HELLO.
Welcome to VA. Let’s get started.

2 YOUR BENEFITS
Understand how VA can meet your needs

3 YOUR ELIGIBILITY
Understand more about it and how it affects your VA benefits

4 YOUR DISABILITY RATING
Understand how your disability rating affects your eligibility

5 YOUR JOURNEY
Find out how VA can support you throughout your life

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Find mental health resources and access immediate care
Learn what VA can do for you

VA can support you and your loved ones in different ways throughout your life. Your VA Welcome Guide provides a broad overview of services VA can offer you. To access more information about VA benefits and services, visit us online at Vets.gov

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Health Care
- Basic and Specialty Care
- Mental Health Care
- Long Term Care
- Crisis Support

Finances
- Monthly Disability Payments
- Life Insurance
- Burial Allowances

Housing
- Short Term Housing
- Home Loans
- Refinancing Options

Employment
- Skills Training & Counseling
- Online Career Tools

Education
- GI Bill
- Training Programs

Memorialization
- Burial and Committal Services
- Headstones and Markers
- Burial Flags

More Support
Organizations outside of VA can help you find the support you need:
- Veteran Service Organizations
- Local Community Resources

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GET HELP FOR YOURSELF OR A FRIEND IMMEDIATELY
Call the Veterans Crisis Line at (800) 273-8255 and press 1, or refer to p15 to find additional resources and access immediate care.
Understand your eligibility

Access to VA benefits and services depends on your eligibility. Eligibility is determined using different factors depending on the benefit. While a lot of information is used to determine your eligibility for benefits, one critical factor may be your disability rating.

What is eligibility?
VA uses “eligibility” to describe the benefits and services a Veteran can access. Each benefit you are trying to access may require a different set of eligibility factors. For example, you may be eligible for the GI Bill but not for VA Health Care. If you are interested in a certain benefit, work with VA to determine your eligibility.

How is eligibility determined?

VA considers a different combination of factors for each benefit, which could include your disability rating, service history, medical need, and income level.

[Diagram showing factors considered for eligibility: Disability Rating, Service History, Medical Need, Income Level.]

[Diagram showing your eligibility leading to Employment, Education, Finances, Health Care, Housing, Memorialization.]
Understand your disability rating

Your disability rating is one of several factors that affects your eligibility for benefits and services. Your disability rating is important because there are a number of services available only to Veterans with a disability rating.

What is a disability rating?
A disability rating is a rating VA gives you to describe how much your service-connected disability impacts your daily life. A “service-connected” disability is an injury, disease, or condition that you got or was made worse during your military service. Disability ratings range from 0%-100%. A 0% rating means your disability does not affect your everyday life. Any rating, including a 0%, makes you eligible for certain services. While you might feel your condition is not serious, you should still consider applying for a rating.

How is a disability rating determined?
You must file a claim for disability. VA determines your rating based on the evidence you provide (which includes your medical records and DD214) and the severity of your condition. Once your claim is processed, you will receive a disability rating. To find out more about filing a claim, call (800) 827-1000 or visit vets.gov/disability-benefits.

What benefits and services can you access with a disability rating?
Some benefits and services include:
- Disability Compensation
- Vocational Rehabilitation & Employment (VR&E)
- Increased Health Care coverage
- Federal hiring preference
- VA Home Loan fee exemption

Where can you get in-person help?
You can receive help preparing your claim from a Veteran Service Organization (VSO). To find a VSO, visit www.va.gov/bac/apps/accreditation and search by state. You can also find VSO information on eBenefits: www.ebenefits.va.gov/ebenefits/vso-search
Find out where VA fits into your life

No two Veterans are the same. You might experience many of these important life moments in a different order. Based on where you are in your life, VA can serve you in different ways. Use this map to explore how VA can support you both now and in the future.

WHAT DO YOU NEED?

- Health Care
- Finances
- Housing
- Employment
- Education
- More Support

How can I use this map?

- Determine where you are in your journey
- Review the benefits information for where you are in your journey
- Read ahead to discover how VA may be able to support you in the future

If you are interested in a VA benefit, make sure to work with VA to determine your eligibility as soon as possible.
VA can help you even before separation from the military. If you have already separated, let your Veteran buddies know they can start using VA now.

**BUILDING YOUR CAREER**
- Translate your military skills
- Get the appropriate education, skills, and credentials
- Find the right job
- Build your professional reputation
- Build your local network

**PUTTING DOWN ROOTS**
- Recognize and address mental health needs
- Manage primary care and chronic health issues
- Seek support for a severe health event
- Maintain your health

**RETIRING**
- Revisit housing
- Maintain your health
- Take care of your family
- Save for your retirement
- Connect with and serve your community

**AGING**
- Manage and maintain your health
- Adapt your support network to your new needs
- Decide how and where to be memorialized
- Schedule and plan a funeral service
- Seek survivor benefits
- Maintain social and community connections

**TAKING CARE OF YOURSELF**
- Find additional sources of income
- Take care of your health
- Participate in meaningful activities

