Veteran 102: Veteran and Family Benefits

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Veteran Categories
Active Duty

• Military members who are currently serving on full-time status in their military capacity are called to be on Active Duty.

• Full-time status is not limited to members of the active components of the military services; members of any of the three components (active, reserve, and National Guard) may be placed into active status.

• All personnel in the active components are in active status.

• Reservists may be placed into active status as units or individuals. Units may be mobilized in support of operations, such as the reserve units that have been deployed in support of the Global War on Terror or those called up within the US to provide support to civil authorities.

• Individuals may be placed in active status as part of the Active Guard Reserve program, as augmentees to active or reserve component units, or to attend full-time military training courses.
Discharged Veterans

When a military service member leaves the military before retirement, the service member is Discharged and given discharge papers that show the time of service in the military, the type of service the service member performed, the awards and rank earned, and most important the rating of the discharge. The type of military discharge a veteran receives will be listed on his or her DD-214 Military Discharge Paperwork. The types of discharge are:

• Honorable Discharge
• General Discharge under honorable conditions
• Discharge in Other than Honorable Conditions
• Bad Conduct Discharge
• Dishonorable Discharge
DD 214 or Military Certificate of Discharge

A Report of Separation is generally issued when a service member performs active duty or at least 90 consecutive days of active duty training. The Report of Separation contains information normally needed to verify military service for benefits, retirement, employment and membership in veterans' organizations.

The report of separation form issued in most recent years is the **DD Form 214, Certificate of Release or Discharge from Active Duty**. Before January 1, 1950, several similar forms were used by the military services, including the WD AGO 53, WD AGO 55, WD AGO 53-55, NAVPERS 553, NAVMC 78PD and the NAVCG 553.
Honorable Discharge

• To receive an honorable discharge, a service member must have received a rating from good to excellent for his or her service. Service members who meet or exceed the required standards of duty performance and personal conduct, and who complete their tours of duty, normally receive honorable discharges.

• However, one need not complete a term of service to receive an honorable discharge, provided the reason for involuntary discharge is not due to misconduct.

• Service members selected for involuntary discharge due to a Reduction in Force (RIF) typically receive an honorable discharge, assuming their conduct while on active duty met or exceeded standards.
General Discharge

• General discharges are given to service members whose performance is satisfactory but is marked by a considerable departure in duty performance and conduct expected of military members.

• Reasons for such a characterization of service vary, from medical discharges to misconduct, and are utilized by the unit commander as a means to correct unacceptable behavior prior to initiating discharge action (unless the reason is drug abuse, in which case discharge is mandatory).

• A commander must disclose the reasons for the discharge action in writing to the service member, and must explain reasons for recommending the service be characterized as General (Under Honorable Conditions). The service member is normally required to sign a statement acknowledging receipt and understanding of the notification of pending discharge memorandum. The person is also advised of the right to seek counsel and present supporting statements.

• A general discharge may preclude a veteran's participation in the GI Bill, service on veterans' commissions, and other programs for which an honorable discharge is required, but is eligible for VA disability and most other benefits.¹
Other Than Honorable Conditions Discharge

• An OTH is a form of administrative discharge. This type of discharge represents a departure from the conduct and performance expected of all military members. It can also be given as the result of certain civil hearings.

• Recipients of OTH discharges are barred from reenlisting into any component of the Armed Forces (including the reserves), and are normally barred from joining the Army National Guard or Air National Guard. If the veteran receives at least one Honorable discharge prior to reenlisting he will be able to enroll in VA Healthcare using that period of enlistment, and the current OTH discharge will not bar him from health care services. The VA will submit Form 7131 (Information Exchange Between VA Regional Offices and Medical Facilities) if the veteran has an Other than Honorable Discharge to decide if the service was honorable or dishonorable for VA purposes.

