS Morton (DD-948) docked to pier at Da Nang on February 7-10, 1973 (see other category)

USS Henry B. Wilson (DDG-7) [Guided Missile Destroyer] docked at Da Nang pier on April 2, 1967 and September 29, 1971 (see other category)

USS Buchanan (DDG-14) docked to pier with destroyer tender at Da Nang during April 11-12, 1972

USS Bronstein (DE-1037) [Destroyer Escort] docked to pier at Da Nang on December 11, 1972

USS Lang (DE-1060) docked to pier #4 in Da Nang Harbor for 38 minutes on January 5, 1973, and sent whaleboat to and from shore with "briefing personnel" on January 8, 1973

USS Ramsey (DEG-2) [Destroyer Escort] docked to pier in Da Nang Harbor on November 24<sup>th</sup> and 30<sup>th</sup>, 1969, and January 6, 1973

USS Newell (DER-322) [Destroyer Escort Radar] docked at port of Nha Trang during December 22-24, 1965



USS Gridley (DLG-21) [Guided Missile Frigate] Docked to Pier #2 in Da Nang Harbor to unload a damaged helicopter on January 12, 1967

USS Durham (LKA-114) [Amphibious Cargo Ship] docked to piers at Da Nang during March 20-21, July 20-21, August 18-19, and September 7, 1970

USS Mobile (LKA-115) docked to pier at Da Nang on September 20, 1970 and April 16, 1971 (see other category)

USS Ogden (LPD-5) [Amphibious Transport Dock] made numerous dockings at Da Nang to transport troops and supplies, with crew members going ashore, from February 1966 to March 1973

USS Duluth (LPD-6) made numerous dockings at Da Nang, as well as transporting troops and supplies to Chu Lai, Vung Tau, and Quang Tri, from May 1967 to August 1972; also participated in evacuation of Saigon during April 1975 by sending rescue boats ashore at Vung Tau

USS Dubuque (LPD-8) docked at Da Nang on March 15, 1970

USS Vancouver (LPD-9) docked to pier at Da Nang on June 19, 1971 (see other category)

USS Iwo Jima (LPH-2) [Landing Platform, Helicopter] docked to pier at Da Nang on October 6, 1969 and May 19-20, 1971 (see other category)

USS Okinawa (LPH-3) docked to pier at Cam Ranh Bay to offload aircraft during May 1971

USS Boxer (LPH-4) docked to pier at Cam Ranh Bay on September 9, 1965

USS New Orleans (LPH-11) docked to pier at Da Nang on March 12, 1970

USS Hermitage (LSD-34) [Landing Ship Dock] docked to Da Nang pier June 2-3, 1967 (see other category)

USS Warbler (MSC-206) [Minesweeper-Coastal] docked to pier at Cam Ranh Bay July 22-25, 1964 and June 18 and July 6, 1970

USS Widgeon (MSC-208) docked repeatedly to piers at Cam Ranh Bay during July 1964 and June-July 1969

USS Whippoorwill (MSC-207) docked to pier at Cam Ranh Bay during July 22-25, 1964; March 10, 1969; July 21 and 29, August 13, and September 1, 1970 (see other category)

USS Conflict (MSO-426) [Minesweeper-Ocean] docked at Cam Ranh Bay on September 30, October 7, 27, 28, and 31, 1971

USS Endurance (MSO-435) docked to piers at Da Nang at various times during March-June, 1969

USS Excel (MSO-439) docked to pier at Cam Ranh Bay July 31, 1967

USS Firm (MSO-444) docked to pier at Da Nang November 26-30, 1969 and docked to piers at Cam Ranh Bay February-April, 1971

USS Force (MSO-445) while moored with other ships in Vung Tau Harbor, sent crew ashore for liberty leave March 3-7, 1967; and docked to pier at Cam Ranh Bay March 13-15, 1972 and Vung Tau April 25-May 3, 1972

USS Fortify (MSO-446) docked to pier at Cam Ranh Bay on September 30 and November 29, 1971

USS Guide (MSO-447) docked to pier at Cam Ranh Bay on September 30, 1971 (see other category)

USS Loyalty (MSO-457) docked to pier at Cam Ranh Bay on April 9 and 25, 1971 (see other category)

USS Lucid (MSO-458) docked to pier at Da Nang for off-loading and on-loading equipment during May 1967