YOUR JOURNEY, PART TWO 6
### Some ways VA can help you while you’re... **GETTING OUT**

|--------------------|------------------|------------------------------|----------------|--------------|------------------|
| Engage VA to access benefits and services | Continue your education | GI Bill  
*Helps pay for education for Veterans or their dependents* | vets.gov/education/gi-bill | Education Center: (888) 442-4551  
From Overseas: 001-918-761-5678 | Your Regional Benefits Office |
| | Become a homeowner | VA Home Loan  
*Home loan benefits for Veterans* | www.benefits.va.gov/homeloans | Regional Loan Office: (877) 827-3702 | Your Regional Benefits Office |
| | Apply for a disability rating | Disability Compensation  
*Compensation paid to Veterans for a disability that occurred during service* | vets.gov/disability-benefits | VA Benefits Line: (800) 827-1000 | Your Regional Benefits Office or through your local Veteran Service Organization (VSO) |
| | Plan for your family’s financial future | VA Life Insurance  
*Life insurance for Veterans and their families* | www.benefits.va.gov/insurance | Life Insurance Line: (800) 419-1473 | Your local VA Medical Center |
| | Apply for supplemental income | Veterans Pension  
*Supplemental income available to low-income wartime Veterans* | www.benefits.va.gov/pension/vetpen.asp | VA Benefits Line: (800) 827-1000 | Your Regional Benefits Office |
| | Apply for health care | VA Health Care  
*Inpatient and outpatient health services at VA Medical Centers and clinics* | vets.gov/health-care | Health Care Line: (877) 222-8387 (press 2) | Your local VA Medical Center |
| | Prepare to find a job | Careers and Employment  
*Job search database, skills translator, and resume builder* | vets.gov/employment | | |
| Complete your paperwork | Request your service records and discharge papers | eBenefits | www.eBenefits.va.gov | | |

### WHAT DO YOU NEED?

- **Health Care**
- **Finances**
- **Housing**
- **Employment**
- **Education**
- **More Support**
Some ways VA can help you while you’re…

### STARTING UP

|--------------------|------------------|-------------------------------|----------------|---------------|-------------------|
| Find something to do | Continue your education | GI Bill  
*Helps pay for education for Veterans or their dependents* | vets.gov/education/gi-bill | VA Benefits Line: *(800) 827-1000* | Your Regional Benefits Office |
| Get help finding a job | | Careers and Employment  
*Job search database, skills translator, and resume builder* | vets.gov/employment | | |
| Balance your finances | Apply for a disability rating | Disability Compensation  
*Compensation paid to Veterans for a disability that occurred during service* | vets.gov/disability-benefits | | |
| Attend to your health needs | Find a doctor | VA Health Care  
*Inpatient and outpatient health services at VA Medical Centers and clinics* | vets.gov/health-care | Health Care Line: *(877) 222-8387* (press 2) | Your local VA Medical Center |
| | | Mental Health Care  
*Inpatient and outpatient mental health services* | www.mentalhealth.va.gov/gethelp.asp | Health Care Line: *(877) 222-8387* (press 4) | Your local VA Medical Center or Vet Center |
| Find a place to live | Become a homeowner | VA Home Loan  
*Home loan benefits for Veterans* | www.benefits.va.gov/homeloans | Regional Loan Office: *(877) 827-3702* | Your Regional Benefits Office |
| | Find housing to accommodate your disability | Adapted Housing Grants  
*Financial help for Veterans to purchase or modify a home to meet special housing needs* | www.benefits.va.gov/homeloans/adaptedhousing.asp | Regional Loan Office: *(877) 827-3702* | Your Regional Benefits Office |
| Re-establish and create relationships | Meet Veterans and people who can help | Veteran Service Organizations (VSO)  
*Variety of services and community opportunities for Veterans and their loved ones* | Find a VSO near you at:  
www.va.gov/ogc/apps/accreditation  
(search by state)  
or  
www.eBenefits.va.gov/ebenefits/VSO-search | | |

### WHAT DO YOU NEED?

- Health Care
- Finances
- Housing
- Employment
- Education
- More Support
### Taking Care of Yourself

#### What Is Your Goal?

- Recognize and address mental health needs
- Manage primary care and chronic health issues
- Seek support for a severe health event
- Maintain your health

#### What Can You Do?

- Address mental health needs
- Use counseling services
- Get regular medical care
- Visit a doctor in your community
- Get regular check-ups
- Get women-specific care
- Keep track of your health

#### What Services Can VA Provide?

- Mental Health Care
- Vet Center
- VA Health Care
- CHOICE Act / Care in the Community
- Emergency Care
- Preventative Care
- Women Veterans Health Care
- My HealtheVet

#### Visit Us Online

- Find out more: Vets.gov
- www.mentalhealth.va.gov/gethelp.asp
- www.vetcenter.va.gov
- vets.gov/health-care
- www.va.gov/opa/choiceact
- www.va.gov/healthbenefits/access/emergency_care.asp
- www.va.gov/healthbenefits/access/preventative_care-services.asp
- www.womenshealth.va.gov
- www.myhealth.va.gov

