



Department of Veterans Affairs

1-800-827-1000

www.va.gov

Your Veterans Benefits Timetable...If you don't use them, you may lose them!

VETERANS BENEFITS TIMETABLE
Information for Veterans Recently Separated from Active Military Service

BENEFITS AND SERVICES		TIME LIMIT	WHERE TO APPLY
Disability Compensation: VA pays monthly compensation to veterans for disabilities incurred or aggravated during military service. This benefit is not subject to Federal or State income tax. Entitlement is established from the date of separation if the claim is filed within one year from separation. Generally, military retirement pay is reduced by any VA compensation received. Income from Special Separation Benefits (SSB) and Voluntary Separation Incentives (VSI) affects the amount of VA compensation paid.		None	Any VA office or call 1-800-827-1000 or file at www.va.gov
Disability Pension: This income-based benefit is paid to veterans with honorable war-time service who are permanently and totally disabled due to nonservice-connected disabilities or who are 65 or older.		None	
Medical: VA provides a wide range of health care services to veterans including treatment for military sexual trauma, and for conditions possibly related to exposure to Agent Orange, ionizing radiation, and other environmental hazards in the Persian Gulf. Generally, veterans must be enrolled in VA's Health Care System to receive care.		None	
Combat Veterans: VA provides free health care for veterans who served in a theater of combat operations after November 11, 1998, for any illness possibly related to their service in that theater.	If discharged from active duty on or after January 28, 2003	Five years from date of discharge from active duty	Any VA medical facility or call 1-877-222-8387 or file at www.va.gov
	If discharged from active duty before January 28, 2003, and were not enrolled as of January 28, 2008	Until January 27, 2011	
Dental: Veterans may receive one-time dental treatment if they were not provided treatment within 90 days before separation from active duty. The time limit does not apply to veterans with dental conditions resulting from service-connected wounds or injuries.		180 days from separation	
Education and Training: Up to 36 months of benefits for:	Montgomery GI Bill - Active Duty (Chapter 30)	10 years from release from last period of active duty. Limited extensions available.	Any VA office or call 1-888-GIBILL-1 (1-888-442-4551) or file at www.gibill.va.gov
	OR Post- 9/11 GI Bill (Chapter 33)	15 years from last discharge or separation. Limited extensions available.	
	OR Montgomery GI Bill - Selected Reserve (Chapter - 1606)	14 years from the date of eligibility for the program, or until released from the Selected Reserve or National Guard, whichever occurs first. Some extensions available if activated.	
	OR Reserve Educational Assistance Program (REAP/Chapter 1607)	No time limit as long as individual remains in the same level of the Ready Reserve from which called to active duty. There are exceptions for discharge due to disability or transfer from the IRR to the Selected Reserve. REAP participants who separated from the Selected Reserve after completing their service contract under other than dishonorable conditions are now eligible for REAP benefits for 10 years after they are separated from the Selected Reserve.	
Vocational Rehabilitation and Employment: VA helps veterans with service-connected disabilities prepare for, find and keep suitable employment. For veterans with serious service-connected disabilities, VA also offers services to improve their ability to live as independently as possible. Some of the services offered are: job search, vocational evaluation, career exploration, vocational training, education training and rehabilitation service.		Generally 12 years from VA notice to veteran of at least a 10 percent disability rating.	Any VA office or call 1-800-827-1000 or file at www.va.gov
Home Loan: Veterans with qualifying service are eligible for VA home loan services including guaranteed loans for the purchase of a home, manufactured home, manufactured home and lot, certain types of condominiums, or to build, repair, and improve homes. Certain disabled veterans can receive grants to have their homes specially adapted to their needs. Native Americans living on Trust Land may qualify for a direct home loan.		None	Any VA office or call 1-800-827-1000

VETERANS BENEFITS TIMETABLE (Continued)				
BENEFITS AND SERVICES	TIME LIMIT	WHERE TO APPLY		
Life Insurance:	SGLI (Servicemembers' Group Life Insurance) is low-cost life insurance for servicemembers and reservists. It is available in \$50,000 increments up to a maximum of \$400,000. SGLI coverage begins when the servicemember enters service or changes duty status.	Coverage continues for 120 days from date of separation, or up to one year if totally disabled at the time of separation from service.	VA Insurance Center or call 1-800-419-1473	
	Traumatic Injury Protection under Servicemembers' Group Life Insurance (TSGLI) is a traumatic injury protection rider under Servicemembers' Group Life Insurance (SGLI) that provides for payment to any member of the uniformed services covered by SGLI who sustains a traumatic injury that results in certain severe losses. TSGLI is retroactive for members who sustain a qualifying loss as a direct result of injuries incurred on or after October 7, 2001, through November 30, 2005, in Operation Enduring Freedom or Operation Iraqi Freedom, regardless of whether they had SGLI coverage. TSGLI pays a benefit of between \$25,000 and \$100,000 depending on the loss directly resulting from the traumatic injury. In order for a veteran to qualify for a TSGLI payment, they must have incurred a qualifying loss as a result of a traumatic event that occurred while they were in the service.	Coverage continues through midnight of the date of discharge, but member/veteran generally has up to two years from the date of the loss to apply for payment.		
	VGLI (Veterans' Group Life Insurance) is lifetime renewable term life insurance for veterans. It is available in increments of \$10,000 up to \$400,000 but cannot exceed the amount of SGLI coverage in force at the time of the servicemember's separation from service. Premiums are age-based.	Must apply within 120 days of separation, or 1 year and 120 days if proof of good health is provided. Those on the 2-year disability extension are automatically converted to VGLI at the end of the 2-year period.		
	FGLI (Family Group Life Insurance) is life insurance that provides automatic coverage to the spouse and children of servicemembers insured under SGLI. Spousal coverage is available up to a maximum of \$100,000, but may not exceed the servicemember's coverage amount. Premiums for spousal coverage are age based. Dependent children are automatically covered for \$10,000 for which there is no cost.	Coverage terminates 120 days after servicemember is released from service. Spouse may convert to a commercial policy.		
	SDVI (Service-Disabled Veterans' Insurance) also called "RH" insurance, is life insurance for service-connected disabled veterans. The basic coverage is \$10,000. A \$20,000 supplemental policy is available if premium payments for the basic policy are waived due to total disability.	For basic, must apply within two years from date of notification of service-connected disability. For supplemental, must apply within one year of approval of waiver of premiums.		VA Insurance Center or call 1-800-669-8477
	VMLI (Veterans' Mortgage Life Insurance) is mortgage protection insurance available to those severely disabled veterans who have received grants for Specially-Adapted Housing from VA. Maximum coverage of \$90,000.	Must apply before age 70.		
	Reemployment: The Department of Labor's web site www.dol.gov contains information on employment and reemployment rights of members of the uniformed services.	For military service over 180 days, must apply for reemployment with employer within 90 days from separation. Shorter periods to apply if service is less than 180 days.	Former employer	
Unemployment Compensation: The unemployment compensation for ex-servicemembers program is administered by the States as agents of the Federal government. The Department of Labor's web site www.dol.gov contains links for each State's benefits, including the District of Columbia and Puerto Rico.	Limited time	State Employment Office (bring your DD-214)		

FOR ADDITIONAL INFORMATION VISIT THE VA WEB SITE AT WWW.VA.GOV

PROTECT YOUR IDENTITY

Your DD-214, *Certificate of Release or Discharge from Active Duty*, contains personal information. Keep it in a safe place. Protect yourself from identity theft. If you decide to file your DD-214 at a public records facility such as a court house or vital statistics agency, you may want to inquire about the level of security in place to limit public access to your document.

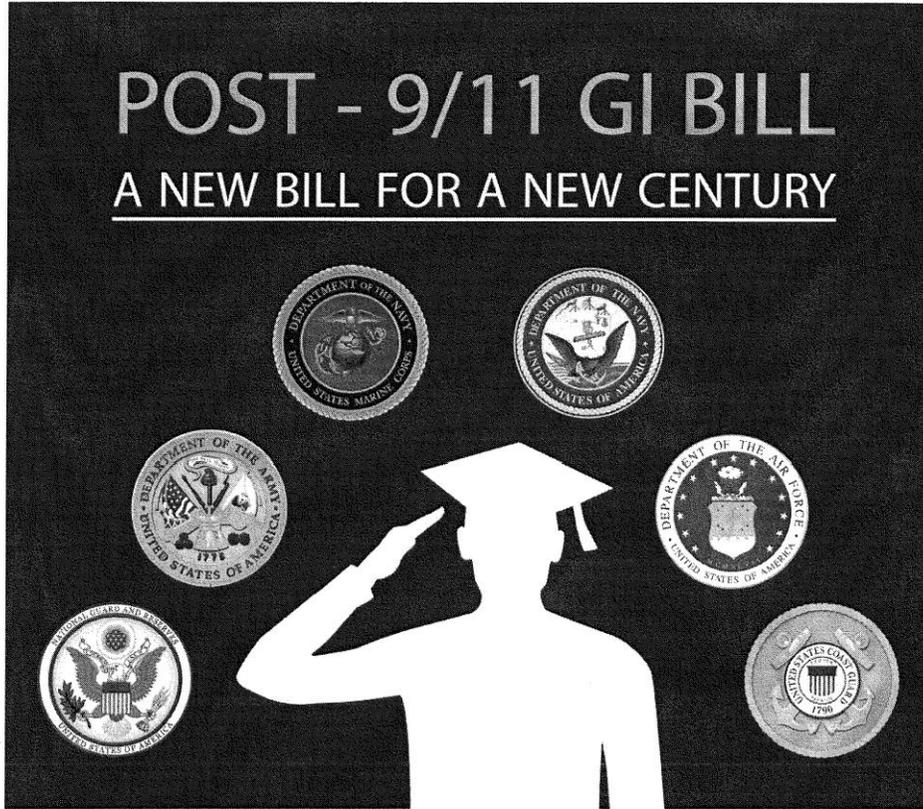
VA

Education Assistance Programs

- 1. Post – 9/11 GI Bill**
- 2. Reserve Educational Assistance Program (REAP)**
- 3. Montgomery GI Bill-Active Duty**
- 4. Montgomery GI Bill-Selected Reserve**
- 5. Post-Vietnam VEAP**

POST - 9/11 GI BILL

A NEW BILL FOR A NEW CENTURY



The Post - 9/11 GI Bill provides:

TUITION AND FEES
MONTHLY HOUSING ALLOWANCE
BOOKS AND SUPPLIES



For more information, go to www.gibill.va.gov or call toll-free 1-888-GIBILL-1 (1-888-442-4551)

**Post-9/11 GI Bill:****General Information****Who is eligible for benefits under the Post-9/11 GI Bill?**

Individuals who serve at least 90 days of aggregate service after September 10, 2001 are eligible.

- To be eligible for 100% of the benefit, an individual must have served an aggregate of 36 months of active duty service, or have been discharged for a service-connected disability after 30 days of continuous service. **NOTE:** Active-duty service time required by graduates of a Service Academy or ROTC does **not** count toward the three years necessary to qualify for full benefits.
- For those who served fewer than 36 months, the percentage of benefit ranges from 40% to 90%:
 - 90% - 30 total months (including service on active duty in entry level and skill training)
 - 80% - 24 total months (including service on active duty in entry level and skill training)
 - 70% - 18 total months (**excluding** service on active duty in entry level and skill training)
 - 60% - 12 total months (**excluding** service on active duty in entry level and skill training)
 - 50% - 6 total months (**excluding** service on active duty in entry level and skill training)
 - 40% - 90 or more days (**excluding** service on active duty in entry level and skill training).

For example, an individual with five months of qualifying service could receive 40% of the tuition benefit, 40% of the monthly housing allowance, and a maximum of \$400 books and supplies stipend.
- Veterans must have an honorable discharge or other qualifying discharge (e.g. hardship, condition interfering with duty, etc.) to be eligible.

What benefits do students receive under the Post-9/11 GI Bill?

Depending on each individual's situation, benefits could include payment of tuition and fees, a monthly housing allowance, a stipend for books and supplies, college fund ("kicker") payments, a rural benefit payment, and a Yellow Ribbon benefit. Post-9/11 GI Bill benefits differ from other education assistance programs in that each type of payment is issued separately, with some payments made directly to the school and others issued to the individual.