USS Prime (MSO-466) docked to pier at Da Nang on February 16, 1967

USS Gallant (MSO-489) docked to pier at Da Nang during November 5-6, 1969

USS Leader (MSO-490) docked to pier at Cam Ranh Bay on November 30, 1968

USS Persistent (MSO-491) docked to piers at Da Nang and Cam Ranh Bay during October-December 1970

USS Pledge (MSO-492) docked to pier at Cam Ranh Bay intermittently during July 1967 and May-June 1971

USS Boston (CAG-1) – docked in-port at Da Nang Harbor on April 30<sup>th</sup> and May 17<sup>th</sup>, 1967

USS Grasp (ARS-24) – moored to the shore at Wunder Beach and Chu Lai on multiple occasions to repair seaload fuel lines in July and August 1968

USS Albatross (MSC-289) – docked to Junk Training Command Pier, Cam Ranh Bay, on July 22-25, 1964

USS Abnaki (ATF-96) – docked to pier in Da Nang on September 16, 1967

USS Advance (MSO-51B) – docked to pier in Da Nang Harbor and sent personnel ashore on October 7, 1966

#### **IV. Ships operating on Vietnam's close coastal waters for extended periods with evidence that crew members went ashore**

USS Isle Royale (AD-29) [Destroyer Tender-Repair Ship] salvaged the beached USS Mahnommen County (LST-912) at Chu Lai during January 1967 with crewmembers going ashore for stripping operations

USS Surfbird (ADG-383) [Degaussing Ship] sent crew members ashore during anti-mine degaussing operations at Cam Ranh Bay, Vung Tau, Da Nang, and Con Son Island during September-November 1967; March-July and

December 1968; March and December 1969; and January-February 1970 (see other category)

USS Pyro (AE-24) [Auxiliary Explosive, Ammunition Ship] sent small boat ashore from Da Nang Harbor with injured crew member for medical treatment on September 29, 1972

USS Mount McKinley (AGC-7) [Amphibious Force Flagship] Command ship for 7<sup>th</sup> Fleet Amphibious Force operated out of Da Nang during 1969 with evidence that crew members went ashore (see other category)

USS Eldorado (AGC-11) sent crewmembers ashore for liberty leave at Cam Ranh Bay during June 1967 and July 1970

USS Estes (AGC-12) sent crewmembers ashore for beach picnic at Vung Tau during April 1968 (see other category)

USS Oxford (AGTR-1) [Technical Research Ship] conducted numerous month-long deployments along the Vietnam coast collecting data, with evidence that crewmembers went ashore, between 1965 and 1969

USS Jamestown (AGTR-3) conducted numerous month-long deployments along the Vietnam coast collecting data, with photographic evidence that crewmembers went ashore, between January 1966 and September 1969

USS Repose (AH-16) [Hospital Ship] operated continuously on close coastal waters from 1966-1970, with evidence that crewmembers went ashore on liberty leave

USS Sanctuary (AH-17) operated continuously on close coastal waters from 1967-1971, with evidence that crewmembers went ashore on liberty leave

USS Ponchatoula (AO-148) [Fleet Oiler] sent crew members ashore to visit the An Thoi Naval Base on April 27, 1969

USS Tolovana (AO-64) sent crew ashore for beach party at Phu Quoc during May 1971

USS Sacramento (AOE-1) [Fast Combat Support Ship] regularly sent helicopters ashore to Da Nang for mail pick-up during March-August 1970

USS Calvert (APA-32) [Amphibious Attack Transport] served as Da Nang Harbor station ship, with crewmembers going ashore, from November 1965 through January 1966 (see other category)

USS Cavalier (APA-37) served as Da Nang Harbor station ship, with crewmembers going ashore, from June-July 1966 (see other category)

USS Cook (APD-130) [High Speed Transport] conducted tactical beach surveys with crew members ashore along Vietnam coast during June and July 1966

USS Ajax (AR-6) [Repair Ship] anchored in Vung Tau area for repair duties with evidence of shore-based repairs during June 1968, September to October 1969, April to May 1970, and August to November 1971

USS Hector (AR-7) anchored in Vung Tau Harbor repairing other vessels from July 20 to August 16, 1970, with deck logs stating that crewmembers went ashore on liberty leave

USS Jason (AR-8) anchored in Vung Tau Harbor repairing other vessels with deck logs showing evidence of crewmembers going ashore June through August 1968, December 1969 through January 1970, and March through April 1971

USS Safeguard (ARS-25) [Salvage Ship] anchored in Da Nang Harbor repairing other vessels with evidence that workboats went ashore during July 1971 (see other category)