#### Give Us a Call

- Health Care Line: (877) 222-8387 (press 4)
- Veterans Choice Line: (866) 606-8198 (press 1)
- Health Care Line: (877) 222-8387 (press 2)
- Health Care Line: (877) 222-8387 (press 4)
- Health Care Line: (877) 222-8387 (press 4)
- Health Care Line: (877) 222-8387 (press 4)
- Health Care Line: (877) 222-8387 (press 4)
- Health Care Line: (877) 222-8387 (press 4)

#### Visit Us In Person

- Locate facilities: vets.gov/facility-locator
- Your local VA Medical Center or Vet Center
- Your local VA Medical Center
- Your local Medical Center or an approved CHOICE provider
- Your local VA Medical Center
- Your local VA Medical Center
- Your local VA Medical Center

### What Do You Need?

<table>
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<th>Health Care</th>
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# Building Your Career

## Some ways VA can help you while you’re... BUIDLING YOUR CAREER

|--------------------|------------------|------------------------------|----------------|---------------|--------------------|
| Translate your military skills | 📚 Put your military skills to use | Careers and Employment  
Job search database, skills translator, and resume builder | vets.gov/employment |                         |                |
| Get the appropriate education, skills, and credentials | 📚 Continue your education | GI Bill  
Helps pay for education for Veterans or their dependents | vets.gov/education/gi-bill | Education Center:  
(888) 442-4551  
From Overseas:  
001-918-781-5678 |                |
| Find the right job | 📚 Explore your job options | Veterans’ Preference  
Gives Veterans an advantage in the application process for federal government jobs | vets.gov/employment | VA Benefits Line:  
(800) 827-1000 | Your Regional Benefits Office |
| Build your professional reputation | 📚 Compete for federal contracts | Veteran-Owned Small Business Program (VOSB)  
Helps Veteran-owned small businesses compete for federal contracts set aside for VOSBs | www.va.gov/osdbu | Office of Small and Disadvantaged Business Utilization:  
(866) 584-2344 (press 1) | Meet with a Verification Assistance Counselor in your area |
| Build your local network | 📚 Connect with other Veterans | Veteran Service Organizations (VSO)  
Variety of services and community opportunities for Veterans and their loved ones | Find a VSO near you at:  
www.va.gov/ogc/apps/accreditation (search by state)  
or  
www.eBenefits.va.gov/ebenefits/VSO-search |                         |                |

## What Do You Need?

- Health Care
- Finances
- Housing
- Employment
- Education
- More Support
Some ways VA can help you while you’re…

PUTTING DOWN ROOTS

|--------------------|------------------|------------------------------|-----------------|---------------|-------------------|
| Revisit housing    | Become a homeowner | VA Home Loan  
Home loan benefits for Veterans | Find out more:  
Vets.gov | Regional Loan Office:  
(877) 827-3702 | Your Regional Benefits Office |
| Refinance existing home loans | VA Refinancing  
Home loan benefits for refinancing a non-VA loan into a VA loan | www.benefits.va.gov/ homeloans | Regional Loan Office:  
(877) 827-3702 | Your Regional Benefits Office |
| Maintain your health | Address mental health needs | Mental Health Care  
Inpatient and outpatient mental health services | www.mentalhealth.va.gov/ gethelp.asp | Health Care Line:  
(877) 222-8387 (press 4) | Your local VA Medical Center or Vet Center |
| Improve your well-being | Social Work  
Social services to maximize well-being for Veterans, families, and caregivers | www.socialwork.va.gov | Health Care Line:  
(877) 222-8387 (press 4) | Your local VA Medical Center |
| Take care of your family | Apply for VA educational benefits | GI Bill  
Helps pay for education for Veterans or their dependents | vets.gov/education/gi-bill | Education Center:  
(888) 442-4551  
From Overseas:  
001-918-781-5678 | Your Regional Benefits Office |
| Save for your retirement | Apply for supplemental income | Veterans Pension  
Supplemental income available to low-income wartime Veterans | www.benefits.va.gov/ pension/vetpen.asp | VA Benefits Line:  
(800) 827-1000 | Your Regional Benefits Office |
| Connect with and serve your community | Meet and serve fellow Veterans | Veteran Service Organizations  
Variety of services and community opportunities for Veterans and their loved ones | Find a VSO near you at:  
www.va.gov/ogc/apps/accreditation  
(search by state)  
or  
www.eBenefits.va.gov/ebenefits/VSO-search | | |

WHAT DO YOU NEED?