• Veterans with an OTH discharge who qualify for VA Healthcare are eligible to submit claims for disability compensation pay, participation in educational, volunteer, and vocational rehabilitation programs. Other Than Honorable recipients are eligible for Montgomery GI Bill benefits if they have completed at least one honorable discharge, but are not excluded from all Post 9/11 GI Bill Benefits.
Bad Conduct Discharge (BCD)

• Bad Conduct Discharge (BCD) can only be given by a courts martial (either Special or General) as punishment to an enlisted service-member. Bad conduct discharges are often preceded by a period of confinement in a military prison. The discharge itself is not executed until completion of both confinement and the appellate review process.

• Virtually all veterans' benefits are forfeited by a Bad Conduct Discharge; BCD recipients are not eligible for VA disability compensation in accordance with 38 CFR 3.12.
Dishonorable Discharge

• A dishonorable discharge (DD) can only be handed down to an enlisted member by a general courts-martial. Dishonorable discharges are handed down for what the military considers the most reprehensible conduct. This type of discharge may be rendered only by conviction at a general court-martial for serious offenses (e.g., desertion, sexual assault, murder, etc.) that call for dishonorable discharge as part of the sentence.

• With this characterization of service, all veterans' benefits are lost, regardless of any past honorable service, and this type of discharge is regarded as shameful in the military. In many states a dishonorable discharge is deemed the equivalent of a felony conviction, with attendant loss of civil rights. Additionally, US Federal Law prohibits ownership of firearms by those who have been dishonorably discharged per the Gun Control Act of 1968.
RETIREMENT

• In return for a Veterans years of service, the military offers an array of benefits, including a pension adjusted annually for inflation, health care coverage and more.

• Twenty years on active duty — or equivalent time spent in what is known as "qualifying service" as a reservist — is the basic eligibility requirement for military retirement.

• Some service members receive a Disability Retirement. This is one of two types of disability retirement available through the Defense Department. Service members officially rated at least 30 percent permanently disabled are entitled to disability retirement pay.
20+years of service Retirement

• **Eligibility.** Twenty years on active duty — or equivalent time spent in what is known as "qualifying service" as a reservist — is the basic eligibility requirement for military retirement. Service members who reach 20 years of active or qualifying reserve service can receive retired pay that increases each year through a cost-of-living adjustment.

• **Features.** The fundamental features of the military retirement system include:
  - Service members with 20 years of active or qualifying reserve service, including those picked by selective early retirement boards, qualifies for retirement.
  - Medical care for life through Tricare and Tricare for Life (in conjunction with Medicare A&B)
  - Retirement pay increases when an annual cost-of-living adjustment is granted, usually late in the year, with the increase first appearing in January paychecks.
  - Access to Commissary and military shopping exchanges (AFEES)
Medically Retired

• **Permanent disability.** Service members officially rated at least 30 percent permanently disabled are entitled to disability retirement pay. To qualify, they must have spent at least eight years in the military or the disability must have been incurred in the line of duty.

• **Temporary disability.** Some service members have medical problems that prevent them from carrying out their military duties but may not be permanent. They are placed on the temporary disability retirement list maintained by each service and Defense Department paymasters.
VA Disability

• Former service members with injuries or diseases incurred or aggravated during active service can receive payments. The amount of tax-free monthly VA disability paid to veterans with no children currently ranges from $127 for a 10 percent disability rating to $3,017 for a 100 percent rating. Veterans with ratings of 30 percent or higher get more money for their spouse and for each child.

• **Contact:** For current rates for all types of VA benefits payments, see [www.vba.va.gov/bln/21/rates](http://www.vba.va.gov/bln/21/rates).

• Veterans who do not qualify for military disability might qualify for VA disability and vice versa.

• VA disability payments are tax free; most military retirement pay is not. Any part of military retirement pay that is based on disability, however, usually is not taxed.
Veteran 101: Veteran and Family Benefits

Military Family Benefits
Military ID Card
Military Identification Card

• Where do you get it?