USS Delta (AR-9) anchored in Vung Tau Harbor repairing other vessels during July 1969 with deck logs showing that crewmembers went ashore on liberty leave

USS Klondike (AR-22) anchored in Vung Tau Harbor repairing other vessels during April 1969 with deck logs showing that crewmembers went ashore

USNS Corpus Christi Bay (T-ARVH-1) [Helicopter Repair Ship] anchored in Cam Ranh Bay from 1966 to 1969 with US Army crew of helicopter repair technicians who went ashore regularly and assisted a Vietnamese orphanage

USS Ute (ATF-76) [Fleet Ocean Tug] conducted numerous salvaging operations on beached vessels from April 1966 through April 1971 with crewmembers going ashore and all attended beach party at Cam Ranh Bay on April 12, 1969

USS Currituck (AV-7) [Sea Plane Tender] anchored at Cam Ranh Bay for month long periods during 1966 and 1967 to repair and tend to Navy sea planes, with evidence that crewmembers went ashore on liberty leave

USS Pine Island (AV-12) anchored at Da Nang during August 1964, and Cam Ranh Bay for month long periods during 1965 and 1966, to repair and tend to Navy sea planes, with evidence that crewmembers went ashore on liberty leave

USS Salisbury Sound (AV-13) anchored at Da Nang during February 1965, Con Son Island during May 1965, and Cam Ranh Bay for month long periods during 1966, to repair and tend to Navy sea planes, with evidence that crewmembers went ashore

USS New Jersey (BB-62) sent 30 crew members ashore for Thanksgiving dinner while offshore near Hue on November 28, 1968

USS Saint Paul (CA-73) [Cruiser] while anchored in Da Nang Harbor, small boats sent ashore on May 9, 1969, and May 25, July 17, and September 17, 1970

USS Canberra (CAG-2) [Guided Missile Cruiser] sent small boats and helicopters ashore while anchored in Da Nang Harbor during April 1965 (see other category)

USS Chicago (CG-11) [Guided Missile Cruiser] while anchored in Da Nang Harbor on May 22, 1969, deck logs show a utility boat went ashore for one hour with 8 crewmembers aboard

USS Long Beach (CGN-9) [Guided Missile Cruiser, Nuclear] while anchored in Da Nang Harbor, deck logs show that utility boats went ashore with passengers on May 5, 1968 and the Captains Gig went ashore on September 4, 1969

USS Oklahoma City (CLG-5) [Light Guided Missile Cruiser] sent small boats ashore while anchored in Da Nang Harbor during September 1966 and January-February 1970 and sent ship's softball team ashore during July 1969

USS Porterfield (DD-682) [Destroyer] while operating in close coastal waters on March 19, 1966, two officers and a seaman went ashore in a junk and, on April 8, 1966, a small boat went ashore from Da Nang Harbor with Vietnamese officers

USS Wiltsie (DD-716) while operating in close coastal waters during September 1970, two officers and five sailors were sent ashore by helicopter for one night (see other category)

USS Epperson (DD-719) while anchored off Phan Thiet on November 16, 1969, crewmembers went ashore for liberty leave (see other category)

USS O'Brien (DD-725) sent motorized whaleboat ashore while anchored in Da Nang Harbor on December 16, 1969

USS Maddox (DD-731) sent motorized whaleboats ashore while anchored in Vung Tau Harbor on March 3, 1967

USS Blue (DD-744) anchored in Da Nang Harbor on April 21, 1968, with crewmembers going ashore for picnic

USS Lowry (DD-770) sent motorized whaleboat ashore at Phan Thiet on June 5, 1968 (see other category)

USS Stormes (DD-780) sent motorized whaleboat ashore to assist 2<sup>nd</sup> ARVN and 2<sup>nd</sup> US Advisory Group on September 17, 1966

USS Eversole (DD-789) sent motorized whaleboat ashore to Chu Lai from offshore anchorage to transfer two crewmembers on July 25, 1972

USS Shelton (DD-790) conducted small boat inland waterborne logistics craft (WBLC) surveillance of Cua Viet River on August 16, 1972

USS Higbee (DD-806) sent small boats ashore while anchored in Da Nang Harbor on September 9, 1965 and December 7, 1967 (see other category)

USS Corry (DD-817) sent small boats ashore while anchored in Da Nang Harbor January 11-12, 1969 and Nha Trang Harbor February 20, 1969