- Health Care
- Finances
- Housing
- Employment
- Education
- More Support
## Some ways VA can help you while you’re... RETIRING

|--------------------|------------------|-------------------------------|----------------|---------------|-------------------|
| Find additional sources of income | Get financial support for your disability | Disability Compensation  
Compensation paid to Veterans for a disability that occurred during service | Find out more: [Vets.gov](https://www.vets.gov) | VA Benefits Line: (800) 827-1000 | Your Regional Benefits Office or through your local Veteran Service Organization (VSO) |
| Take care of your health | Get regular medical care | VA Health Care  
Inpatient and outpatient health services at VA Medical Centers and clinics | [vets.gov/health-care](https://www.vets.gov/health-care) | Health Care Line: (877) 222-8387 (press 2) | Your local VA Medical Center |
| Address hearing needs | Audiology  
Care for hearing aids and/or other hearing assistive devices for Veterans | [www.prosthetics.va.gov/psas/hearing_aids.asp](https://www.prosthetics.va.gov/psas/hearing_aids.asp) | Health Care Line: (877) 222-8387 (press 4) | Your local VA Medical Center |
| Address vision needs | Optometry and Blind Rehabilitation  
Rehabilitation services for blind and low-vision Veterans | [www.va.gov/optometry](https://www.va.gov/optometry) or [www.prosthetics.va.gov/features/blinded-veterans.asp](https://www.prosthetics.va.gov/features/blinded-veterans.asp) | Health Care Line: (877) 222-8387 (press 4) | Your local VA Medical Center or Blind Rehabilitation Center |
| Participate in meaningful activities | Volunteer in your community | Veteran Service Organizations  
Variety of services and community opportunities for Veterans and their loved ones | Find a VSO near you at: [www.va.gov/ogc/apps/accreditation](https://www.va.gov/ogc/apps/accreditation) (search by state)  
or [www.eBenefits.va.gov/ebenefits/VSO-search](https://www.eBenefits.va.gov/ebenefits/VSO-search) | | |

**WHAT DO YOU NEED?**

- Health Care
- Finances
- Housing
- Employment
- Education
- More Support
## Some ways VA can help you while you’re AGING

|--------------------|------------------|-------------------------------|-----------------|----------------|------------------|
| Manage and maintain your health | Get regular medical care | VA Health Care  
Inpatient and outpatient health services at VA Medical Centers and clinics | vets.gov/health-care | Health Care Line: (877) 222-8387 (press 2) | Your local VA Medical Center |
| Seek long-term care for later in life | Seek in-home support | Skilled Home Health Care  
In-home care by a professional | www.va.gov/geriatrics | Health Care Line: (877) 222-8387 (press 4) | Your local VA Medical Center |
| Adapt support network to your new needs | Get financial support for daily medical assistance | Aid and Attendance and Housebound Compensation  
Payments for Veterans who are housebound or require the aid of another person in daily life | www.benefits.va.gov/pension/aid_attendance_housebound.asp | VA Benefits Line: (800) 827-1000 | Your Regional Benefits Office |
| Make burial arrangements | Decide how and where to be memorialized | Burial Benefits  
Schedule and plan funeral and burial arrangements | www.cem.va.gov | VA Benefits Line: (800) 827-1000  
Scheduling: (800) 535-1117 | Your Regional Benefits Office |
| Finance your burial | Get financial assistance for burial services | Burial Allowance  
Financial assistance for funeral and burial services | www.benefits.va.gov/compensation/claims-special-burial.asp | VA Benefits Line: (800) 827-1000 | Your Regional Benefits Office |
| Seek survivor benefits | Talk about the future with loved ones | Survivor’s Benefits  
Various benefits available to the survivors of a deceased Veteran | www.va.gov/opa/personal/dead_dependent_survivor.asp | VA Benefits Line: (800) 827-1000 | Your Regional Benefits Office |
| Maintain social and community connections | Engage with fellow Veterans and people who can help | Veteran Service Organization (VSO)  
Variety of services and community opportunities for Veterans and their loved ones | Find a VSO near you at:  
www.va.gov/ogc/apps/accreditation/search_by_state)  
or  
www.eBenefits.va.gov/ebenefits/VSO-search | | |

### WHAT DO YOU NEED?  
- Health Care  
- Finances  
- Housing  
- Employment  
- Education  
- Memorialization  
- More Support
Get started today

Use the checklists below to get started accessing the VA benefits and services you deserve.

1. **RESEARCH**
   - Identify VA services that can meet your goals
   - Prioritize time-sensitive benefits
   - Work with VA to identify which benefits and services you and your loved ones might be eligible for:
     - Visit explore.va.gov/benefits-navigator
     - Call (800) 827-1000 to speak with a VA representative
     - Talk with a member of a Veteran Service Organization (VSO)

2. **PREPARE**
   - Prioritize which benefits you want to pursue now
   - Consider applying for a disability rating
     - Visit vets.gov/disability-benefits to learn more
   - Get a copy of your discharge papers
   - Collect other information as necessary, which may include:
     - Military personnel records
     - Orders (if activated from the Guard or Reserves)
     - Military and private medical records
     - Your most recent tax return

3. **APPLY**
   - Complete the form for the service you want to apply for:
     - Online at eBenefits.va.gov (all VA benefits) or at Vets.gov (VA Health Care, Education, Pension, and Burial Allowance only)
     - In person or by mail to your Regional Benefits Office (vets.gov/facility-locator)

4. **REVISIT**
   - Check back over time as your needs change. For example, you could:
     - Apply for a higher disability rating if your disability gets worse
     - Pass GI Bill benefits on to your dependents if you do not use them
     - Apply for a VA Pension when you are 65 or receiving home care
     - Decide where and how to be memorialized using burial benefits

**WHICH BENEFITS ARE TIME SENSITIVE?**
- Dental Care (180 days post separation)
- Life Insurance (240 days post separation)
- VA Health Care for recent Combat Veterans (5 years post separation)
- Montgomery Bill (10 years post separation)
- Post 9/11 GI Bill (15 years post separation)
- Vocational Rehabilitation & Employment (12 years since receiving your disability rating post separation, though there are exceptions. If you are interested in VR&E, make sure to work with VA to determine your eligibility as soon as possible.)