- **Tuition and Fees:** These payments are issued to the school on behalf of the individual at the time the certificate of enrollment is processed
 - **Not on active duty:** For individuals not on active duty, the amount is prorated according to length of service. The amount paid is limited to the highest amount of tuition and fees charged for full-time, undergraduate training at a public institution of higher learning in the state where the student is enrolled. (A chart of maximum in-state tuition and fees for 2008-2009 is on the VA GI Bill website at http://www.gibill.va.gov/GI_Bill_Info/CH33/Tuition_and_fees.htm.)
 - **On active duty:** Individuals on active duty may receive the total amount of tuition and fees. The amount is not limited to the state maximum.
- **Monthly housing allowance:** This payment is issued directly to the student at the beginning of each month for education and training pursued the previous month. The amount is prorated based on length of service. **NOTE:** Active duty personnel are **not** eligible for the Post-9/11 GI Bill monthly housing allowance. Students enrolled exclusively in online training are not eligible for the housing allowance.
- **Books and supplies stipend:** This payment issued directly to the student when the school certifies and VA processes the enrollment. This benefit is prorated based on length of service. **NOTE:** Active duty personnel are **not** eligible for the Post-9/11 GI Bill books and supplies stipend.

- **Yellow Ribbon payments:** The Yellow Ribbon Program allows degree-granting institutions to enter into a voluntary agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate for individuals eligible for the 100% payment tier. The institution can contribute up to 50% of those expenses and VA will match the same amount as the institution. This payment is issued to the school when the school certifies and VA processes the student's enrollment. (For details on this program see **Yellow Ribbon Program** on the web page — http://www.gibill.va.gov/GI_Bill_Info/CH33/Yellow_ribbon.htm.)
- **College fund or “kicker”:** These payments are issued directly to the student based on “rate of pursuit” (full- or part-time study) and the education benefits program under which the kicker is payable. Post-9/11 GI Bill kickers will be issued monthly with the housing allowance; all other kickers will be issued in a lump sum when the student's enrollment certification is processed.
- **Rural benefit payments:** This one-time, lump-sum payment of \$500 is issued directly to a student who resides in a county with six persons or fewer per square mile (as determined by the most recent decennial census), and who either:
 - physically relocates at least 500 miles to attend an educational institution, or
 - relocates by air (any distance) to physically attend an educational institution, if no other land-based transportation exists.

What kind of education and training does the Post-9/11 GI Bill cover?

Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees. All training programs must be offered by a degree-granting institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance and reimbursement for one licensing or certification test reimbursement are available under the Post-9/11 GI Bill.

NOTE: If an individual is eligible for the Post 9/11 GI Bill as well as other GI Bill benefits, s/he will be required to make an **irrevocable choice** of which benefit to receive. Individuals who were previously eligible for the Montgomery GI Bill-Active Duty (MGIB-AD, Chapter 30), Montgomery GI Bill-Selected Reserve (MGIB-SR, Chapter 1606), or the Reserve Educational Assistance Program (REAP, Chapter 1607) may continue to receive benefits for approved programs not offered by degree-granting institutions. These programs include flight, correspondence, apprenticeship/on-the-job training, preparatory courses, and national tests. Individuals in these programs will be paid as if they are still receiving benefits under Chapters 30, 1606, and 1607.

When will benefits be paid?

The Post-9/11 GI Bill is effective for training on or after August 1, 2009.

What is the eligibility period?

The period of eligibility for the Post 9/11 GI Bill ends 15 years from the date of the last discharge or release from active duty of at least:

- 90 consecutive days
 - 30 days but less than 90 days if released for a service-connected disability
- Or:** 15 years from the date of discharge for the last period of service used to meet the minimum service requirements of 90 aggregate days of service.

For more information, visit the VA GI Bill Website at <http://www.gibill.va.gov>, or call toll-free 1-888-GIBILL-1 (1-888-442-4551).



Post-9/11 GI Bill: Transferability

What is transferability?

The Post-9/11 GI Bill allows service members (officer or enlisted, active duty or Selected Reserve), on or after August 1, 2009, to transfer unused education benefits to immediate family members (spouse and children). The service member must have at least six years of service, and commit to an additional four years of service in order to transfer benefits to a spouse or child. Because of the potential impact of this benefit on recruiting and retention, transferability policy is determined by the Department of Defense (DoD) and the military services.

The following DoD *Fact Sheet on Post-9/11 GI Bill Transferability*, dated April 28, 2009, can be found at <http://www.defenselink.mil/prhome/docs/Post-9-11%20GI%20Bill%20Transferability.pdf>. For the latest information on policy and rules for transferability of Post-9/11 GI Bill benefits, visit the DoD GI Bill website at http://www.defenselink.mil/home/features/2009/0409_gibill/.

Department of Defense Fact Sheet on Post-9/11 GI Bill Transferability.

While the Post-9/11 GI Bill offers a very generous post-service education benefit, a special provision of the program allows career service members the opportunity to share their education benefits with immediate family members.

Allowing career service members to transfer their GI Bill benefits to family members has long been one of the most requested items among military family readiness and advocacy groups.

Eligible Individuals

Any member of the Armed Forces (active duty or Selected Reserve, officer or enlisted) on or after August 1, 2009, who is eligible for the Post-9/11 GI Bill, **and**

- Has at least 6 years of service in the Armed Forces on the date of election and agrees to serve 4 additional years in the Armed Forces from the date of election.
- Has at least 10 years of service in the Armed Forces (active duty and/or selected reserve) on the date of election, is precluded by either standard policy (service or DoD) or statute from committing to 4 additional years, and agrees to serve for the maximum amount of time allowed by such policy or statute, **or**
 - Is (or becomes) retirement eligible during the period from August 1, 2009, through August 1, 2013. A service member is considered to be retirement eligible if he or she has completed 20 years of active duty or 20 qualifying years of reserve service.
 - For those individuals eligible for retirement on August 1, 2009, no additional service is required.
 - For those individuals who have an approved retirement date after August 1, 2009, and before July 1, 2010, no additional service is required.
 - For those individuals eligible for retirement after August 1, 2009, and before August 1, 2010, 1 year of additional service after approval of transfer is required.
 - For those individuals eligible for retirement on or after August 1, 2010, and before August 1, 2011, 2 years of additional service after approval of transfer are required.
 - For those individuals eligible for retirement on or after August 1, 2011, and before August 1, 2012, 3 years of additional service after approval of transfer required.

Eligible Family Members

An individual approved to transfer an entitlement to educational assistance under this section may transfer the individual's entitlement to:

- The individual's spouse.
- One or more of the individual's children.
- Any combination of spouse and child.

- A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits, at the time of transfer to receive transferred educational benefits.

- A child's subsequent marriage will not affect his or her eligibility to receive the educational benefit; however, after an individual has designated a child as a transferee under this section, the individual retains the right to revoke or modify the transfer at any time.
- A subsequent divorce will not affect the transferee's eligibility to receive educational benefits; however, after an individual has designated a spouse as a transferee under this section, the eligible individual retains the right to revoke or modify the transfer at any time.

Nature of Transfer

An eligible Service member may transfer up to the total months of unused Post-9/11 GI Bill benefits, or the entire 36 months if the member has used none.

Family member use of transferred educational benefits is subject to the following:

- Spouse:
 - May start to use the benefit immediately.
 - May use the benefit while the member remains in the Armed Forces or after separation from active duty.
 - Is not eligible for the monthly stipend or books and supplies stipend while the member is serving on active duty.
 - Can use the benefit for up to 15 years after the service member's last separation from active duty.
- Child:
 - May start to use the benefit only after the individual making the transfer has completed at least 10 years of service in the Armed Forces.
 - May use the benefit while the eligible individual remains in the Armed Forces or after separation from active duty.
 - May not use the benefit until he/she has attained a secondary school diploma (or equivalency certificate), or reached 18 years of age.
 - Is entitled to the monthly stipend and books and supplies stipend even though the eligible individual is on active duty.
 - Is not subject to the 15-year delimiting date, but may not use the benefit after reaching 26 years of age.

For the latest information on policy and rules for transferability of Post-9/11 GI Bill benefits, visit the DoD website at http://www.defenselink.mil/home/features/2009/0409_gibill/

For more information on the Post-9/11 GI Bill, call toll-free 1-888-GIBILL-1 (1-888-442-4551), or visit the VA GI Bill Website at <http://www.gibill.va.gov>.



Post-9/11 GI Bill:

Factors to Consider

Factors for Veterans and Servicemembers to Consider When Choosing Which GI Bill Benefit to Use

Many veterans and servicemembers are eligible for more than one education benefit program, including:

- Post-9/11 GI Bill (Chapter 33)
- Montgomery GI Bill-Active Duty (MGIB-AD, Chapter 30)
- Montgomery GI Bill-Selected Reserve (MGIB-SR, Chapter 1606)
- Reserve Education Assistance Program (REAP, Chapter 1607)
- Veterans Education Assistance Program (VEAP).

Before selecting the VA education benefit best suited for a specific individual, these questions should be considered:

- Which benefit pays the individual more?
- Is s/he receiving other aid?
 - Will entitlement to that aid change?
- What Post-9/11 GI Bill tier is the person eligible for?
- What type of training will be pursued (i.e., bachelor's degree, flight training, on-the-job, etc.)?
 - How much, if any, of the training will be online/distance learning?
 - Is the preferred training covered under the Post-9/11 GI Bill?
- Where will the individual be living when pursuing training?
- Is the delimiting date (the timeframe to utilize benefits) important?
- Will the individual be a member of the Armed Forces on August 1, 2009?
- Is s/he eligible for Transfer of Entitlement? Does s/he want to transfer entitlement?
Note: Eligibility for transfer of entitlement is determined by the military branches of service.
- Does the individual have remaining entitlement under other VA Education Programs?
 - Does the individual plan to use that entitlement before using the Post-9/11 GI Bill?

For the most current and accurate information on all VA education benefits, visit the VA GI Bill Website at <http://www.gibill.va.gov>, or call toll-free 1-888-GIBILL-1 (1-888-442-4551).

What Is REAP?

REAP (Chapter 1607 of title 10, U.S. Code) is a new education program that provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve (IRR), and National Guard, who are called or ordered to active service in response to a war or national emergency, as declared by the President or Congress.

Who Is Eligible?

Eligibility will be determined by the Department of Defense (DoD) or Department of Homeland Security (DHS), as appropriate. Generally, a member of a Reserve component who serves on active duty on or after September 11, 2001 under title 10, U.S. Code, for at least 90 consecutive days under a contingency operation, is eligible for REAP. There is no specific time frame to use REAP; however, your eligibility generally ends when you leave the Selected Reserves.

National Guard members are eligible if their active service extends for 90 consecutive days or more and their service is:

- authorized under section 502(f), title 32, U.S. Code,
- authorized by the President or Secretary of Defense for a national emergency, and
- supported by federal funds.

How Much Does VA Pay?

The educational assistance allowance payable under REAP is a percentage of the Montgomery GI Bill-Active Duty (MGIB) rate based on the number of continuous days served on active duty. Persons released before 90 days due to an injury, illness, or disease incurred or aggravated in the line of duty receive the 40% rate. Current rates of payment can be found on our Internet web site or by calling the toll-free number below.

- Members who serve 90 days but less than 1 year will receive 40% of the MGIB 3 year rate.
- Members who serve 1 year but less than 2 years will receive 60% of the MGIB 3 year rate.
- Members who serve 2 or more continuous years will receive 80% of the MGIB 3 year rate.

The amount VA pays is based on the type of training program and training time (i.e. full time, half time, etc). If attendance is less than a month or less than full-time, payments are reduced proportionately.

What Programs Are Available?

The following programs are available:

College or University Degree Programs	Flight Training
Vocational Programs	On-the-Job Training and Apprenticeship Programs
Independent Study or Distance Learning Programs	Entrepreneurship Courses
Correspondence Courses	

Note: VA does not approve schools or programs for benefits. Each individual state approves schools and courses. To find out if your school or program is approved for VA educational benefits under REAP, contact your school's VA Certifying Official, or call VA at the toll-free number below.

How Can You Apply?

Once you find a program approved for VA training, complete VA Form 22-1990, *Application for Education Benefits*, and send it to the VA regional office that serves the state where you will train. Indicate on the form you are applying for REAP. You can also apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

**For More Information, Call Toll-Free 1-888-GIBILL-1 (1-888-442-4551)
or Visit Our Web Site at <http://www.gibill.va.gov>.**

What Is the Montgomery GI Bill - Active Duty?