USS New (DD-818) sent whaleboat ashore from Da Nang Harbor for mission briefing on August 8, 1967

USS Carpenter (DD-825) sent medical team ashore at Song Tra Village on December 20, 1968

USS Everett F. Larson (DD-830) sent crew members ashore for beach party while anchored in Van Phong Bay on September 15, 1969

USS Hanson (DD-832) sent motorized whaleboats ashore from Da Nang Harbor on September 17, 1972, for medical evacuation and mail pickup (see other category)

USS Power (DD-839) sent Commanding Officer and others ashore in whaleboat for briefing while anchored in Da Nang Harbor on November 13, 1968

USS Bausell (DD-845) sent small boat ashore for briefing while in Da Nang Harbor on November 27, 1968

USS Richard E. Krause (DD-849) sent motorized whaleboats ashore while in Da Nang Harbor on December 29, 1972

USS Rupertus (DD-851) sent motorized whaleboats ashore while in Da Nang Harbor on January 4, 1973

USS McCaffery (DD-860) sent small boat ashore while in Da Nang Harbor December 12-14, 1972

USS Vogelgesang (DD-862) anchored in Da Nang Harbor and sent 30 crewmembers ashore on August 15, 1966

USS Steinaker (DD-863) anchored off Phan Thiet July 25- August 3, 1968 with crewmembers going ashore to visit Junk Base

USS Arnold J. Isbell (DD-869) sent small boat ashore while anchored in Da Nang Harbor on April 12, 1970

USS John R. Craig (DD-885) anchored off Nha Trang during summer 1968 with crewmembers going ashore for beach party (see other category)

USS Fechteler (DD-870) sent crew ashore for beach party on September 25, 1965, and while conducting night patrols of Da Nang Harbor, crewmembers went ashore for daytime liberty leave during October 1965

USS Duncan (DD-874) sent small boat ashore for briefing while anchored in Da Nang Harbor on December 14, 1968 (see other category)

USS Henry W. Tucker (DD-875) sent whaleboat ashore at Da Nang for briefing on January 23, 1969; sent medical team ashore while off Quang Ngai on 27 February, 1969; conducted whaleboat transfers of personnel to shore on August 27, 1972; sent small boat ashore to transport body for transfer to An Thoi on November 14, 1972; ship's helicopter transported personnel ashore on November 22, 1972 (see other categories)

USS Rogers (DD-876) sent whaleboats ashore while anchored in Da Nang Harbor July 29-August 3, 1971

USS Davis (DD-937) sent small boats ashore from anchorage while providing gunfire support in Da Nang Harbor during December 1968

USS Hull (DD-945) sent small boats ashore while anchored off Nha Trang on February 17, 1968

USS Morton (DD-948) sent small boat ashore at Hue on November 13, 1972 (see other category)

USS Barney (DDG-6) [Guided Missile Destroyer] while serving as Flagship for Destroyer Division One Six Two, sent crew members ashore at Da Nang for gunfire mission planning during June-July 1967

USS Berkeley (DDG-15) sent small boats ashore at Da Nang and elsewhere for gunfire support missions during May-June 1970

USS Goldsborough (DDG-20) sent small boats ashore from Da Nang Harbor on December 20 and 24, 1972

USS Benjamin Stoddert (DDG-22) sent small boats ashore from Da Nang Harbor on September 17, 1969 and December 22, 1970 (see other category)

USS Ernest G. Small (DDR-838) [Radar Picket Destroyer] repeatedly sent small boats ashore with naval gunfire spotters in II Corps area during April-May 1966

USS McGinty (DE-365) [Destroyer Escort] sent crew members ashore at Da Nang for a party on WESTPAC cruise during spring 1962

USS Charles E. Brannon (DE-446) sent crew members ashore for liberty leave at Duong Dong during March 1962

USS Davidson (DE-1045) sent motorized whaleboat ashore while anchored off coast of Tan My on September 20, 1972

USS O'Callahan (DE-1051) sent gunfire spotters ashore in vicinity of Cua Viet River on January 13, 1973

USS Gray (DE-1054) sent motorized whaleboat ashore from Da Nang Harbor for mail pickup on October 7, 1972

USS Ouellet (DE-1077) sent motorized whaleboat ashore from Da Nang Harbor on July 29, 1972

USS Koiner (DER-331) [Destroyer Escort, Radar] crew had liberty leave at Vung Tau and survey parties were sent ashore at various locations while on Operation Market Time radar patrol during 1967