**WHAT DO VSOS DO?**
Representatives from Veteran Service Organizations may offer free help to Veterans applying for VA benefits. Go to www.va.gov/ogc/cppps/accreditation for more information.

**WHAT ARE DISCHARGE PAPERS?**
Your discharge papers—also known as your DD214 member-4—are the most important documents to keep. They are necessary to get access to VA benefits. Request yours at eBenefits.va.gov
Applying for VA Health Care

This guide will help you apply for VA Health Care, which includes regular checkups, prescriptions, and access to specialists, such as cardiologists, gynecologists, and mental health providers.

A checklist to help you apply for VA Health Care:

1. PREPARATION
   - Collect the following information:
     - Discharge papers (DD214 member-4 or equivalent)
     - Your most recent tax return
     - Social security numbers for yourself and your dependents
     - Account numbers for insurance programs you are enrolled in
     - Your VA Disability Rating Decision (if applicable)

   WHERE CAN I FIND MY DISCHARGE PAPERS?
   Visit eBenefits.va.gov to request a copy of your DD214 records.

2. APPLICATION
   - Apply by completing the healthcare application form (VA Form–10 EZ) in one of these ways:
     - Visit us online at Vets.gov and click on “Health Care”
     - Give us a call at (877) 222-8387 (press 1); M–F, 8am–8pm EST
     - Visit us in person at a VA Medical Center
     - Print out and mail the completed form to the Health Eligibility Center (2957 Clairmont Road, Suite 200, Atlanta, GA 30329)

   HOW WILL I FIND OUT ABOUT VA’S DECISION?
   If accepted, you’ll receive a phone call from VA and a personalized benefits handbook in the mail. If denied, you’ll receive a letter indicating the reason.

3. REVIEW AND DECISION
   - Call (877) - 222 - 8387 (press 2) if you haven’t heard back from VA more than one week after you’ve submitted your application

   WHAT ARE PRIORITY GROUPS?
   During enrollment, each Veteran is assigned to one of eight priority groups based on different factors. Your priority group may affect what type of VA Health Care services you can access and how much you will need to pay for those services.

4. NEXT STEPS
   If approved, take steps to access the benefits you are eligible for:
   - Review priority group assignment and personalized benefits handbook mailed by VA after enrollment
   - Contact your local VA Medical Center to set up an appointment
   - Make an appointment to obtain your Veterans Health Identification Card (VHIC)

   WHAT IS A VHIC?
   A VHIC is a photo ID that gives you access to VA Health Care facilities. When you’re enrolled in VA Health Care, you can get a VHIC by making an appointment with your local VA Medical Center to get your picture taken for your VHIC.
Information you’ll need to know to access VA Health Care:

Am I eligible for VA Health Care?
Some factors that VA may consider when determining eligibility include:

• VA has rated you for a service-connected disability
• You received a purple heart or are a former Prisoner of War
• You are a combat Veteran who separated within the last 5 years
• You are eligible for Medicaid benefits
• Your family income is below the income threshold
• You served in Vietnam, Southwest Asia during the Gulf War, or Camp Lejune during certain periods of time

Note: Not all Veterans are eligible for VA Health Care. Work with VA to determine your eligibility as soon as possible.

What does it mean to be assigned to a priority group?
If you are eligible to enroll in VA Health Care, you will be assigned to a priority group based on your eligibility. Your health care eligibility determines what type of VA Health Care services you can access and how much you will need to pay for those services.

How do I schedule my first appointment?
→ On your health care application you can ask VA to call you to schedule your first appointment
→ Call your local VA Medical Center to schedule an appointment

What if I live far away or can’t get an appointment?
The Veterans CHOICE Program allows Veterans who live far from VA facilities or who face long wait times for a VA appointment to seek the care they need from an approved private doctor in their community.
→ You are eligible if you live more than 40 miles from the nearest VA Medical Center or you have to wait more than 30 days for a VA appointment, or you face one of several specific travel burdens
→ Visit www.va.gov/opa/choiceact to learn more

Will I be covered for emergency care?
The most important thing in an emergency is to get to the nearest hospital. If this is a VA hospital, you may be covered under your priority group eligibility. VA will only pay for emergency care at non-VA facilities under certain circumstances.
→ After receiving emergency care at a non-VA facility, call VA immediately to understand what VA may cover.