The Montgomery GI Bill - Active Duty, called "MGIB" for short, provides up to 36 months of education benefits to eligible veterans for:

- College, Business, Technical or Vocational school
- On-the-Job Training and Apprenticeship Programs
- Remedial, Deficiency, and Refresher Training (in some cases)
- The cost of tests for licenses or certifications needed to get, keep, or advance in a job
- Tuition Assistance: "Top-Up"
- Correspondence Courses
- Flight Training (in some cases)
- National Tests

Note: VA does not approve schools or programs for benefits. Each individual state approves schools and courses. To find out if your school or program is approved for VA educational benefits under MGIB, contact your school's VA Certifying Official, or call VA at the toll-free number below.

Who Is Eligible?

If you are currently in service, you may be eligible after two years of active duty. Please consult with the Education Services Officer at your installation, or call the toll-free number below, for information about your eligibility.

If you are separated from service, you may be an eligible veteran if you:

- entered active duty for the first time after June 30, 1985;
- received a high school diploma or equivalent (or, in some cases, 12 hours of college credit) before the end of your first obligated period of service;
- received an honorable discharge;
- continuously served for 3 years, OR 2 years if that is what you first enlisted for, OR 2 years if you have an obligation to serve four years in the Selected Reserve AND entered Selected Reserve within a year of leaving active duty.

Note: Different rules apply if you entered active duty before July 1, 1985, and in certain other cases. Call our toll-free number below for more information.

Are There Any Pitfalls?

You should be aware that the following pitfalls could cause you to lose all MGIB benefits:

General Discharge. You must have an honorable discharge to be eligible for education benefits. A "general" or "under honorable condition" makes you ineligible for education benefits.

Early Discharge. To be eligible with an early discharge, your separation reason must meet certain requirements. Call our toll-free number below (or if you are on active duty, check with your Education Services Officer) for more information.

How Much Does VA Pay?

The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if DoD put extra money in your MGIB Fund (called "kickers"). Typically, you have ten years to use your MGIB benefits. The current full-time rate for those with three or more years of service and enrolled in an institutional program is \$1,321 per month.

How Can You Apply?

You can apply by filling out VA Form 22-1990, *Application for Education Benefits*. You can also apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

**For More Information, Call Toll-Free 1-888-GIBILL-1 (1-888-442-4551)
or Visit Our Web Site at <http://www.gibill.va.gov>.**

Montgomery GI Bill - Selected Reserve - Chapter 1606

What Is the Montgomery GI Bill - Selected Reserve?

The Montgomery GI Bill - Selected Reserve is an education program that provides up to 36 months of education benefits to members of the Selected Reserve. This includes the Army, Navy, Air Force, Marine Corps, and Coast Guard Reserves, as well as the Army National Guard and the Air National Guard. It is the first program that doesn't require a person to serve on active duty in the regular Armed Forces to qualify.

An eligible reservist may get education benefits while in a program approved for VA training. For information about the types of training available, call the toll-free number listed at the bottom of the page.

Who Is Eligible?

You may be considered an eligible reservist or National Guard member if:

- after June 30, 1985, you signed a six-year obligation to serve in the Selected Reserve, AND
- you completed your Initial Active Duty for Training (IADT), AND
- you got your High School Diploma or GED before you completed your IADT, AND
- you are in good standing in a drilling Selected Reserve unit

If you stay in the Selected Reserves, benefits generally end 10 years from the date you became eligible for the program if you became eligible before October 1, 1992. Benefits generally end 14 years from the date you became eligible if you became eligible on or after October 1, 1992. Your period of eligibility may be extended, if you were unable to train because of a service-related disability. Typically, your eligibility ends when you leave the Selected Reserves.

Note: If you are an officer in the Selected Reserve **OR** if you entered active duty from the Selected Reserve after November 29, 1989, call the toll-free number below for additional eligibility requirements.

How Much Does VA Pay?

The monthly benefit paid to you is based on the type of training. If you are attending school, your payment is based on your training time (i.e. full time, half time, etc). The current full-time rate for college training is \$309 per month.

How Can You Apply?

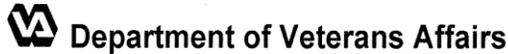
Your unit will give you a *Notice of Basic Eligibility* (DD Form 2384 or 2384-1) when you become eligible for Montgomery GI Bill - Selected Reserve. Once you find a program approved for VA training, complete VA Form 22-1990, *Application for Education Benefits*, and send it to the VA regional office that serves the state where you will train.

You can also apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

Related Benefits

Work-Study Program
Tutorial Assistance
Educational and Vocational Counseling

**For More Information, Call Toll-Free 1-888-GIBILL-1 (1-888-442-4551)
or Visit Our Web Site At <http://www.gibill.va.gov>.**



Post-Vietnam Veterans' Educational Assistance Program (VEAP) - Chapter 32

What Is VEAP?

The Post-Vietnam Veterans' Educational Assistance Program (VEAP) is an education benefit for veterans who paid into VEAP while they were in the service. Eligible veterans may be entitled to as much as 36 months of training. Eligibility usually ends 10 years after getting out of the service, but the time limit can be longer in certain cases. Eligible veterans may pursue any of the following types of training:

- College or University Programs
- Business, Technical or Vocational Training
- On-the-Job Training and Apprenticeship Programs
- Remedial, Deficiency, and Refresher Training (in some cases)
- National Tests
- Correspondence Courses
- Flight Training (in some cases)
- High School Diploma or Equivalent
- The cost of tests for licenses or certifications needed to get, keep, or advance a job

Note: VA does not approve schools or programs for benefits. Each individual state approves schools and courses. To find out if your school or program is approved for VA educational benefits under VEAP, contact your school's VA Certifying Official, or call VA at the toll-free number below.

Who Is Eligible?

To establish eligibility to VEAP, you must have

- first entered active duty after December 31, 1976 and before July 1, 1985, **AND**
- contributed to VEAP before April 1, 1987, **AND**
- completed your first period of service, **AND**
- been discharged under conditions other than dishonorable.

Note: You may be eligible for education benefits if you are still on active duty, call the toll-free number below for details about your eligibility for VEAP or to find out if you may switch to the Montgomery GI Bill.

What Does VA Pay?

The total dollar amount of your benefits is the sum of:

- Your total contributions, **PLUS**
- Matching funds from VA equal to 2 times your contributions, **PLUS**
- Any DOD contributions or "kickers"

The monthly amount you'll receive is based on the total (above), the number of months you contributed, the type of training you are pursuing, and your training time (i.e. full-time, half-time, etc).

Note: Contributions may be refunded. Please call the toll-free number below for more information.

How Can You Apply?

When you find a program approved for VA training, you can apply for VEAP by completing VA Form 22-1990, *Application for Education Benefits*. You can also apply online through our web site at <http://vabenefits.vba.va.gov/vonapp>.

Related Benefits

Work-Study Program
Noncontributory VEAP (Sec. 903)

Tutorial Assistance
Refund of Contributions

**For More Information, Call Toll-Free 1-888-GIBILL-1 (1-888-442-4551)
or Visit Our Web Site at <http://www.gibill.va.gov>.**

VA Home Benefits

1. Home Loan Guaranty
2. Veterans' Mortgage Life Insurance
3. Home Modification Programs

What Is a VA-Guaranteed Loan?

A VA-guaranteed loan can be used to:

- buy a home, a manufactured home, or a condominium
- buy a lot for a manufactured home
- build, repair, or improve a home (including energy efficient improvements)
- refinance an existing loan

A VA-guaranteed loan offers a number of safeguards and advantages over a non VA-guaranteed loan. For example, the interest rate is competitive with conventional rates with little or no down payment required. VA-guaranteed loans are made by private lenders, such as banks, savings and loan associations, and mortgage companies. As with any loan, you must apply directly to the lender. Your real estate broker can assist you in finding a lender.

When the loan is approved, VA will guarantee part of it. The amount of VA's guaranty usually depends on the size of the loan. This guaranty protects the lender against loss up to the amount guaranteed by VA. The largest guaranty that VA can give is an amount equal to 25% of the Freddie Mac conforming loan limit for single-family residences. These limits are subject to change each year.

Who Is Eligible?

Generally, the following persons are eligible:

- veterans who were discharged since 9/16/40, under other than dishonorable conditions
- military personnel on active duty who have served a minimum period
- certain Reservists and National Guard members
- surviving spouses of certain deceased veterans

Note: There are certain other groups of individuals who may be eligible. For information about these groups, contact VA at the toll-free number below.

What Documents Do I Need to Provide the Lender To Receive a VA-Guaranteed Loan?

The lender will need a Certificate of Eligibility to prove that you are eligible for a VA-guaranteed loan. Certificates are issued by VA's Loan Eligibility Center in Winston-Salem, North Carolina to eligible persons who apply for the certificate. The Eligibility Center can be reached by calling toll-free below. Often times, your lender may be able to access VA's secure web site and obtain a certificate for you.

How Can You Apply?

You can apply by requesting your lender to obtain a certificate for you through VA's secure web site OR by completing one of the following forms and submitting it to the Loan Eligibility Center in Winston-Salem, North Carolina.

- **Veteran/Servicemember:** VA Form 26-1880, *Request for a Certificate of Eligibility for VA Home Loan Benefits*
- **Surviving Spouse:** VA Form 26-1817, *Request for Determination of Loan Guaranty Eligibility – Unmarried Surviving Spouse*

Related Benefits

Restoration of Entitlement	Release of Liability/Substitution of Entitlement
Purchase of Repossessed Homes	Veterans Mortgage Life Insurance
Direct Loans to Native American Veterans	Specially Adapted Housing

**For More Information, Call Toll-Free 1-888-244-6711
or Visit Our Web Site at <http://www.homeloans.va.gov/eligibility.htm>.**

What Is Veterans Mortgage Life Insurance (VMLI)?

Veterans Mortgage Life Insurance (VMLI) is an insurance program that provides insurance coverage on the home mortgages of certain severely disabled veterans.

Who Is Eligible?

VMLI is only available to veterans with severe service-connected disabilities who:

- received a Specially Adapted Housing (SAH) grant from VA for assistance in building, remodeling, or purchasing an adapted home; **AND**
- have title to the home; **AND**
- have a mortgage on the home.

Note: Eligible veterans must apply for the coverage prior to their 70th birthday.

What Coverage Does VMLI Provide?

VMLI will pay up to \$90,000 of the outstanding mortgage.

The insurance is payable only to the mortgage lender, not to family members.

VMLI coverage is available on a new mortgage, an existing mortgage, a refinanced mortgage, or a second mortgage.

How Much Does VMLI Cost?

VMLI premiums are determined by:

- The insurance age of the veteran; **AND**
- The outstanding balance of the mortgage at the time of application; **AND**
- The remaining length of the mortgage.

VMLI premiums must be paid by deduction from the veteran's monthly compensation.

How Do You Apply For VMLI?

You can apply for VMLI by completing VA Form 29-8636, *Veterans Mortgage Life Insurance Statement*, and submitting it to the Department of Veterans Affairs Regional Office and Insurance Center in Philadelphia. Veterans can contact the Insurance Center for an application or visit the website to obtain an application and learn more information about the VMLI program.

**For More Information, Call Toll-Free 1-800-419-1473
or Visit Our Web Site at <http://www.insurance.va.gov>.**

VA has three main grant programs to assist disabled veterans and servicemembers with necessary home modifications.

What Is a Specially Adapted Housing (SAH) Grant?

The SAH Grant is designed to help provide a barrier-free living environment that affords the individual a level of independent living they may not otherwise enjoy, such as creating a wheelchair accessible home. Veterans and servicemembers with specific service-connected disabilities may be entitled to a grant for the purpose of constructing or modifying a home to meet their adaptive needs. This grant is currently limited to \$63,780.

The SAH grant is available to veterans who are and servicemembers who will be entitled to disability compensation for permanent and total disability due to:

- Loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair, or
- Blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity, or
- Loss or loss of use of one lower extremity together with (1) residuals of organic disease or injury, or (2) the loss or loss of use of one upper extremity, which so affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, crutches, canes, or a wheelchair or,
- Loss or loss of use of both upper extremities such as to preclude use of the arms at or above the elbow, or
- A severe burn injury (as so determined)

What Is a Special Home Adaptation (SHA) Grant?