USS Forester (DER-334) crew had liberty leave at Nha Trang on June 28 and July 10 1965, with whale boat ashore for medical assistance on August 20, 1965

USS Wilhoite (DER-397) sent crew members onto enemy vessel in De Sey Ky River during July 16, 1965 and sent landing party ashore from Vung Tau Harbor on September 28, 1968

USS Hissem (DER-400) moored to port side of USS Tuluaita (ARG-4) for repairs in Vung Tau area from January 11-23, 1967, with evidence that crewmembers went ashore for liberty leave and sent motorized whaleboat ashore for briefing at An Thoi on February 3, 1967

USS King (DLG-10) sent whaleboat ashore from Da Nang Harbor for operations briefing on April 13, 1969 and August 8, 1970

USS Mahan (DLG-11) [Guided Missile Frigate] sent a "group of personnel" ashore at Da Nang for a short tour of Monkey Mountain on October 6, 1968 (see other category)

USS Dahlgren (DLG-12) sent motorized whaleboat and Captain's gig ashore while anchored in Da Nang Harbor on June 4, 1967

USS William V. Pratt (DLG-13) sent whaleboat ashore from Da Nang Harbor for mission briefing on August 8, 1967

USS Dewey (DLG-14) sent whaleboat ashore for briefing while in Da Nang Harbor on January 15, 1968

USS Worden (DLG-18) sent whaleboat ashore for briefing while in Da Nang Harbor on November 27, 1968

USS Richmond K. Turner (DLG-20) sent whaleboat ashore from Da Nang Harbor for mission briefing on December 4, 1966

USS England (DLG-22) sent whaleboat ashore from Da Nang Harbor for mission briefings on March



9, 1967 and July 30, 1968

USS Belknap (DLG-26) while in Da Nang Harbor on December 1, 1969, received crew members back to ship from temporary duty ashore

USS Jouett (DLG-29) sent whaleboat ashore from Da Nang Harbor for mission briefings on February 15, April 15, and June 1, 1968

USS Fox (DLG-33) sent small boat ashore from Da Nang Harbor with Captain for mission briefings on October 24, 1967

USS Biddle (DLG-34) sent whaleboat ashore from Da Nang Harbor for briefings on March 5 and June 2, 1968 and delivered North Vietnamese fisherman ashore at Da Nang on July 30, 1969

USS Truxtun (DLGN-35) sent small boats ashore from Da Nang Harbor on June 2, 1968 and October 25, 1969

USS Cleveland (LPD-7) [Amphibious Transport Dock] sent Naval Academy Midshipmen on training mission ashore at Da Nang on 9-10 July, 1970 (see other category)

USS Tripoli (LPH-10) [Landing Platform Helicopter] sent crew members ashore for beach party at Da Nang on July 29, 1967 (see other category)

USS Carter Hall (LSD-3) [Landing Ship Dock] served four-month duty as "boat repair ship" in Da Nang Harbor during 1965, with evidence of crew members going ashore (see other category)

USS Oak Hill (LSD-7) served as station and repair ship in Da Nang Harbor with evidence of crewmembers going ashore from January through March 1966 (see other category)

USS Whetstone (LSD-27) anchored as long term "boat haven" in Da Nang Harbor for repairs of smaller vessels, with evidence of crewmembers going ashore, during April-May 1965 (see other category)

USS Alamo (LSD-33) while anchored in Da Nang Harbor, sent crewmembers ashore for R&R beach parties during March-April 1969 (see other category)

USS Epping Forest (MCS-7) [Mine Countermeasure Support Ship] conducted "goodwill" tours at Cam Ranh Bay and Nha Trang with crewmembers going ashore and Vietnamese coming aboard during September-October 1964, and

mine sweep of Cua Viet River using smaller vessels from main ship during May 1968

USS Guide (MSO-447) [Minesweeper-Ocean] sent motorized whaleboats ashore for briefings while in Da Nang Harbor during May 1970 (see other category)

USS Queenfish (SS-393) sent crew ashore for liberty leave while anchored in Nha Trang Harbor from August 27-September 7, 1962

USS Camden (AOE-2) sent a helicopter to Da Nang on October 6, 1970

USS Haleakala (AE-25) anchored in Da Nang Harbor August 27 – 29, 1969, due to boiler accident and sent crew ashore prior to departure for Subic Bay for repairs

USS Savage (DER-386) Sent crew ashore to provide medical assistance to villages from January 1 to 15, 1966, and from June 12 to September 15, 1966