Most ID card facilities on military installations offer ID Card services.

• Why do you get it?

• Most military benefits for members and dependents such as exchange stores, commissaries, recreation facilities, theaters, and medical care facilities (including TRICARE) require a valid identification card.

• Military members are issued ID cards (DD Form 2) upon entry on active duty and may obtain replacement or corrected cards at most service installations regardless of branch.

• Retired personnel are also authorized an ID card and verify their eligibility of benefits by having the card in their possession
Who gets it?

Eligible dependents are generally defined as:

• Lawful spouse

• Widow –unremarried surviving spouse

• Unmarried children(including adopted or stepchildren) who are:
  • Under 21 years of age.
  • Over 21 but incapable of self-support (Substantiating documentation is required).
  • Over 21 but under 23 who are attending an approved learning institution as a full time student (Documentation is required).

Note: Children under age 10 can generally use a parent's or guardian's ID card, but they must be registered in DEERS. At age 10, the sponsor must obtain an ID card for the child. Children under age 10 should have an ID card of their own when in the custody of a parent or guardian who is not eligible for TRICARE benefits or who is not the custodial parent after a divorce. If both parents are active duty service members, then either may be listed as the child's sponsor in DEERS.
Active Duty Military Family Benefits

- Medical and Dental Care through Tri-Care in Civilian Medical Facilities and at Military hospitals and clinics.
- Base housing or Housing Subsidies (Basic Allowance for Quarters)
- Commissaries (Grocery Stores) and AFFES Post/Base Exchanges (department stores) usually at better than civilian prices.
- Recreation facilities and programs
- Social Service programs through Military Community Services
- Spiritual support through Military Chaplains and Chapels
Retired Military Families

Retired service members and their eligible family members receive several benefits from the Department of Defense. These include:

• Retirement pay adjusted to cost of living annually.
• Health care thru Tricare and Tricare for Life also available on base as well.
• Access to the Commissary and AFEES Exchange Stores
• Legal assistance for wills, power of attorney thru Judge Advocate General Office.
• Access to Morale, Welfare and Recreation programs and facilities.
• Retired service members and their eligible family members will also get a new military ID card that reflects their new status and indicates the benefits that they are eligible for.
• Retired service members and their families are also eligible to be buried in Arlington National Cemetery in addition to eligibility for VA National Cemeteries and State veterans Cemeteries.
Medically Retired

Military who are Medically Retired retain the same family benefits as if the retiree has been retired at 20 years

• Retirement pay adjusted to cost of living annually.
• Health care thru Tricare and Tricare for Life also available on base as well.
• Access to the Commissary and AFEES Exchange stores
• Legal assistance for wills, power of attorney thru Judge Advocate General Office.
• Access to Morale, Welfare and Recreation programs and facilities.
• Retired service members and their eligible family members will also get a new military ID card that reflects their new status and indicates the benefits that they are eligible for.
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VA Disabled Veteran’s Family Benefits

• CHAMPVA, which stands for Civilian Health and Medical Program of the Department of Veterans Affairs, is the VA's health care benefit for eligible spouses and children of permanently disabled veterans.

• Spouses. A husband or wife of a disabled veteran is eligible for CHAMPVA as long as the couple remains married.

• Children. Children are eligible for CHAMPVA until they turn age 18, or until age 23 if they are in school full-time, as long as they remain unmarried and, for step-children, living in the veteran's home.

• Adult children. Some children over age 18 or 23 remain eligible if they meet "helpless children" requirements. A "helpless child" is basically a special needs child who, before reaching the age of 18, becomes permanently incapable of supporting themselves. The determination of whether a child is "helpless" will be made by your VA Regional Office.
Surviving Spouses of Deceased Veterans

• Dependency and indemnity compensation (DIC) benefits are for survivors of service members who were killed on active duty and for survivors of veterans who died from service-connected disabilities or had a 100% disability rating for a period of time before death.