The SHA grant is for modifying an existing home to meet adaptive needs, such as assistance with mobility throughout the home. Veterans and servicemembers with specific service-connected disabilities may be entitled to this type of grant. The grant is currently limited to \$12,756. A temporary grant may be available to veterans and servicemembers who are/will be temporarily residing in a home owned by a family member.

The SHA grant is available to veterans who are and servicemembers who will be entitled to disability compensation for permanent and total disability due to:

- Blindness in both eyes with 5/200 visual acuity or less or,
- The anatomical loss or loss of use of both hands or extremities below the elbow, or
- A severe burn injury (as so determined).

What Is a Home Improvements and Structural Alterations (HISA) Grant?

Under the HISA program, veterans may receive assistance for any home improvement necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. A HISA grant is available to veterans who have received a medical determination indicating that improvements and structural alterations are necessary or appropriate for the effective and economical treatment of their disability. A veteran may receive both a HISA grant and either a SHA or SAH grant.

The HISA program is available for both service-connected veterans and non service-connected veterans.

- Home improvement benefits up to \$4,100 may be provided to service-connected veterans.
- Home improvement benefits up to \$1,200 may be provided to nonservice-connected veterans.

How Can You Apply?

You can apply for the SAH and SHA grants by completing VA Form 26-4555, *Veterans Application in Acquiring Specially Adapted Housing or Special Home Adaptation Grant*, and submitting it to your local VA regional office.

You can apply for a HISA grant by completed VA Form 10-0103, *Veterans Application for Assistance in Acquiring Home Improvement and Structural Alterations*, and submitting it to your local VA medical center.

**For More Information, Call Toll-Free 1-800-827-1000
or Visit Our Web Site at <http://www.homeloans.va.gov/sah.htm> or www.va.gov.**

Disability Compensation

Keep Your Eyes & Ears Open for More information on “Presumptive” Illnesses!



**Department of
Veterans Affairs**

Office of Public Affairs
Media Relations

Washington, DC 20420
(202) 461-7600
www.va.gov

News Release

FOR IMMEDIATE RELEASE
March 18, 2010

VA Recognizes “Presumptive” Illnesses in Iraq, Afghanistan *Decision Simplifies Application for Disability Pay*

WASHINGTON – Secretary of Veterans Affairs Eric K. Shinseki today announced the Department of Veterans Affairs (VA) is taking steps to make it easier for Veterans to obtain disability compensation for certain diseases associated with service in the Persian Gulf War or Afghanistan. This will be the beginning of historic change for how VA considers Gulf War Veterans’ illnesses.

Following recommendations made by VA’s Gulf War Veterans Illnesses Task Force, VA is publishing a proposed regulation in the *Federal Register* that will establish new presumptions of service connection for nine specific infectious diseases associated with military service in Southwest Asia during the Persian Gulf War, or in Afghanistan on or after September 19, 2001.

“We recognize the frustrations that many Gulf War and Afghanistan Veterans and their families experience on a daily basis as they look for answers to health questions, and seek benefits from VA,” said Secretary Shinseki.

The proposed rule includes information about the long-term health effects potentially associated with the nine diseases: Brucellosis, Campylobacter jejuni, Coxiella burnetii (Q fever), malaria, Mycobacterium tuberculosis, Nontyphoid Salmonella, Shigella, Visceral leishmaniasis and West Nile virus.

For non-presumptive conditions, a Veteran is required to provide medical evidence that can be used to establish an actual connection between military service in Southwest Asia or in Afghanistan, and a specific disease.

With the proposed rule, a Veteran will only have to show service in Southwest Asia or Afghanistan, and a current diagnosis of one of the nine diseases. Comments on the

proposed rule will be accepted over the next 60 days. A final regulation will be published after consideration of all comments received.

The decision was made after reviewing the 2006 report of the National Academy of Sciences (NAS), titled, “Gulf War and Health Volume 5: Infectious Diseases.” The 2006 report differed from the four prior reports by looking at the long-term health effects of certain diseases determined to be pertinent to Gulf War Veterans.

The 1998 Persian Gulf War Veterans Act requires the Secretary to review NAS reports that study scientific information and possible associations between illnesses and exposure to toxic agents by Veterans who served in the Persian Gulf War.

Because the Persian Gulf War has not officially been declared ended, Veterans serving in Operation Iraqi Freedom are eligible for VA’s new presumptions. Secretary Shinseki decided to include Afghanistan Veterans in these presumptions because NAS found that the nine diseases are prevalent in that country.

Noting that today’s proposed regulation reflects a significant determination of a positive association between service in the Persian Gulf War and certain diseases, Secretary Shinseki added, “By setting up scientifically-based presumptive service connection, we give these deserving Veterans a simple way to get the benefits they have earned in service to our country.”

**Agent Orange: Diseases Associated with Agent Orange
Exposure**

VA has recognized certain cancers and other health problems as associated with exposure to Agent Orange and other herbicides or as associated with military service:

[Veterans' Diseases Associated with Agent Orange Exposure](#)
[Birth Defects in Children of Vietnam Veterans](#)
[Amyotrophic Lateral Sclerosis \(ALS\)](#)

Veterans' Diseases Associated with Agent Orange Exposure

Veterans may be eligible for [disability compensation](#) and [health care benefits](#) for diseases that VA has recognized as associated with exposure to Agent Orange and other herbicides:

Acute and Subacute Peripheral Neuropathy

A nervous system condition that causes numbness, tingling, and motor weakness. Under VA's rating regulations, it must be at least 10% disabling within 1 year of exposure to Agent Orange and resolve within 2 years after the date it began.

AL Amyloidosis

A rare disease caused when an abnormal protein, amyloid, enters tissues or organs.

Chloracne (or Similar Acneform Disease)

A skin condition that occurs soon after exposure to chemicals and looks like common forms of acne seen in teenagers. Under VA's rating regulations, chloracne (or other acneform disease similar to chloracne) must be at least 10% disabling within 1 year of exposure to Agent Orange.

Chronic Lymphocytic Leukemia (Now Being Expanded to B Cell Leukemias)

A type of cancer which affects white blood cells. Currently, only chronic lymphocytic leukemia is a "presumptive" disease associated with Agent Orange exposure; however, on March 25, 2010, VA published a proposed regulation to establish B cell leukemias (includes chronic lymphocytic leukemia, hairy cell leukemia and others) as associated with Agent Orange exposure. Eligible Vietnam Veterans may receive disability compensation for other B cell leukemias when the regulation is final.

Diabetes Mellitus (Type 2)

A disease characterized by high blood sugar levels resulting from the body's inability to respond properly to the hormone insulin.

Hodgkin's Disease

A malignant lymphoma (cancer) characterized by progressive enlargement of the lymph nodes, liver, and spleen, and by progressive anemia.

Ischemic Heart Disease

A disease characterized by a reduced supply of blood to the heart, that leads to chest pain. On March 25, 2010, VA published a proposed regulation that will establish ischemic heart disease as associated with Agent Orange exposure. Eligible Vietnam Veterans may receive disability compensation for this disease when the regulation is final.

Multiple Myeloma

A disorder which causes an overproduction of certain proteins from white blood cells.

Non-Hodgkin's Lymphoma

A group of cancers that affect the lymph glands and other lymphatic tissue.

Parkinson's Disease

A motor system condition with symptoms that include a trembling of the hands,

imbalance, and loss of facial expression. On March 25, 2010, VA published a proposed regulation that will establish Parkinson's disease as associated with Agent Orange exposure. Eligible Vietnam Veterans may receive disability compensation for this disease when the regulation is final.

[Porphyria Cutanea Tarda](#)

A disorder characterized by liver dysfunction and by thinning and blistering of the skin in sun-exposed areas. Under VA's rating regulations, it must be at least 10% disabling within 1 year of exposure to Agent Orange.

[Prostate Cancer](#)

Cancer of the prostate; one of the most common cancers among men.

[Respiratory Cancers](#)

Cancers of the lung, larynx, trachea, and bronchus.

[Soft Tissue Sarcoma \(other than Osteosarcoma, Chondrosarcoma, Kaposi's sarcoma, or Mesothelioma\)](#)

A group of different types of cancers in body tissues such as muscle, fat, blood and lymph vessels, and connective tissues. [back to top](#)

Presumptive Disease for ALL Military Veterans!

Amyotrophic Lateral Sclerosis (ALS)

Aka...Lou Gehrig's Disease

VA has recognized ALS diagnosed in Veterans with 90 days or more of continuously active service in the military was caused by their military service.

Learn about benefits for ALS, including VA health care benefits and disability compensation and other non-health benefits.

“Presumptive” Disability Benefits for Certain Groups of Veterans

What is “Presumptive” Service Connection?

VA *presumes* that specific disabilities diagnosed in certain veterans were caused by their military service. VA does this because of the unique circumstances of their military service. If one of these conditions is diagnosed in a veteran in one of these groups, VA presumes that the circumstances of his/her service caused the condition, and disability compensation can be awarded.

What Conditions are “Presumed” to be Caused by Military Service?

Veterans in the groups identified below: Entitlement to disability compensation may be presumed under the circumstances described and for the conditions listed.

Veterans within one year of release from active duty: Veterans diagnosed with chronic diseases (such as arthritis, diabetes, or hypertension) are encouraged to apply for disability compensation.

Veterans with continuous service of 90 days or more: Veterans diagnosed with amyotrophic lateral sclerosis (ALS)/Lou Gehrig’s disease at any time after discharge or release from qualifying active service is sufficient to establish service connection for the disease, if the veteran had active, continuous service of 90 days or more.

Former Prisoners of War	Vietnam Veterans (Exposed to Agent Orange)	Atomic Veterans (Exposed to Ionizing Radiation)	Gulf War Veterans (Undiagnosed Illness)
<p>(1) Imprisoned for any length of time, and disability at least 10 percent disabling:</p> <ul style="list-style-type: none"> • psychosis • any of the anxiety states • dysthymic disorder • organic residuals of frostbite • post-traumatic osteoarthritis • heart disease or hypertensive vascular disease and their complications • stroke and its residuals <p>(2) Imprisoned for at least 30 days, and disability at least 10 percent disabling:</p> <ul style="list-style-type: none"> • avitaminosis • beriberi • chronic dysentery • helminthiasis • malnutrition (including optic atrophy) • pellagra • any other nutritional deficiency • irritable bowel syndrome • peptic ulcer disease • peripheral neuropathy • cirrhosis of the liver 	<p>Served in the Republic of Vietnam between 1/9/62 and 5/7/75:</p> <ul style="list-style-type: none"> • chloracne or other acneform disease similar to chloracne* • porphyria cutanea tarda* • soft-tissue sarcoma (other than osteosarcoma, chondrosarcoma, Kaposi’s sarcoma or mesothelioma) • Hodgkin’s disease • multiple myeloma • respiratory cancers (lung, bronchus, larynx, trachea) • non-Hodgkin’s lymphoma • prostate cancer • acute and subacute peripheral neuropathy* • type 2 diabetes • chronic lymphocytic leukemia <p>*Must become manifest to a degree of 10 percent or more within a year after the last date on which the veteran was exposed to an herbicide agent during active military, naval, or air service.</p>	<p>Participated in atmospheric nuclear testing; occupied or was a POW in Hiroshima or Nagasaki; service before 2/1/92 at a diffusion plant in Paducah, KY, Portsmouth, OH, or Oak Ridge, TN; or service before 1/1/74 at Amchitka Island, AK:</p> <ul style="list-style-type: none"> • all forms of leukemia (except for chronic lymphocytic leukemia) • cancer of the thyroid, breast, pharynx, esophagus, stomach, small intestine, pancreas, bile ducts, gall bladder, salivary gland, urinary tract (kidneys, renal pelvis, ureters, urinary bladder and urethra), brain, bone, lung, colon, ovary • bronchiolo-alveolar carcinoma • multiple myeloma • lymphomas (other than Hodgkin’s disease) • primary liver cancer (except if cirrhosis or hepatitis B is indicated) 	<p>Served in the Southwest Asia Theater of Operations during the Gulf War with condition at least 10 percent disabling by 12/31/11. Included are medically unexplained chronic multi-symptom illnesses defined by a cluster of signs or symptoms that have existed for six months or more, such as:</p> <ul style="list-style-type: none"> • chronic fatigue syndrome • fibromyalgia • irritable bowel syndrome • any diagnosed or undiagnosed illness that the Secretary of Veterans Affairs determines warrants a presumption of service connection <p><i>Signs or symptoms of an undiagnosed illness include:</i> fatigue, skin symptoms, headaches, muscle pain, joint pain, neurological symptoms, respiratory symptoms, sleep disturbance, GI symptoms, cardiovascular symptoms, weight loss, menstrual disorders</p>

For More Information, Call Toll-Free 1-800-827-1000 or Visit Our Web Site at <http://www.va.gov>.