USS Lawrence (DDG-4) Sent a motorized whaleboat ashore on December 8, 1972, to pick up mail and passengers

USS Albert David (DE-1050) Sent a motorized whaleboat ashore while anchored in Da Nang Harbor on December 30, 1969

USS Waddell (DDG-24) Launched a whaleboat and Captain's GIG to shore while anchored in Da Nang Harbor on December 28, 1971

USS Sample (DE-1048) – sent motor whaleboat to shore on July 26, 1972

USS Blandy (DD-943) – sent motor whaleboat to shore on January 25, 1973

USS Richard S. Edwards (DD-950) – sent personnel ashore via small boat on November 5, 1967, and December 1, 1967

USS Brush (DD-745) – sent whaleboat ashore on January 11, 1969, while anchored in Cam Ranh Bay and on January 12, 1969, while anchored in Vung Tau Harbor

USS Diachenko (APD-123) – conducted tactical beach surveys with crew members from April to August 1968; also, on May 21, 1968, while anchored in Qui Nhon Harbor, a harbor patrol craft arrived at the ship and departed with the commanding officer, operations officer, and communications officer for briefings in Qui Nhon.

USS Henry B. Wilson (DDG-7) – anchored in Da Nang Harbor on July 21, 1965, and sent crew members ashore for liberty following Change-of-Command ceremony.

USS Edmonds (DE-406) – anchored in Da Nang Harbor on April 6 – 7, 1962, and sent crew members ashore

#### **V. Ships operating on Vietnam's close coastal waters for extended periods with evidence that smaller craft from the ship regularly delivered supplies or troops ashore**

USS Zelima (AF-49) [Auxiliary Stores Ship] conducted numerous in port supply replenishments at Da Nang, Cam Ranh Bay, Vung Tau, and An Thoi from July-October 1965, January-August 1966, October-December 1968, and May-June 1969

USS Vega (AF-59) conducted numerous in port supply replenishments with docking and crew going ashore at Da Nang, Cam Ranh Bay, Vung Tau, and An Thoi during March-April 1966, July-August 1968, June-July 1969, November-December 1970, and April-September 1972 (see other category)

USS Mars (AFS-1) [Combat Stores Ship] conducted numerous on shore supply replenishments at Da Nang, Cam Ranh Bay, Vung Tau, and An Thoi from May 1965 to November 1972 with evidence of crewmembers going ashore

USS Niagara Falls (AFS-3) conducted on shore supply replenishments with helicopters and small boats at Da Nang, Cam Ranh Bay, Vung Tau, and An Thoi from April 1968 to March 1973

USS White Plains (AFS-4) conducted on shore supply replenishments with helicopters and small boats at Da Nang, Cam Ranh Bay, Vung Tau, and An Thoi from January 1969 to March 1973

USS San Jose (AFS-7) conducted on shore supply replenishments with helicopters and small boats at Da Nang, Cam Ranh Bay, and Vung Tau from October 1971 to February 1972 and September 1972 to March 1973

USS Mount McKinley (AGC-7) [Amphibious Force Flagship] conducted troop and supply beach landings at Da Nang and elsewhere during March-May 1965, June-July 1966, and July-November 1967 (see other category)

USS Estes (AGC-12) conducted troop and supply beach landings at Chu Lai and Da Nang during March-October 1965

USS Winston (AKA-94) [Attack Cargo Ship] conducted relief operations into Da Nang from November 13-23, 1964, to assist the local people in recovering from a typhoon and resultant flooding; and conducted troop and supply beach landings during July 1965; April-August 1966; September-

October 1967; and November 1968-May 1969

USS Mathews (AKA-96) on-loaded supplies at Da Nang and delivered them up the Cua Viet River to Dong Ha with "mike boats" from August through December 1967

USS Merrick (AKA-97) conducted troop and cargo beach landing with small boats at Hue, Chu Lai, and Da Nang from July 1965 through November 1968 (see other category)

USS Seminole (AKA/LKA-104) [Attack/Amphibious Cargo Ship] sent smaller amphibious assault craft ashore for troop landings in November 1965 in support of Operations BLUE MARLIN I and II; conducted troop landings with small boats at Da Nang, Hoi An, and Quang Tri from March through August 1967, September 1968 through February 1969, and during January 1970 (see other category)

USS Skagit (AKA/LKA-105) conducted troop and cargo beach "mike boat" landings at Da Nang, Chu Lai, and Quang Ngai from November 1965 to November 1967