Where is my nearest VA Medical Center?
→ To locate your nearest VA facility, visit vets.gov/facility-locator

OTHER QUESTIONS YOU MAY HAVE:

What are my health care options for myself and my family?
VA Health Care is one of many health care options Veterans may have, including TRICARE, Medicare/Medicaid, and private insurance plans. In most cases, family members and dependents are not eligible for VA Health Care. It’s important to figure out which option is best for you.
VA Health Care counts as your health insurance under the Affordable Care Act, so you won’t have to pay a tax penalty. However, Veterans enrolled in VA Health Care are not eligible for health insurance subsidies.
→ Visit healthcare.gov/veterans to learn more

How does VA support recent combat Veterans?
Combat Veterans can get five years of “cost-free” health care following separation and remain eligible for VA Health Care as long as they enroll within five years of separation.

How does VA support Military Sexual Trauma (MST) survivors?
VA offers free counseling and support services that help Veterans recover from trauma. You don’t have to be enrolled in VA Health Care to access MST services.

What services are included in VA Health Care?
• Preventative Care (e.g. check-ups)
• Outpatient care (e.g. mental health care and substance abuse counseling)
• Inpatient care (e.g. surgery)
• Medications and supplies
Applying for a disability rating

This guide will help you submit a disability claim and obtain a disability rating, which is based on how much your service-connected disability impacts your capacity to earn a living. This rating is between 0%–100%. Your rating may give you access to certain VA benefits, such as compensation and on-going health care.

A checklist to help you file your disability claim and get your disability rating:

1. **PREPARATION**
   - Learn about different types of claims you can file (refer to back)
   - Collect the documents necessary to file a claim:
     - Discharge papers (DD214 member-4 or equivalent)
     - Military medical records
     - VA medical records/hospital reports related to your disability
     - Private medical records/hospital reports related to your disability
   - Submit Disability Benefits Questionnaires (DBQs) if desired

2. **APPLICATION**
   - Apply by submitting all documents in one of these ways:
     - Submit a claim online using eBenefits: eBenefits.va.gov
     - Complete a claim form in person at a VA Regional Office

3. **REVIEW AND DECISION**
   - Visit us online at eBenefits.va.gov or Vets.gov to track the status of your claim
   - Provide more information/documentation if requested by VA
   - Attend VA medical examination(s) if requested by VA

4. **NEXT STEPS**
   - If approved, take steps to access the benefits you are eligible for:
     - Review your award letter to understand your rating
     - Review the VA benefits handbook that is sent to you

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**GET HELP**
You can receive free help with preparing your claim from a VA accredited representative or an employee at a local VA Office. Refer to back for more information.

**WHERE CAN I FIND MY DISCHARGE PAPERS?**
Visit eBenefits.va.gov to request a copy of your DD214 records.

**WHAT ARE DBQS?**
DBQs are filled out by your private doctor to provide medical evidence to support your claim. They may allow VA to grant your claim without the need for a medical examination.

**HOW LONG WILL IT TAKE?**
The length of time it takes to process a claim depends on:
- The type of claim filed
- How many injuries/disabilities you claimed
- How long it takes for VA to gather supporting evidence
- How many claims were in line when your were filed
Information you’ll need to know to file your claim and get your disability rating:

Am I eligible for benefits?
You may be eligible for VA disability benefits if VA finds you have a disease, injury, or condition that resulted from service or was made worse during your military service.

Common conditions include:
- Hearing loss/ringing in the ears
- Knee, ankle, or back pain/injury
- PTSD, anxiety, depression
- Traumatic brain injury
- Respiratory disease
- Ulcers
- Loss of range of motion
- Cancer (due to hazardous exposures)

Note: Work with VA to find out if you are eligible for disability benefits by filing a disability claim as soon as possible.

Who can file a disability claim?
- Veterans
- Servicemembers preparing to separate from the military
- Survivors/family seeking benefits owed to Veteran on a pending claim
- Veteran Service Organization (VSO) on behalf of Veterans/Servicemembers

Who can help me?
You can receive free help with preparing your claim from a VA accredited representative or an employee at a local VA Office.

Accredited representatives are individuals or organizations who are familiar with the process of filing a claim. Many accredited representatives work for Veteran Service Organizations (VSOs), and may provide help free of charge.

Note: It is unlawful to any person or organization to charge a fee for assistance in preparing an application for VA benefits. VA-accredited agents and attorneys may charge fees for assisting with a claim for VA benefits only after VA has decided the claim and claimant has filed a notice of disagreement.

→ To find a representative, visit us online at www.va.gov/ogc/apps/accreditation (search by state) or eBenefits.va.gov/ebenefits/VSO-search
→ To locate your nearest VA Facility, visit vets.gov/facility-locator

What are the different types of claims?
The type of claim you want to apply for depends on if you’ve filed before, if your conditions have changed, and how much responsibility you want to take to gather required documents. Review the chart below to determine what type of claim you should file.