Compensation and Pension Service – December 2008

UNITED STATES
DEPARTMENT OF VETERANS AFFAIRS

RETURNING SERVICE MEMBERS (OEF/OIF)

[What Can VA Do For Me?](#) | [How Do I Get Help?](#) | [Welcome Home & Outreach](#) | [Family Support](#) | [Guard & Reserve](#)



If you are an OEF/OIF Veteran and have NOT been contacted by VA about your health care benefits, please call:

1-866-606-8216








Welcome home and thank you for your service to our country! VA is ready to provide health care and more to our newest veterans returning from the armed services. Here are some of the benefits VA provides that you need to know about:

Health Care Eligibility for 5 years — Enroll for health care at any VA Medical Center or clinic for 5 years following your military separation date. When you enroll, you may start receiving your health care at the VA right away, or not - the choice is yours! Once you enroll, the VA will be available to help serve your health care needs for years to come - but you must enroll within 5 years from separation!

Life Insurance Benefits — Members with full-time Servicemember's Group Life Insurance (SGLI) coverage are eligible for Veterans' Group Life Insurance (VGLI) coverage upon release from service. If you apply for VGLI within 120 days of your separation date, approval is automatic. If you wait, you will have to meet good health requirements to get VGLI coverage. Visit [Life Insurance](#) to get more information about all our life insurance programs for veterans and to apply for insurance benefits online.

Dental Benefits — We provide dental examinations and benefits to veterans with service related dental conditions. You may be eligible for one-time dental care but you must apply for a dental exam within the first 180 days of your separation date. Visit the [Office of Dentistry](#) for more information.

OEF/OIF Programs — every VA Medical Center has a team ready to welcome OEF/OIF service members and help coordinate their care. Visit [How Do I Get Help?](#) for more information.

Federal Recovery Coordination Program — assists severely wounded, ill or injured recovering service members, veterans, and their families in accessing the care, services, and benefits provided through the various programs in the Departments of Defense and Veterans Affairs, other federal agencies, states, as well as the private sector. Visit [How Do I Get Help?](#) for more information.

Primary Health Care for Veterans — We provide [general and specialized health care](#) to meet veterans' needs.

Additional Benefits — We provide additional, non-health related benefits which may include: financial benefits, home loans, vocational rehabilitation, education, and more. Visit the [Veterans Benefits Administration](#) for more information.

VA Support Throughout Deployment Cycle

Blog

- [VA Plans to Hire 105,000 New Employees \(Mar 09, 2010\)](#)
- [Automatically Sign Up Our Veterans \(Feb 17, 2010\)](#)
- [What Has Helped You Since You Got Back? \(Feb 05, 2010\)](#)

[Read our Blog...](#)

Helping Our Heroes

Elizabeth Jackson is a brave Army Veteran who has been dealt a lifetime of tribulations in a very young life, and has survived. She suffers from Post Traumatic Stress Disorder (PTSD). Elizabeth has made a commitment to tell the world her story, so that other Veterans will know there is help out there.

[Read Elizabeth's Story...](#)

Seven Touches of Outreach

We are being proactive in providing earned care and benefits, but is it enough? As a department, we strive to be as responsive and flexible as the OEF/OIF Service Members have had to be.

[Read More...](#)

Social Networking

You can find VA on:

- [Facebook](#)
- [Twitter](#)
- [YouTube](#)
- [Second Life](#)

Note: You will need your own account to access Second Life.

Contact Us

- Benefits:** 1-800-827-1000
- Education & Training:** 1-888-442-4551
- Life Insurance:** 1-800-669-8477
- Special Issues:** 1-800-749-8387
- Health Care:** 1-866-606-8216
- Headstones/Markers:** 1-800-697-6947
- VA Insp. General:** 1-800-488-8244

Where to get help!

Pennsylvania VA Facilities

VA Medical Centers:

Altoona 16602 (2907 Pleasant Valley Boulevard, 814-943-8164)
Butler 16001 (325 New Castle Road, 724-287-4781 or 800-362-8262)
Coatesville 19320 (1400 Black Horse Hill Road, 610-384-7711)
Erie 16504 (135 East 38 Street, 814-868-8661 or 800-274-8387)
Lebanon 17042 (1700 South Lincoln Avenue, 717-272-6621 or 800-409-8771)
Philadelphia 19104 (University and Woodland Avenues, 800-949-1001 or 215-823-5800)
Pittsburgh 15260 (Delafield Road, 866-482-7488 or 412-688-6000)
Pittsburgh 15206 (Highland Drive Division: 7180 Highland Drive, 412-365-4900 or 1-866-4VAPITT)
Pittsburgh 15240 (University Drive Division: University Drive, 1-866-482-7488)
Wilkes-Barre 18711 (1111 East End Blvd., 570-824-3521 or 877-928-2621)

Clinics:

Allentown 18103 (3110 Hamilton Boulevard, 610-776-4304 or 866-249-6472)
Bangor 18013 (701 Slate Belt Boulevard, 610-599-0127)
Bradford 16701 (23 Kennedy Street, Suite 101, 814-368-3019)
Berwick 18603 (301 W. Third Street, 570-759-0351)
Camp Hill 17011 (25 N. 32nd Street, 717-730-9782)
DuBois 15801 (190 West Park Avenue, Suite 8, 814-375-6817)
Ellwood City 16117 (Ellwood City Hospital, Medical Arts Building, Suite 201, 304 Evans Drive 724-285-2203)
Foxburg 16036 (ACV Medical Center, 855 Route 58, Suite 1, 724-659-5601)
Frackville 17931 (10 East Spruce St., 570-874-4289)
Franklin 16323 (Venango County Clinic, Pennwood Center, 464 Allegheny Boulevard, 866-962-3260)
Greensburg 15601 (Hempfield Plaza, Route 30, 724-837-5200)
Hermitage 16148 (295 N. Kerrwood Dr., Suite 110, 724-346-1569)
Horsham 19044 (433 Caredean Dr., 215-823-6050)
Johnstown 15904 (1425 Scalp Ave., Suite 29, 814-266-8696)
Kittanning 16201 (Armstrong Memorial Hospital 1 Nolte Dr., 724-543-8711)
Lancaster 17605 (1861 Charter Lane, Green Field Corporate Center, Suite 118, 717-290-6900)
Meadville 16335 (18955 Park Ave. Plaza, 866-962-3210)
Monaca 15061 (90 Wagner Rd., 724-216-0326)
New Castle 16101 (Jameson Hospital, 1000, S. Mercer Street, 724-285-2203)
Northampton Clinic & Rehab Ctr (701 Slate Belt Boulevard Bangor 610-597-0127)
Philadelphia 19106 (214 North 4th Street, 215-923-2600)
Pottsville 17901 (Good Samaritan Medical Mall, 700 Schuylkill Manor Road, Suite 6, 570-621-4115)
Reading 19601 (St. Joseph's Community Center, 145 N. 6th St., 610-208-4717)
Sayre 18840 (1537 Elmira St., 570-888-6803)
Schuylkill 17972 (6 South Greenview Rd., 570-621-4115)
Spring City 19475 (11 Independence Drive 610-948-0981)
Springfield 19064 (Crozer Keystone Healthplex, 194 W. Sproul, Road, Suite 105, 610-543-3246)
State College 16801 (3048 Enterprise Drive, 814-867-5415)
Tobyhanna 18466 (Tobyhanna Army Depot Building 220, 570-615-8341)
Uniontown 15401 (404 W. Main St., 724-439-4990)
Warren 16365 (3 Farm Colony Dr., 866-682-3250)
Washington 15301 (100 Ridge Avenue, 724-250-7790)
Wilkes-Barre 18711 (1111 East End Boulevard, 570-924-3521)
Williamsport 17701 (1705 Warren Avenue, Werner Building – 3rd Floor, Suite 304, 570-322-4791)
York 17402 (1797 Third Avenue, 717-854-2481 or 717-854-2322)

Regional Offices:

Philadelphia 19101 (Regional Office and Insurance Center, P.O. Box 8079, 5000 Wissahickon Ave., 1-800-827-1000; Serves counties of Adams, Berks, Bradford, Bucks, Cameron, Carbon, Centre, Chester, Clinton, Columbia, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin in, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York.)
Pittsburgh 15222 (1000 Liberty Ave., statewide 1-800-827-1000. Serves remaining counties of Pennsylvania.)

Benefits Office:

Wilkes-Barre 18702 (1123 East End Blvd., Bldg. 35, Suite 11, 1-800-827-1000)

Vet Centers:

Erie 16501 (1000 State St., Suite 1&2, 814-453-7955)
Dubois 15801 (100 Meadow Lane, Suite 8, 814-372-2095)
Harrisburg 17102 (1500 N. 2nd St., Suite 2, 717-782-3954)
McKeesport 15131 (2001 Lincoln Way, 412-678-7704)
Norristown 19401 (314 E. Johnson Highway, Suite 201)
Philadelphia 19107 (801 Arch St., Suite 102, 215-627-0238)
Philadelphia 19120 (101 E. Olney Ave., 215-924-4670)
Pittsburgh 15205 (2500 Baldwick Rd., Suite 15, 412-920-1765)
Scranton 18505 (1002 Pittston Ave., 570-344-2676)
Williamsport 17701 (49 E. Fourth Street, Suite 104, 570-327-5281)

National Cemeteries:

Indiantown Gap 17003-9618 (R.R. 2, P.O. Box 484, Indiantown Gap Rd., Annville, 717-865-5254/5)
Cemetery of the Alleghenies 15017 (1158 Morgan Rd., Bridgeville, 724-746-4363)
Philadelphia 19138 (Haines St. & Limekiln Pike, 215-504-5610)
Washington Crossing 18940 (830 Highland Rd., Newtown, 215-504-5610)

***To See ALL the VA Facilities throughout the U.S. and territories,
check out:***

<http://www2.va.gov/directory/guide/home.asp?isflash=1>

Or

http://www1.va.gov/opa/publications/benefits_book.asp

Click on the .pdf version.

County Directors of Veterans Affairs

Provides county veterans and their dependents direct assistance to identify, determine eligibility and assist in the preparation of applications for County, State and Federal veteran's benefits and programs. The County Director is responsible for the payment of Burial Allowances and ensuring Grave Markers and Headstones are properly requested and placed for each deceased County Veteran. They also provide direct application for State programs like Real Estate Tax Exemption, Veterans Emergency Assistance, Blind and Paralyzed Pensions and Education Gratuity for veterans who are currently rated a 100% Permanent and Total by the Federal Veterans Administration.

[Click here](#) for a printable PDF version of this listing.