USS Union (AKA/LKA-106) conducted numerous troop and cargo "mike boat" beach landings at Da Nang, Cam Ranh Bay, and Chu Lai from March 1965 to November 1969 (see other category)

USS Washburn (AKA/LKA-108) conducted numerous small boat beach landings at Da Nang, Thon My Thuy, Hue on Perfume River, and Dong Ha on Cua Viet River from 1965 to 1969

USS Tulare (AKA/LKA-112) conducted troop and cargo "mike boat" beach landings at Da Nang, Chu Lai, Cam Ranh Bay, and Vung Tau from July 1965 to February 1973

USS St. Louis (AKA/LKA-116) conducted troop and cargo landings with small boats at Da Nang, Vung Tau, and Quang Nam Province during August-October 1970; January-March 1971; and April-November 1972

USS Navasota (AO-106) [Fleet Oiler] conducted on-shore and in-port replenishment at Vung Tau, Da Nang, Mai Ong Dai, etc. during September 1965-May 1967; January-July 1968; April-July 1969; June-November 1970; and September 1971-June 1972

USS General R M Blatchford (AP-153) [Transport Ship] landed elements of 1<sup>st</sup> Infantry Division at Vung Tau by small boats during October 1965

USS George Clymer (APA-27) [Amphibious Attack Transport] conducted troop and supply "mike boat" beach landings during July 1965, and March-July 1966, at Da Nang and Chu Lai (see other category)

USS Bayfield (APA-33) conducted troop on loading and "mike boat" landings at Da Nang, Chu Lai, Baie de My Han, and Cua Viet River from July through October 1965 and February through May 1967

USS Cavalier (APA-37) conducted troop landings with mike boats at Chu Lai and Da Nang during March- August 1966 and January-May 1968 (see other category)

USS Henrico (APA-45) conducted numerous troop landings at Da Nang, Chu Lai, and Hue from March through May 1965 and from August 1966 through March 1967

USS Lenawee (APA-195) conducted troop and supply landings at Da Nang and Chu Lai from April 1965 to December 1966

USS Magoffin (APA-199) conducted troop and supply landings at Da Nang and other Vietnam locations from October 1965 through February 1966 and May through November, 1967 (see other category)

USS Navarro (APA-215) conducted troop on and off loading operations from May 1965 to February 1968 at Da Nang, Chu Lai, and Quang Ngai Province (see other category)

USS Okanogan (APA-220) conducted troop and supply landings at various locations during January-

July 1962, September 1963-April 1964, July-October 1965, July 1966, November 1966- March 1967, and June-November 1968

USS Pickaway (APA-222) conducted troop and supply landings at various locations during January 1963, July 1965, March-June 1966, and June-October 1967 (see other category)

USS Renville (APA-227) conducted troop landings at Da Nang during August-September 1964, May-August 1965, and March-October 1966

USS Paul Revere (APA-248) conducted small boat troop landings at Quang Ngai Province, Da Nang, and elsewhere from August 1965-April 1966, June- November 1967, March-August 1969, September 1970-March 1971, and August 1972-February 1973 (see other category)

USS Blue Ridge (LCC-19) [Amphibious Command Ship] participated in amphibious landings of troops during March 1972

USS Mobile (LKA-115) [Amphibious Cargo Ship] transported troops and cargo to/from Da Nang and elsewhere July-September 1970, during April 1971, October-November 1971, and January-July 1972 (see other category)

USS Vancouver (LPD-2) [Amphibious Transport Dock] while anchored offshore, conducted numerous amphibious troop beach landings with smaller "mike boats" in the areas of Da Nang, Cam Ranh Bay, Cua Viet River, and Mekong River Delta from February 1965 to September 1971 (see other category)

USS Cleveland (LPD-7) while anchored offshore, sent "mike boats" up Cua Viet River and Hue River from November 1967 through 1968 and up Saigon River during September 1969 (see other category)

USS Dubuque (LPD-8) transported troops, equipment, and supplies ashore with smaller vessels and docked at Da Nang and elsewhere from June-November 1968, October-December 1969, January-March 1970, and April-July 1971

USS Denver (LPD-9) transported troops, equipment, and supplies ashore with smaller vessels and docked at Da Nang and elsewhere from February-September 1970; March-June and November 1971; and January-August 1972

USS Juneau (LPD-10) picked up troops and equipment with smaller vessels and transported them out of Vietnam from August 1970 to March 1971 and June to November 1972