<table>
<thead>
<tr>
<th>WHEN YOU FILE</th>
<th>TYPE OF CLAIM</th>
<th>WHAT’S THE DIFFERENCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-discharge</td>
<td>Benefit Delivery at Discharge (BDD)</td>
<td>Filed 180 - 90 days before separation; processed faster than post discharge claims</td>
</tr>
<tr>
<td></td>
<td>More information at: <a href="http://www.benefits.va.gov/predischarge/index.asp">www.benefits.va.gov/predischarge/index.asp</a></td>
<td></td>
</tr>
<tr>
<td>Post-discharge</td>
<td>Standard</td>
<td>VA can help you gather documents</td>
</tr>
<tr>
<td></td>
<td>Fully-developed</td>
<td>You gather your own documents; processed faster than a standard claim</td>
</tr>
<tr>
<td></td>
<td>More information at: <a href="http://www.benefits.va.gov/fdc">www.benefits.va.gov/fdc</a></td>
<td></td>
</tr>
</tbody>
</table>

OTHER QUESTIONS YOU MAY HAVE:

Why is receiving a disability rating important?
You need a service-connected disability with a rating in order to access certain VA benefits and services, including:
- Disability compensation
- Vocational Rehabilitation & Employment (VR&E)
- Level of VA health care coverage
- Increased preference in federal hiring
- Fee exemption for VA home loans

Note: You can apply for a disability rating anytime throughout your life.

How does my disability rating affect my family?
If you are eligible for disability compensation, you may be paid additional amounts if you have a spouse, dependent child(ren), or dependent parents, and they may be eligible for additional benefits.

→ To learn more, call your Regional Benefits Office or visit us online at www.benefits.va.gov/compensation

What if my condition doesn’t affect my every day life?
A 0% disability rating does not qualify you for compensation, but you may be eligible for other VA services, such as VA Health Care. While you might feel your condition is not serious, you should still consider applying for a rating.
Applying for Education Benefits

This guide will help you apply for VA Education Benefits, which include the Post-9/11 GI Bill, the Montgomery GI Bill, other educational assistance programs, on-the-job training, and career counseling.

A checklist to help you apply for VA Education Benefits:

1. RESEARCH
   - Decide which type of education benefit you want to use (refer to back)
   - Learn about schools that offer VA-approved programs by using the GI Bill Comparison Tool (vets.gov/gi-bill-comparison-tool) to:
     - Determine your out-of-pocket costs for each school
     - Compare school statistics (i.e., graduation and loan repayment rates)

2. PREPARATION
   - Apply to the program that is best for you
   - Collect the following information
     - Discharge papers (DD214 member-4 or equivalent)
     - Orders, if activated from the Guard or the Reserves

3. APPLICATION
   - Apply by submitting all documents in one of these ways:
     - Submit your application online using eBenefits or Vets.gov
     - Complete an application in person at a VA Regional Office
     - Work with your school’s VA certifying official (this person is usually in the Registrar or Financial Aid office at the school of your choice)

4. DECISION
   - For further information about your benefit, call the Education Call Center (888) 442-4551
Information you’ll need to know to apply for education benefits:

**Am I eligible for VA Education Benefits?**
Your eligibility depends on a number of factors including length and era of service, type of discharge, and time since separation. It’s difficult to summarize eligibility because requirements are different for each type of GI Bill. Refer to the table below and visit [vets.gov/education/gi-bill](http://vets.gov/education/gi-bill) to learn more about eligibility.

*Note: Work with VA to find out if you are eligible for education benefits as soon as possible. Not all Veterans are eligible.*

**Do I have to use education benefits for college?**
You can use the GI Bill for more than just academic programs, such as advanced training and certifications in your area of expertise. Examples include:

- Work Study
- On-the-Job Training and Apprenticeships
- Co-op Training
- Non-College Degree Programs
- Entrepreneurship Training
- Flight Training
- National Tests (e.g., SAT, GRE)
- Licensing and Certifications

**What are the different types of education benefits?**
The GI Bill is the umbrella term for many VA Educational Benefits programs. Review the chart below to determine which GI Bill benefit you should apply for. (This is only a basic summary—these are NOT the only eligibility criteria.)

<table>
<thead>
<tr>
<th>BENEFIT TYPE</th>
<th>BASIC ELIGIBILITY</th>
<th>WHAT’S THE DIFFERENCE?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post 9/11 GI Bill</td>
<td>Qualifying active service on or after 9/11/01</td>
<td>Payment for 50-100% of tuition; stipend for housing and books</td>
</tr>
<tr>
<td>Montgomery GI Bill—Active Duty</td>
<td>Qualifying active services, high school diploma or GED</td>
<td>Monthly stipend for tuition and fees (refer to rates table online)*</td>
</tr>
<tr>
<td>Montgomery GI Bill—Selected Reserve</td>
<td>Six-year commitment to Selected Reserve (usable only while serving)</td>
<td>Monthly stipend for tuition and fees (refer to rates table online)*</td>
</tr>
<tr>
<td>Survivors’ and Dependents’ Educational Assistance</td>
<td>Spouse or dependent of a qualifying Veteran</td>
<td>Monthly stipend for tuition and fees (refer to rates table online)*</td>
</tr>
</tbody>
</table>

*To find the rates for monthly stipends, visit [vets.gov/education/rates](http://vets.gov/education/rates)

**Where is my nearest VA Regional Benefits Office?**
- To locate your nearest VA Facility, visit [vets.gov/facility-locator](http://vets.gov/facility-locator)

**OTHER QUESTIONS YOU MAY HAVE:**

**What is the Yellow Ribbon Program?**
The Yellow Ribbon Program helps cover costs that are not covered by the Post-9/11 GI Bill, such as higher tuition at private colleges or those paying out-of-state tuition.