County	Address	Phone Number	Email/Website
Adams	23 Baltimore Street, Suite 103 Gettysburg, PA 17325	(717) 337-9835	ifarrell@adamscounty.us http://www.adamscounty.us
Allegheny	Division of Veteran Services 4141 Fifth Avenue, 3rd Floor Pittsburgh, PA 15213-3347	(412) 621-4357	rfconley@county.allegheny.pa.us http://www.county.allegheny.pa.us/veterans/
Armstrong	450 E. Market Street, Suite 107 Kittanning, PA 16201-1461	(724) 548-3441	vetaffairs@co.armstrong.pa.us http://www.co.armstrong.pa.us/departments/veterans-affairs
Beaver	810 Third St., Court House Rm. A100 Beaver, PA 15009-2129	(724) 770-4452	knairn@beavercountypa.gov http://www.co.beaver.pa.us/Veterans/index.htm
Bedford	204 S. Julian Street Bedford, PA 15522-1767	(814) 623-4848 (814) 623-4849	cheke@bedfordcountypa.org
Berks	1243 County Road, Leesport, PA 19533	(610) 378-5601	ikingkinger@countyofberks.com http://www.co.berks.pa.us
Blair	423 Allegheny Street, Suite 112 Hollidaysburg, PA 16648-2022	(814) 693-3160 (814) 693-3159	ccates@blairco.org http://www.blair.pacounties.org/BLAIRDVA.HTM
Bradford	Court House Annex 301 Main Street Towanda, PA 18848-1824	(570) 265-1704	bcvets@mail.bradfordco.org http://www.bradfordcountypa.org/CountyDepartments/VeteransAffairs.asp
Bucks	Department of Veterans Affairs Neshaminy Complex Bldg. K Doylestown, PA 18901	(215) 345-3307	hfraley@co.bucks.pa.us http://www.buckscounty.org/
Butler	124 W. Diamond Street, Suite 136 P.O. 1208, Butler, PA 16003	(724) 284-5352	icyprian@co.butler.pa.us http://www.co.butler.pa.us
Cambria	Court House 200 S. Center Street	(814) 472-1590	ntavalsky@co.cambria.pa.us http://www.co.cambria.pa.us

	Ebensburg, PA 15931-1947		
Cameron	2405 Sizerville Rd. Emporium, PA 15834	(814) 486-1372	fkeefer@state.pa.us
Carbon	Court House, Box 129 Jim Thorpe, PA 18229-0129	(570) 325-3986	henrydesrosiers@carboncounty.net http://www.carboncounty.com/veterans.htm
Centre	Willowbank Office Bldg 420 Holmes Street Bellefonte, PA 16823-1488	(814) 355-6812	hcserface@co.centre.pa.us http://www.co.centre.pa.us
Chester	Govt Services Center, P.O. Box 2747 601 Westtown Road, Suite 385 West Chester, PA 19380-4545	(610) 344-6375	pandriole@chesco.org http://dsf.chesco.org
Clarion	Court House, 421 Main Street, Suite 202 Clarion, PA 16214-1024	(814) 226-4000 ext. 2600	ccva@co.clarion.pa.us http://www.co.clarion.pa.us/c_gov.html
Clearfield	650 Leonard Street, Suite 101 Clearfield, PA 16830-3243	(814) 765-4611	dkurtz@clearfieldco.org http://www.clearfieldco.org/Departments/Veteran_Affairs/veteran_affairs.html
Clinton	Clinton County Court House 230 E. Water St. Lock Haven, PA 17745	(570) 893-4339	dbower@clintoncountypa.com http://www.clintoncountypa.com/
Columbia	PO Box 380 Bloomsburg, PA 17815-7727	(570) 387-6501 option 2	VeteransAffairs@columbiapa.org
Crawford	903 Diamond Park, Suite B5 Meadville, PA 16335-2613	(814) 333-7314 1-800-982-9019	fcunningham@co.crawford.pa.us http://www.co.crawford.pa.us/Veterans_Services/veterans_services_home.htm
Cumberland	1 Court House Square East Wing, Suite 110R Carlisle, PA 17013-3387	(717) 240-6178	ndelisanti@ccpa.net http://www.ccpa.net
Dauphin	2 South 2nd Street Harrisburg, PA 17101	(717) 780-6356	twasco@dauphinc.org http://www.dauphincounty.org
Delaware	Court House 201 W. Front Street Media, PA 19063-2708	(610) 891-4646	delcova@co.delaware.pa.us http://www.co.delaware.pa.us/depts/veterans.html
Elk	300 Center St Court House Annex Ridgway, PA 15853-1007	(814) 776-5370 (814) 776-5316	veterans@countyofelkpa.com http://www.co.elk.pa.us/
Erie	Court House 140 W. Sixth Street, Room 8	(814) 451-6270 (814) 451-6265	mknight-strong@eriecountygov.org http://www.eriecountygov.org

	Erie, PA 16501-1029		
Fayette	22 E. Main Street, Suite 14 Uniontown, PA 15401-3516	(724) 430-1242 (724) 430-1241	tconner@fayettepa.org
Forest	526 Elm Street, No. 3 Tionesta, PA 16353	(814) 755-8842 1-800-222-1706	bhuffman@co.forest.pa.us http://www.co.forest.pa.us/vets/
Franklin	191 Franklin Farm Lane Chambersburg, PA 17201-3064	(717) 263-4326	bobharris@co.franklin.pa.us
Fulton	P.O. Box 68 McConnellsburg, PA 17233	(814) 685-3932	esstenger@hotmail.com
Greene	22 W. High Street, Suite 100 Waynesburg, PA 15370-1536	(724) 852-5275	ssmith@co.greene.pa.us http://www.co.greene.pa.us
Huntingdon	Court House 205 Penn Street, Annex 1 Huntingdon, PA 16652-1457	(814) 643-1360	http://huntingdoncounty.net
Indiana	Court House 825 Philadelphia Street Indiana, PA 15701-3934	(724) 465-3815	bstormer@countyofindiana.org
Jefferson	155 Main Street, Suite 210 Brookville, PA 15825-1269	(814) 849-3618	mmiller@jeffersoncountypa.com http://www.jeffersoncountypa.com/
Juniata	Court House Annex P. O. Box 68 Mifflintown, PA 17059	(717) 436-7728 (717) 436-7769	ddreese@co.juniata.pa.us http://www.co.juniata.pa.us
Lackawanna	224 Adams Avenue Scranton, PA 18503-1602	(570) 963-6778 ext. 1891	fetchna@lackawannacounty.org http://www.lackawannacounty.org
Lancaster	150 N. Queen Street Suite 101 Lancaster, PA 17603-3562	(717) 299-7920	DTooth@co.lancaster.pa.us http://www.co.lancaster.pa.us
Lawrence	430 Court Street New Castle, PA 16101-3593	(724) 656-2180 (724) 656-2180	snoga@co.lawrence.pa.us http://www.co.lawrence.pa.us
Lebanon	Municipal Bldg 400 S. Eighth Street Lebanon, PA 17042-6794	(717) 228-4422	rkale@lebcnty.org http://www.lebcounty.org/lebanon/site/default.asp
Lehigh	17 S. 7th Street Allentown, PA 18101-2400	(610) 782-3295	thomasdye@lehighcounty.org http://www.lehighcounty.org
Luzerne	77 Water Street Wilkes-Barre, PA 18711	(570) 706-3960	james.spagnola@luzernecounty.org http://www.luzernecounty.org
Lycoming	Court House Annex 48 W. Third Street Williamsport, PA 17701-6514	(570) 327-2365	dcohick@lyco.org http://www.lyco.org
McKean	500 West Main Street Smethport, PA 16749-1149	(814) 887-3241	mwindor@mckeancountypa.org http://www.mckeancountypa.org

Mercer	14 Court House Mercer, PA 16137-0112	(724) 662-3800 ext. 2211 or 2212	gsolander@mcc.co.mercer.pa.us http://www.mcc.co.mercer.pa.us/veteran/home.htm
Mifflin	20 N. Wayne Street Lewistown, PA 17044-1770	(717) 248-6421	cdearment@co.mifflin.pa.us http://www.co.mifflin.pa.us
Monroe	1 Quaker Plaza, Room 101 Stroudsburg, PA 18360-2172	(570) 420-3520	jkeller@co.monroe.pa.us http://www.co.monroe.pa.us
Montgomery	Montgomery County Human Services P. O. Box 3111 430 DeKalb Street Norristown, PA 19404-0311	(610) 278-3285	dmaier@mail.montcopa.org http://www.montcopa.org/mcva
Montour	114 Woodbine Lane, Suite 105 Danville, PA 17821-8120	(570) 271-3061	vetaff@montourco.org
Northampton	Governor Wolfe Bldg. 45 N. Second Street Easton, PA 18042-7798	(610) 559-3199	dgraf@northamptoncounty.org http://www.northamptoncounty.org
Northumberland	399 S. Fifth Street, Room 110 Sunbury, PA 17801-3239	(570) 988-4213	Sherri.Scholl@norrycopa.net http://www.northumberlandco.org
Perry	Veterans' Memorial Building P.O. Box 37 New Bloomfield, PA 17068	(717) 582-5133 (717) 582-5134	ivanleaven@perryco.org http://www.perryco.org
Philadelphia	One City Hall, Room 317 Philadelphia, PA 19107-3200	(215) 686-3256 (215) 686-3257	edgar.a.howard@phila.gov
Pike	Pike County Admin Bldg 506 Broad Street Milford, PA 18337-1596	(570) 296-3563	vetaffairs@pikepa.org http://www.pikepa.org
Potter	1 E. 2nd Street, Room 22 Court House Coudersport, PA 16915-1679	814-274-8290 ext. 210	lkalkbrenner@pottercountypa.net
Schuylkill	Court House 410 N. 2nd Street Pottsville, PA 17901-1756	(570) 628-1400	bzechman@co.schuylkill.pa.us http://www.co.schuylkill.pa.us
Snyder	9 W. Market St. P.O. Box 217 Middleburg, PA 17842	(570) 837-4277	rsnook@snydercounty.org http://www.snydercounty.org
Somerset	300 N. Center Avenue, Suite 380 Somerset, PA 15501-1497	(814) 445-1551	kinsellad@co.somerset.pa.us
Sullivan	Main and Muncy Streets P.O. Box 157, Court House LaPorte, PA 18626-0157	(570) 946-5201	nenglish@sullivancounty-pa.us
Susquehanna	P.O. Box 218331 Public Avenue	(570) 278-4600 ext. 260	tyadlosky@susqco.com http://www.susqco.com

	Montrose, PA 18801-1219		
Tioga	Court House Annex 118 Main Street Wellsboro, PA 16901-1444	(570) 723-8141	tcleveland@tiogacountypa.us http://www.tiogacountypa.us
Union	103 S. Second Street Lewisburg, PA 17837-1996	(570) 524-8676	pfrederick@unionco.org http://www.seda-cog.org/union/site/default.asp
Venango	1283 Liberty Street, Suite 1 Franklin, PA 16323-1333	(814) 432-9780	lmcmasters@co.venango.pa.us http://www.co.venango.pa.us
Warren	204 Fourth Avenue Warren, PA 16365-2399	(814) 728-3478	eburris@warren-county.net http://www.warrencountypa.net
Washington	100 W. Beau Street, Suite 703 Washington, PA 15301-4432	(724) 228-6865	
Wayne	1 Court House Annex Square 925 Court Street Honesdale, PA 18431-1994	(570) 253-4262 ext 317	jmcdonnell@co.wayne.pa.us http://www.co.wayne.pa.us
Westmoreland	2 N. Main Street, Suite 502 Greensburg, PA 15601-2405	(724) 830-3530 (724) 830-3531 (570) 253-4262 ext 317	jpaniche@co.westmoreland.pa.us http://www.co.westmoreland.pa.us
Wyoming	1 Courthouse Square Tunkhannock, PA 18657	(570) 996-2258 (570) 833-4625	towens@wycopa.org
York	100 W. Market Street York, PA 17401-1314	(717) 771-9218	PAPalandro@york-county.org http://www.york-county.org

To see Veterans Benefit Directors for other states click here

http://www.dmva.state.pa.us/portal/server.pt/community/veterans_affairs/7179/find_other_states_veterans_affairs_offices/598749

Some Other Organizations

PENNSYLVANIA VFW

Timothy M. Toal

VFW Department Service Officer
5000 Wissahickon Avenue
(MAIL: VARO & Insurance Center)
ATTN: VFW, P.O. Box 42938
Philadelphia, PA 19101-2938
Phone: 215 842-2000, Ext. 4213
215 381-3123
Fax: 215 381-3491
E-Mail: timothy.toal@va.gov

David G. Szymoniak

VFW Claims Consultant
1000 Liberty Avenue, Room 1601
Pittsburgh, PA 15222
Phone: 412 395-6259/6260
Fax: 412 395-6261
E-Mail: david.szymoniak@vba.va.gov

Albert Pritchard

VFW Department Service Officer
1123 East End Blvd., Bldg. 35, Suite 1
Wilkes-Barre, PA 18702
Phone: 570 821-2535/2536
Fax: 570 821-2539

John Chiodi & Audrey M. Bergstresser

VFW Department Service Officer
4002 Fenton Avenue
Harrisburg, PA 17109
Phone: 717 234-7927
Fax: 717 909-7817
E-Mail: jchiodi@vfwpahq.org
E-Mail: abergstresser@vfw.pahq.org