• If your veteran spouse passed away while his or her claim for disability compensation benefits was pending, and the claim is approved, you may be entitled to the accrued disability benefits (back payments) that are due to your deceased veteran (more on this below). But you won’t receive ongoing disability compensation payments; instead you may be eligible for dependents indemnity compensation (DIC) benefits.
Surviving Spouse Benefits

• Only family members of deceased veterans who meet the following requirements are eligible for Dependency and indemnity compensation (DIC) benefits. The veteran must have died:

• while on active duty (including for training) or inactive duty for training, or

• from a service-connected disability, or

• while receiving (or being eligible for) disability compensation for a totally disabling condition, for one of the following amounts of time:
  • for at least 10 years prior to death, or
  • since discharge and for at least five years prior to death, or
  • for at least one year prior to death, if the vet was a former POW.
The surviving spouse and children of a veteran who served during wartime who are ineligible for DIC may be eligible for the death pension benefit if they are unmarried and they fall within the low-income guidelines of the program. The amount of the death pension depends on your income.

What counts as wartime service for the purpose of the death pension requirements?

- If the veteran served on or prior to September 7, 1980, the full period of service must have been at least 90 days without at least one day during wartime for survivors to be eligible for the pension.
- Veterans who went on active duty after September 7, 1980 must have served a full 24 months or the full period of service, and also have served at least one day during wartime.

Many times veterans and their families believe the veteran’s service qualifies as wartime, but the VA has strictly defined only certain periods as wartime.
Family Caregivers of Veterans

Family Caregivers provide crucial support in caring for Veterans. VA recognizes that Family Caregivers in a home environment can enhance the health and well-being of Veterans under VA care.
Primary Family Caregivers of Post 9/11 Veterans services include:

- Monthly Stipend
- Travel expenses (including lodging, per diem, and mileage) when accompanying veteran for treatment.
- Access to Health care insurance (if not already insured)
- Mental health services and counseling
- Comprehensive VA Caregiver training provided by Easter Seals
- Respite Care (not less than 30 days per year)
Family caregivers for Veterans not Post 9/11

To our veterans from WWI, Korea, Viet Nam, and non-combat periods of service various services available to their Family Caregivers.

• Adult Day Health Care (ADHC) Centers
• Home-Based Primary Care Home-Based Primary Care (HBPC)
• Skilled Home Care service
• Homemaker and Home Health Aide Program
• Veterans Directed Home and Community Based Services Program
• The Home Telehealth program
• Respite Care Program
• Home Hospice Care
All VA Family Caregivers Services

• VA's Caregiver Support Line 1-855-260-3274 toll-free
  24 hour Hotline for Caregivers, call and speak to a live counselor.
• VA has created this Caregiver Tool Box to help you find tools that work for caregivers
• See more at:
  www.caregiver.va.gov/toolbox/index.asp#sthash.V0RL5Gk4.dpuf
VA Benefits

There are actually two divisions of benefits available through the VA. They are:

1) VA General Benefits
2) VA Medically Eligible Benefits
Veterans Benefits

Non-medical Benefits

• Education
• Employment Services
• Homeless Veterans Program
• Home / Housing Loan
• Life Insurance
• Memorial Benefits
  a) To schedule a burial at the time of need, follow this two-step process:
  b) Families may fax discharge documentation to the National Cemetery Scheduling Office at 1-866-900-6417.
  c) Follow up with a phone call to 1-800-535-1117.
  d) Prearrange with your local funeral home.