- Visit [vets.gov/education/gi-bill/yellow-ribbon](http://vets.gov/education/gi-bill/yellow-ribbon) to learn more

**How does my disability rating affect my benefits?**
Additional benefits, including personalized job training and academic counseling, may be available for Veterans with disability ratings of at least 10%. These programs are separate from the GI Bill and must be applied for separately.

- Visit [www.benefits.va.gov/vocrehab](http://www.benefits.va.gov/vocrehab) to learn more

**Can I transfer my Post-9/11 GI Bill Benefits to my family?**
You may be eligible to transfer up to 36 months of benefits to your spouse or dependent children.

- Visit [vets.gov/education/gi-bill/transfer](http://vets.gov/education/gi-bill/transfer) to learn more

**Are survivors and dependents eligible for benefits?**
Dependents or survivors of a Veteran may be eligible for educational assistance through a GI Bill program if one of the following applies to the Veteran:

- Died while on active duty, or
- Was a former prisoner of war, or
- Died or is permanently and totally disabled due to a service-connected disability, or
- Is hospitalized or receiving outpatient treatment for a service-connected permanent disability and is likely to be discharged for that disability

- Visit [vets.gov/education/gi-bill/survivors-dependent-assistance](http://vets.gov/education/gi-bill/survivors-dependent-assistance) to learn more
Get help right now

Contact the resources below to get immediate help for yourself or a friend. These resources are designed to support Veterans during difficult times.

<table>
<thead>
<tr>
<th>WHAT SERVICES CAN VA PROVIDE?</th>
<th>VISIT US ONLINE</th>
<th>GIVE US A CALL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Veteran’s Crisis Line</td>
<td><a href="http://www.veteranscrisisline.net">www.veteranscrisisline.net</a>&lt;br&gt;(click “chat”)</td>
<td>(800) 273-8255&lt;br&gt;(press 1)&lt;br&gt;text 838255&lt;br&gt;24 hours a day/7 days a week</td>
</tr>
<tr>
<td>National Suicide Prevention Line</td>
<td>suicidepreventionlifeline.org&lt;br&gt;(click “chat”)</td>
<td>(800) 273-8255&lt;br&gt;24 hours a day/7 days a week</td>
</tr>
<tr>
<td>Military Sexual Trauma Support (VA offers free counseling services for Military Sexual Trauma survivors. You don’t have to be enrolled in VA Health Care to access MST services.)</td>
<td>vets.gov/facility-locator&lt;br&gt;(ask to speak to MST coordinator)</td>
<td>Call your local Medical Center or Vet Center.&lt;br&gt;At Medical Centers, ask to speak to the MST coordinator.</td>
</tr>
<tr>
<td>National Call Center for Homeless Vets</td>
<td><a href="http://www.veteranscrisisline.net">www.veteranscrisisline.net</a>&lt;br&gt;(click “chat”)</td>
<td>(877) 424-3838&lt;br&gt;24 hours a day/7 days a week</td>
</tr>
<tr>
<td>Women Veterans Call Center</td>
<td><a href="http://www.womenshealth.va.gov">www.womenshealth.va.gov</a>&lt;br&gt;(click “chat”)</td>
<td>(855) VA WOMEN&lt;br&gt;(855) 829-6636&lt;br&gt;M-F, 8 AM-10 PM EST&lt;br&gt;Sat, 8 AM-6:30 PM EST</td>
</tr>
<tr>
<td>VA Caregiver Support Line</td>
<td><a href="http://www.caregiver.va.gov">www.caregiver.va.gov</a></td>
<td>(855) 260-3274&lt;br&gt;M-F, 8 AM-8 PM EST</td>
</tr>
</tbody>
</table>

WHERE CAN I FIND IN PERSON HELP?
To locate your nearest VA Medical Facility, Regional Benefits Office, Regional Loan Center, Vet Center, National Cemetery, and other VA facilities, visit vets.gov/facility-locator

HEAR FROM OTHER VETERANS
To hear stories from Veterans who sought help, visit www.maketheconnection.net

YOUR EMERGENCY RESOURCES
WE LOOK FORWARD TO SERVING YOU.

Can’t find what you need?

To access a complete list of VA benefits and services

VISIT US ONLINE  Vets.gov
GIVE US A CALL  MyVA311: (844) 698-2311
VISIT US IN PERSON  your nearest VA facility, vets.gov/facility-locator