Jeffrey A. Leonetti & Joseph J. Fisher

VFW Department Service Division
3823 West 12th St., Ste. A
Erie, PA 16505
Phone: 814 835-8494
Fax: 814 835-8492

E-Mail: vfwjeff@verizon.net

DAV

Pennsylvania - Chapter Information

		CITY	ZIP	NAME	ADDRESS	TELEPHONE	MEETING_TIME
Map	Website	Aliquippa	15001	ALIQUIPPA #107	VFW 134 Bunkerhill Rd	724-375-6451	3rd Wednesday, 7:30 PM
Map	Website	Allentown		LEHIGH VALLEY #7	Fullerton American Legion	610-438-4174	4th Monday, 7:00 PM
Map	Website	Altoona	16602	ALTOONA #34	3306 Pleasant Valley Blvd Holiday Inn Express	814-695-1482	3rd Monday, 7:30 PM
Map	Website	Arnold	15068	ALLEGHENY KISKI #53	1711 5th Ave	412-828-7131	1st Tuesday, 1:00 PM
Map	Website	Aston	19013	FRANCIS MARKER #88	233 Pennell Rd	610-876-5616	1st Tuesday, 7:00 PM
Map	Website	Bensalem	19020	VIETNAM MEMORIAL #85	Bensalem Library Hulmeville Rd	215-757-5253	1st Monday, 7:00 PM
Map	Website	Berlin	15530	BERLIN #127	Meadow St American Legion	301-729-0858	2nd Tuesday, 7:30 PM
Map	Website	Bradford	16701	MC KEAN COUNTY #72	60 Campus Drive	814-368-5432	2nd Thursday, 7:30 PM
Map	Website	Burnham	17009	JUNIATA VALLEY #13	116 N Logan Blvd	717-667-2612	2nd Wednesday, 7:00 PM
Map	Website	Butler	16001	GEN BUTLER #64	Butler Twp Park	724-477-5010	1st Wednesday, 7:00 PM
Map	Website	Camp Hill	17011	WEST SHORE #50	4219 E Trindle Rd	717-790-0983	2nd Wednesday, 7:00 PM
Map	Website	Carbondale	18407	CERRA LEO MEM #98	Moxie Club 80 Orchard St	570-222-3912	2nd Wednesday, 7:30 PM
Map	Website	Chambersburg	17201	CHARLES W MC CLEARY #78	2705 Lincoln Way	717-369-5406	3rd Saturday, 2:00 PM
Map	Website	Dickson City	18519	MID VALLEY #11	516 Storrs St	570-489-8112	1st Monday, 7:00 PM
Map	Website	Dubois	15801	UNKNOWN SOLDIERS #65	114 Fuller St	814-752-2269	2nd Wednesday, 2:00 PM
Map	Website	E. Petersburg	17520	RED ROSE #80	6051 Pine St	717-733-2327	3rd Wednesday, 2:00 PM
Map	Website	Ellwood City	16117	LAWRENCE COUNTY #112	236 4th St VFW	724-758-5494	4th Wednesday, 7:30 PM
Map	Website	Erie	16504	RBT JOHNS ERIE CO #73	135 E 38th St	814-454-4660	3rd Thursday, 7:00 PM
Map	Website	Franklin	16323	TRI-COUNTY #67	410 9th St	814-437-1168	3rd Thursday, 7:30 PM
Map	Website	Greensburg	15601	WESTMORELAND COUNTY #35	Pittsburgh St VFW	724-834-4801	1st Sunday, 2:00 PM

Map	Website	Hanover	17331	HANOVER #111	Dutch Country Restrauant Baltimore St	717-630-8719	4th Tuesday, 6:00 PM
Map	Website	Harrisburg	17103	HARRISBURG #4	1745 N Cameron St	717-232-5585	3rd Monday, 7:00 PM
Map	Website	Havertown	19083	DELAWARE COUNTY #113	2200 Grasslyn Ave	610-532-9411	2nd Monday, 7:30 PM
Map	Website	Hazleton	18201	MOUNTAIN CITY #3	305 E Diamond Ave Am Legion	570-445-9335	2nd Tuesday, 6:30 PM
Map	Website	Hershey	17033	HERSHEY #48	Homestead Rd Hershey High Schl Library Rm G144B	717-312-0768	2nd Tuesday, 7:00 PM
Map	Website	Honesdale	18431	WAYNE CO MEM #114	Cordaro' s Restraurant Grandview Ave	570-251-9992	2nd Wednesday, 7:00 PM
Map	Website	Hopwood	15445	FAYETTE #58	Am Vets	724-439-1942	4th Thursday, 6:30 PM
Map	Website	Indiana	15701	INDIANA #20	521 Philadelphia St	724-463-0904	4th Tuesday, 7:00 PM
Map	Website	Johnstown	15904	JOHNSTOWN #2	390 Oakridge Dr C/O Am Legion	814-629-1566	4th Tuesday, 7:30 PM
Map	Website	Kingston	18704	GR WEST SIDE MEM #102	257 Wyomins Ave VFW	570-693-1320	3rd Thursday, 7:00 PM
Map	Website	Lebanon	17042	LEBCO #81	718 Chestnut St		2nd Tuesday, 7:00 PM
Map	Website	Leesport	19533	READING-BERKS CO #10	1238 CO Rd Ste 140 Berks CO Agricultural Ctr	610-777-2752	4th Tuesday, 7:00 PM
Map	Website	Levittown	19057	LOWER BUCKS CO #117	5915 Emilie Rd	215-943-4996	1st Tuesday, 7:00 PM
Map	Website	Lewisburg	17842	WM F KERSTETTER #24	Perkins	570-523-3735	3rd Monday, 7:00 PM
Map	Website	Lockhaven	17751	WEST BRANCH #116	40 and 8 Club Route 120	570-753-5307	3rd Tuesday, 7:30 PM
Map	Website	Mansfield	16901	MOSSO-WATKINS #29	Bartlett's Trucking Rt 15 S	570-537-2730	3rd Saturday, 2:30 PM
Map	Website	Media	19063	MEDIA #99	Townhouse Veterans Square	610-667-1032	4th Thursday, 1:00 PM

Map	Website	Monessen	15062	MON-VALLEY #131	Mon-Valley Health Center		1st Thursday, 7:00 PM
Map	Website	Mount Carmel	17851	MOUNT CARMEL #129	Am Legion		4th Thursday, 7:00 PM
Map	Website	Newport	17074	NEWPORT #49	Am Legion	717-233-5484	2nd Monday, 12:00 PM
Map	Website	Norristown	19401	NORRISTOWN #25	Airy and George St Saac	610-239-8719	2nd Monday, 7:00 PM
Map	Website	Philadelphia		PHILADELPHIA #14	Veterans Medical Hospital	267-258-6160	1st Monday, 8:00 PM
Map	Website	Philadelphia	19111	PHIL LIBERTY BELL #96	Southampton Rd and Roosevelt Blvd	610-847-2876	1st Wednesday, 1:00 PM
Map	Website	Philadelphia	19104	NAOMI #15	3900 Woodland Ave, VAMC, 3rd Floor	215-549-2163	4th Monday, 7:00 PM
Map	Website	Philadelphia	19120	RUDDERW MAMMUCARI #6	5830 Rising Sun Ave, Salvation Army Ctr	215-742-9876	2nd Tuesday, 1:00 PM
Map	Website	Pittsburgh	15240	GR PITTSBURGH #8	Oakland VAMC Ground Floor AE 108	412-471-9642	1st Tuesday, 7:00 PM
Map	Website	Pittsburgh	15203	COL S D FOSTER #76	2524 Sarah St	412-576-6668	2nd Friday, 7:30 PM
Map	Website	Pottstown	19464	POTTSTOWN #93	530 E High St	610-327-1044	4th Monday, 7:00 PM
Map	Website	Pottsville	17901	MARNE #21	Am Vets	570-345-9244	3rd Tuesday, 5:30 PM
Map	Website	Scranton	18509	WM C MALIA #1	625 Deacon St - Am Legion	570-342-9582	3rd Monday, 7:00 PM
Map	Website	Sharon	16146	MERCER COUNTY #55	439 E State St	724-981-3429	3rd Tuesday, 7:00 PM
Map	Website	Shenandoah	17976	A OSHINSKI #31	114 N Main St	570-462-9459	1st Thursday, 6:30 PM
Map	Website	State College	16801	STATE CENTER #118	139 N Barnard St	814-234-3149	2nd Sunday, 2:00 PM
Map	Website	Towanda	18848	CRASH MEMORIAL #37	VFW Bridge Street	570-746-9202	2nd Wednesday, 2:00 PM
Map	Website	Turtle Creek	15145	TURTLE CREEK #61	912 Penn Ave	412-823-7919	4th Sunday, 7:00 pm
Map	Website	Valley View	17983	VALLEY VIEW	American	570-682-9210	2nd Tuesdav. 8:30

				#103	Legion		PM
Map	Website	Warminster	18974	BUX-MONT #115	Warminster Twp Bldg Henry Ave	215-343-7679	1st Monday, 7:00 PM
Map	Website	Warren	16365	WARREN COUNTY #75	5 Firemans Rd	814-489-0202	1st Tuesday, 7:30 PM
Map	Website	Warrington	18901	DOYLESTOWN #17	Wellness Center Route 611	215-343-3726	2nd Tuesday, 2:00 PM
Map	Website	Waynesburg	15370	GREENE COUNTY #123	2600 Smith Creek Rd	724-627-9027	2nd Wednesday, 7:00 PM
Map	Website	West Chester	19380	ORENDORFF- MATTHEW #90	837 Lincoln Ave	610-380-1907	3rd Wednesday, 7:30 PM
Map	Website	Wilkes Barre	18644	WYOMING VALLEY #9	Andys River Rd	570-696-1776	3rd Saturday, 10:30 AM
Map	Website	Williamsport	17701	SUSQUEHANNA VLY#47	10 E Third St 3rd Fl	570-433-3404	3rd Wednesday, 7:00 PM

Organization Name: [African Amer.Post Traumatic Stress Disorder Assoc.](#)

Headquarters
Location: Lakewood, WA

Organization Name: [Air Force Sergeants Association](#)

Headquarters
Location: Suitland, MD

Organization Name: [American Defenders of Bataan and Corregidor](#)

Headquarters
Location: Carlsbad, CA

Organization Name: [American Ex-Prisoners of War](#)

Headquarters
Arlington, TX

Location:

Organization Name: [American GI Forum of the United States](#)

Headquarters Denver, CO

Location:

Organization Name: [American Gold Star Mothers, Inc.](#)

Headquarters Washington, DC

Location:

Organization Name: [American Legion](#)

Headquarters Indianapolis, IN

Location:

Organization Name: [American Red Cross](#)

Headquarters Washington, DC

Location:

Organization Name: [American War Mothers](#)

Headquarters Washington, DC

Location:

Organization Name: [AMVETS](#)

Headquarters Lanham, MD

Location:

Organization Name: [Armed Forces Services Corporation](#)

Headquarters Arlington, VA

Location:

Organization Name: [Army and Navy Union, USA, Inc.](#)

Headquarters Niles, OH

Location:

Organization Name: [Associates of Vietnam Veterans of America](#)

Headquarters Silver Spring, MD

Location:

Organization Name: [Blinded Veterans Association](#)

Headquarters Washington, DC

Location:

Organization Name: [Blue Star Mothers of America, Inc.](#)

Headquarters Grand Junction, CO

Location:

Organization Name: [Catholic War Veterans, USA, Inc.](#)

Headquarters
Location: Alexandria, VA

Organization Name: [Congressional Medal of Honor Society of the United States of America](#)

Headquarters
Location: Mt. Pleasant, SC

Organization Name: [Disabled American Veterans](#)

Headquarters
Location: Cold Spring, KY

Organization Name: [Fleet Reserve Association](#)

Headquarters
Location: Alexandria, VA

Organization Name: [Gold Star Wives of America, Inc.](#)

Headquarters
Location: Birmingham, AL

Organization Name: [Italian American War Veterans of the USA](#)

Headquarters
Location: Youngstown, OH

Organization Name: [Jewish War Veterans of the USA](#)

Headquarters
Location: Washington, DC

Organization Name: [Korean War Veterans Association, Inc.](#)