Pensions

a) low-income wartime Veteran who meets certain service, income, and net-worth limits set by may be eligible to receive tax-free supplemental income. VA Form 21-527EZ
b) Survivors' Pension (or, "Death Pension") VA Form 21-534EZ
c) Special Monthly Pensions for Veterans and Surviving Spouses – Aid and Attendance / Housebound Benefits VA Form 21-2680

Speed up the application by having the following information:

-Proof-of-income and net-worth information (e.g., bank statements, paystubs)
-Private medical treatment records and where to find any relevant treatment records that might be held by a federal facility, such as a VA medical center
-Supplemental information for special circumstances related to pensions for survivors and children of Veterans
Medical Disability Benefits

- **Disabilities, diseases, or injuries** caused by or aggravated during active military service—no matter when you served—you may be eligible to receive monthly benefits.

- Applying for compensation is different than applying for other benefits. It requires supporting documentation and proof of the claim or claims.

- To receive compensation, you must have all of the following:
  
a) Medical evidence of a current physical or mental disability.

b) Evidence of an event, injury, or disease in service.

c) Evidence of a link between your current disability and the event, injury, or disease in military service.

- **Healthcare**

  - Applying is easy: Submit an application form and about a week later VA will send you written notification of your eligibility status. Do so in the following ways:

  - ONLINE: The fastest way to apply is www.1010ez.med.va.gov online.

  - BY MAIL: Print, fill out, and mail VA Form 1010EZ to Health Eligibility Center, Enrollment Eligibility Center, 2957 Clairmont Road, Suite 200, Atlanta, GA 30329-1647.

  - IN PERSON: Visit the your local VA medical center or clinic.

- **Community Care Benefits** skilled home health services, Home Health Assistance, Hospice Services, and Long Term Care.
VA Services in Texas

- Poly-trauma rehabilitation center
- Advanced living technology program (alt)
- Audiology services
- Speech pathology services
- Caregiver support
- Community nursing home program (cnh)
- Community referral program
- Community residential care program
- The home based primary care program (hbpc)
- Community living center (clc)
- Kerrville transitional care center (ktcc)
- The Frederic C. Bartter General Clinical Research Center (GCRC)
- Geriatric evaluation and management

- Geriatric consultation service
- Geriatric research, education, and clinical center (grecc)
- Hospital smoking cessation program
- Move program – managing overweight/obese veterans everywhere
- Outpatient parenteral therapy review board
- Palliative care program/hospice
- Psychology consultation, psychosocial rehabilitation & recovery center (prrc)
- Recreation therapy
- Specialized psychiatry programs
- The post-traumatic stress disorder clinical team (pct)
- The substance abuse treatment program
- Mental health outpatient services (mhos)
- Visual impairment services team (vist) program
- Women veterans program
Texas State Veterans benefits

The Texas Veterans Commission and Texas Land Board provides many additional benefits to Texas Veterans:

Texas Veterans Land Board Programs  Tax Exemption for Veterans
Texas State Veterans Homes  Texas State Veterans Cemetery Program
No-Cost Medical Records  Free Recording of Discharges
Free Driver’s License for Disabled Veterans  Special License Plates

Texas State Veteran Education Benefits: The Hazelwood Act
Texas Veteran Employment Programs: Veterans Preference
Free State Park Admission for Disabled Veterans
Fishing and Hunting Licenses for Disabled Veterans

For more information contact the Texas Veterans Commission at www.tvc.state.tx.us
Where to Call about Military Benefits

• **Military OneSource** is a confidential Department of Defense-funded program providing comprehensive information on **every aspect of military life** at no cost to active duty, National Guard, and reserve members, and their families.

• Information includes, but is not limited to, deployment, reunion, relationships, grief, spouse employment and education, parenting and childhood services. It is a virtual extension to installation services.

• **Available 24/7**

• [http://www.militaryonesource.mil/](http://www.militaryonesource.mil/)
Helpful websites

• Military One Source
  www.militaryonesource.mil

• VA Benefits
  http://benefits.va.gov/BENEFITS/Applying.asp

• VA Caregiver Programs
  www.caregiver.va.gov

• Homeless vets
  www.va.gov/homeless/for_homeless_veterans.asp#one

• Texas Veterans Commission
  www.tvc.state.tx.us
Any Questions?