USS Iwo Jima (LPH-2) [Landing Platform, Helicopter] operated as troop transport with helicopters and smaller vessels transporting troops on and off shore for amphibious assaults from May 1965 to August 1972

USS Okinawa (LPH-3) operated as troop transport with helicopters and smaller vessels transporting troops on and off shore for amphibious assaults, with evidence that crew members went ashore to assist civilians, from April-November 1967, December 1968-May 1969, June- November 1970, and April-November 1972

USS Princeton (LPH-5) operated as troop transport with helicopters and smaller vessels transporting troops on and off shore during April 1962 and from October 1964 to December 1968 (see other category)

USS Valley Forge (LPH-8) operated as troop transport with helicopters and smaller vessels transporting troops on and off shore from September 1964 to September 1969 (see other category)

USS Tripoli (LPH-10) operated as troop transport with helicopters and smaller vessels transporting troops on and off shore intermittently from May 1967 to December 1973 (see other category)

USS Carter Hall (LSD-3) [Landing Ship Dock] while anchored offshore, conducted troop-landing



operations with “mike boats” at Da Nang, Dong Ha, and other locations from July 1965 through November 1968

USS Gunston Hall (LSD-5) conducted numerous troop, supply, and equipment landings at Da Nang, Chu Lai, etc. during January-June 1965; May-December 1966; March-July 1968; and September 1969 to February 1970

USS Oak Hill (LSD-7) conducted numerous troop and supply landings with evidence of crew members going ashore at Da Nang, Chu Lai, Vung Tau, and Hue, from October 1965-April 1966, March-August 1967, and September 1968-February 1969 (see other category)

USS Colonial (LSD-18) conducted numerous troop, supply, and equipment landings at Da Nang, Chu Lai, and Vung Tau from March 1966 to September 1969 (see other category)

USS Cabildo (LSD-16) conducted numerous troop, supply, and equipment landings at Da Nang, Cam Ranh Bay, and Vung Tau from July 1965 to November 1968

USS Catamount (LSD-17) conducted numerous troop, supply, and equipment landings at Da Nang, Vung Tau, and Cua Viet River area on piers and with small boats from December 1965 to May 1969 (see other category)

USS Fort Marion (LSD-22) conducted numerous supply landings at Da Nang, Cam Ranh Bay, and Mekong Delta area, with crew members going ashore, from October 1965-June 1966, September-December 1967, and December 1968-May 1969 (see other category)

USS Whetstone (LSD-27) conducted numerous troop and supply landings with smaller mike boats at Da Nang, Hue, Phu Bai, and Dong Ha from March 1965 to September 1969 (see other category)

USS Thomaston (LSD-28) conducted numerous troop and supply landings with small boats at Da Nang, Cam Ranh Bay, Song Co Chien River area, and Cua Viet River area from 1965 to 1972 [Note: no AO exposure for 1975 operations]

USS Point Defiance (LSD-31) conducted numerous troop and supply landings with small boats at Da Nang, Van Tuong, and Kien Hoa from May 1965 through October 1972 (see other category)

USS Alamo (LSD-33) conducted numerous troop, supply, and equipment landings with smaller boats at Da Nang, Vung Tau, Song Bo De, An Thoi, and Tan My between August 1964 and October 1972 (see other category)

USS Hermitage (LSD-34) conducted troop landings in Da Nang area from June through October 1967

USS Monticello (LSD-35) conducted numerous troop and supply landings at Chu Lai and elsewhere from October 1965-March 1966, February-September 1967, March-February 1968, February-September 1970, March 1971, November 1971, October-December 1972, and January 1973

USS Anchorage (LSD-36) transported troops and supplies to and from shore with smaller craft at Da Nang, Cam Ranh Bay, Vung Tau, and An Thoi from February 1970 through July 1972 (see other category)

USNS General W. H. Gordon (T-AP-117) [Military Sea Transportation Service (MSTS) Transport Ship] transported troops and cargo to Vung Tau and elsewhere in Vietnam, with crew members going ashore, during 1965 and from December 1967 to March 1968

USNS Barrett (T-AP-196) carried US Army 2<sup>nd</sup> Transportation Company to Qui Nhon during August 1965 and transported additional troops to Vietnam from April to December 1968 and January to May 1969

USNS Geiger (T-AP-197) transported troops to Qui Nhon and Vung Tau from September to December 1965 and additional troops to Vietnam January to February 1967 and July 1969



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