Headquarters
Location: Benbrook, TX

Organization Name: [Legion of Valor of the USA, Inc.](#)

Headquarters
Location: Santa Barbara, CA

Organization Name: [Marine Corps League](#)

Headquarters
Location: Fairfax, VA

Organization Name: [Military Chaplains Association of the United States of America](#)

Headquarters
Location: Arlington, VA

Organization Name: [Military Officers Association of America](#)

Headquarters
Location: Alexandria, VA

Location:

Organization Name: [Military Order of the Purple Heart of the U.S.A., Inc.](#)

Headquarters Springfield, VA

Location:

Organization Name: [Military Order of the World Wars](#)

Headquarters Alexandria, VA

Location:

Organization Name: [National Amputation Foundation, Inc.](#)

Headquarters Malverne, NY

Location:

Organization Name: [National Association for Black Veterans, Inc.](#)

Headquarters Milwaukee, WI

Location:

Organization Name: [National Association of County Veterans Service Officers, Inc.](#)

Headquarters Arlington, VA

Location:

Organization Name: [National Association of State Directors of Veterans Affairs \(NASDVA\)](#)

Headquarters Madison, WI

Location:

Organization Name: [National Veterans Legal Services Program](#)

Headquarters Washington, DC

Location:

Organization Name: [National Veterans Organization of America \(NOVA\)](#)

Headquarters Victoria, TX

Location:

Organization Name: [Navy Club of the United States of America](#)

Headquarters Fort Wayne, IN

Location:

Organization Name: [Navy Mutual Aid Association](#)

Headquarters Arlington, VA

Location:

Organization Name: [Non Commissioned Officers Association](#)

Headquarters Selma, TX

Location:

Organization Name:	Paralyzed Veterans of America
Headquarters Location:	Washington, DC
Organization Name:	Pearl Harbor Survivors Association, Inc.
Headquarters Location:	Hemet, CA
Organization Name:	Polish Legion of American Veterans, USA
Headquarters Location:	Washington, DC
Organization Name:	Reserve Officers Association of the United States
Headquarters Location:	Washington, DC
Organization Name:	Swords to Plowshares: Veterans Rights Organization
Headquarters Location:	San Francisco, CA
Organization Name:	The Retired Enlisted Association
Headquarters Location:	Aurora, CO
Organization Name:	United Spinal Association
Headquarters Location:	Jackson Heights, NY
Organization Name:	United States Submarine Veterans, Inc.
Headquarters Location:	Silverdale, WA
Organization Name:	US Submarine Veterans of World War II
Headquarters Location:	Rancho Murieta, CA
Organization Name:	Veterans Assistance Foundation, Inc.
Headquarters Location:	Newburg, WI
Organization Name:	Veterans of Foreign Wars of the United States
Headquarters Location:	Kansas City, MO
Organization Name:	Veterans of the Vietnam War, Inc./Vets. Coalition
Headquarters Location:	Pittston, PA

Location:

Organization Name: [Veterans of World War I of the USA, Inc.](#)

Headquarters Alexandria, VA

Location:

Organization Name: [Vietnam Veterans of America](#)

Headquarters Silver Spring, MD

Location:

Organization Name: [Women`s Army Corps Veterans Association](#)

Headquarters Fort McClellan, AL

Location:

Organization Name: [Wounded Warrior Project](#)

Headquarters Jacksonville, FL

Location:

Veterans ON- Line

APPlication (VONAPP)



Website!

IMPORTANT INFORMATION on Post-9/11 GI Bill (Fry Scholarship)

The Department of Veterans Affairs is accepting applications for the Post-9/11 GI Bill: Marine Gunnery Sergeant John David Fry Scholarship effective May 1, 2010, and will begin issuing payments to eligible children by 8/1/10. This includes retroactive payments for eligible children enrolled during the period of August 1, 2009, through July 31, 2010. The program offers up to 36 months of education benefits. Select VA Form 22-5490 for original applications in VONAPP to apply.

Who is eligible? Children of an active duty member of the Armed Forces who has died in the line of duty on or after September 11, 2001, are eligible for this benefit.

Eligible children: (1) Are entitled to 36 months of benefits at the 100% level. (2) Have 15 years to use the benefit beginning on his/her 18th birthday. (3) May use the benefit until his or her 33rd birthday. (4) Cannot use benefit before age 18, even if he or she has completed high school. (5) Are not eligible for the Yellow Ribbon Program.

For more information, call toll-free 1-888-GIBILL-1 (1-888-442-4551), or visit the VA GI Bill Website at <http://www.gibill.va.gov>

Did you know...

If you already have a claim pending for compensation and/or pension with the VA and need to provide information or upload attachments, you can use VA Form 21-4138, *Statement in Support of Claim*, available in VONAPP. When uploading attachments, include a statement that you are attaching evidence to support your claim. After completing the form, you will have the opportunity to attach your documents.

You can attach up to 5 electronic files to any VONAPP application before you submit it using VONAPP. The total size of all attachments must be 1 megabyte or less and must be one of the following file types: .doc, .xls, .gif, .jpeg, .jpg, .bmp, .tif, .txt, .pdf.

Prior to starting VONAPP, please view [What do I need to run VONAPP on my computer?](#) (above) for system requirements.

The Department of Defense (DoD) is now accepting applications for transferability of education benefits (TEB) under the Post-9/11 GI Bill. General policies for TEB are available [here](#).

For specific questions on your eligibility for TEB, please call your Service career counselor or personnel center. VA does not determine eligibility for TEB.

To apply for TEB click [here](#).

Upon approval, family members may apply to use transferred benefits with VA by completing VA Form 22-1990e in VONAPP. VA Form 22-1990e should only be completed and submitted to VA by the family member after DoD has approved the request for TEB. Do not use VA Form 22-1990e to apply for TEB.

Other VONAPP Information

If you choose to appoint a service organization to help you with your claim, you may talk with them prior to the submission of your claim. There are many service organizations with trained personnel that can help you fill out VA forms and tell you about VA benefits. To obtain information about various service organizations, please visit the following website: <http://www1.va.gov/vso/>. Many state, county and local governments also have trained personnel who can help. For information about these agencies, please visit the following website: <http://www.va.gov/statedva.htm>.

Submission of VA C&P forms by a properly executed VA power of attorney (POA). POAs can now submit VONAPP applications on behalf of their clients. In addition, POAs must submit the following documentation to VA:

VA Form 21-22 or 21-22a, if one is not of record with the VA, and the application signature page signed by the claimant if the POA is filing an application form which requires the claimant's signature. This includes, but is not limited to, VA Forms 21-526 and 21-530.

You can submit VA Form 21-22/21-22a and the application signature page as follows:

Attach each document to the VONAPP application by scanning and uploading. Use the VA Forms website at <http://www.va.gov/vaforms/> to locate VA Form 21-22 or 21-22a. Following completion of the form, scan and upload to your computer along with the application signature page. When you have completed the application in VONAPP and select the Submit Form button, you will be prompted to attach documents to your claim. For information about attachments,

please see Question 6 in the FAQ section of VONAPP.

Mail them to the VA Regional Office address shown on the confirmation page you will receive following the submission of the application electronically through VONAPP. Be sure to write the VONAPP confirmation number at the bottom of each page.

Fax them to the VA Regional Office. You can fax the Regional Office shown on the confirmation page you will receive following the submission of the application electronically through VONAPP. To obtain a fax number, contact the Regional Office at 1-800-827-1000.

A firm or other unpaid creditor may submit VA Form 21-530. The firm or creditor must submit the application signature page signed by the person who authorized benefits.

Did you know you can print forms you already submitted when using VONAPP? After logging in, if you have any forms you previously submitted using VONAPP within the last year they will appear in a list called Completed Forms. Find the one you want and click print.

Want to continue a form you were working on? If you have started a form in the last 30 days but have not completed it, after logging into VONAPP you will see your form listed under "Incomplete Forms." Click edit to return to the place in the form where you left off. You can also print these forms from here as well using the print button. Note: Following 30 days of inactivity in VONAPP, your claim will automatically be deleted.

*****If you have specific questions or concerns about VA benefits or your claim,** you may visit <https://iris.va.gov> to contact VA on the Internet. For Education claims, you can contact us by using the Question and Answer section at www.gibill.va.gov .

VA can also be reached via telephone at 1-888-GIBILL1 (442-4551) for Education benefits, 1-800-669-8477 for VA Life Insurance, or 1-800-827-1000 for all other VA benefits.

VA Application for
Compensation
&/or
Pension

VA Form 21-526

September 2009

<http://www.vba.va.gov/pubs/forms/VBA-21-526-ARE.pdf>

Most pages are Instruction, but there are a total of 25 pages for both Instruction & actual Claim form. Contact one of the many Veterans Benefit Assistants listed above!

HOW VA COMPENSATION AFFECTS YOUR MILITARY RETIREMENT PAY

	Veteran	Veteran & Spouse	Veteran, Spouse & 1 child	each add child under age 18	ea add school child over 18
10%	\$123				
20%	\$243				
30%	\$376	\$421	\$453	\$22	\$72
40%	\$541	\$601	\$644	\$30	\$96
50%	\$770	\$845	\$899	\$37	\$120
60%	\$974	\$1064	\$1129	\$45	\$144
70%	\$1228	\$1333	\$1409	\$52	\$168

VA COMP AMOUNTS....

IF YOUR VA DISABILITY IS...

80%	\$1427	\$1547	\$1634	\$60	\$192
90%	\$1604	\$1739	\$1837	\$67	\$216
100%	\$2673	\$2823	\$2932	\$75	\$240

...Non-Combat Related 10% -

40%...

Your VA Disability is TAX FREE

But, VA Disability Offsets your Retirement Pay Dollar for Dollar

...Is Non-Combat Related 50% - 100%... You are going to receive Concurrent Retirement & Disability Pay (CRDP)

- Get ALL VA Money (Check #1)
- Plus what's left over from your Retirement pay after the VA Comp is taken from the Retirement Pay (Check #2)
- And get the extra percent of Retired Pay Recovered as listed below!
- Get more each year until you get ALL Retirement Pay & Disability Pay in 2013!

2010 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	94.9%	94.9%	95.5%	95.8%	96.2%	100%

2011 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	94.9%	94.9%	95.5%	95.8%	96.2%	100%

% of Retired Pay Recovered	98.5%	98.5%	98.6%	98.7%	98.9%	100%
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2012 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	99.7%	99.7%	99.7%	99.7%	99.8	100%

2013 CR Phase-In

Disability	50%	60%	70%	80%	90%	100%
% of Retired Pay Recovered	100%	100%	100%	100%	100%	100%

...Is Combat Related Special Compensation (CRSC)

- 10% - 100% VA Disability
- Check the web – good for ALL military components
- www.crsc.army.mil
- CRSC is NOT Offset from Retirement Pay!
 - Must Request
 - Will get ALL Retirement Pay & ALL Disability Pay that is Combat Related!
- Most common (not all) CRSC Type Disabilities **that I see are...**
 - Vietnam Agent Orange Connected Disease
 - Diabetes Type II
 - Prostate and Lung Cancers
 - Vietnam combat injuries & Post Traumatic Stress Disorder
 - Gulf War, Iraqi Freedom and Enduring Freedom

- Post Traumatic Stress Disorder
 - Combat Injuries
 - Neurological & Undiagnosed Illnesses
- Can't get the Concurrent Retirement Disability Pay (CRDP) and the Combat Related Special Compensation (CSRC) at same time. Must elect one or other each year.

Veterans Administration Compensation & Benefits

VA Toll free # 1-800-827-1000
Web Site at www.va.gov

Medical & Compensation

<http://www.vba.va.gov/bln/21/index.htm>

For Disabilities that occurred while on active duty for 90 days or longer

- Service Connected Disabilities are Priority and are free
- Non-Service Connected Disabilities are seen at Space available and cost depends on income
- Copies of Military Medical Records and DD Form 214 to complete Service Connected Disability Forms
 - Use DAV, VFW, County Veterans Representatives, American Legion, Disability Transition Assistance Program

- 10% to 40% Non-Combat Related Disability Offsets Ret Pay
 - 10% to 100% **Combat** Related Disability does not Offset Ret Pay
 - 50% to 100% **Non-Combat** Related Disability Offsets a portion of Ret Pay (Concurrent Receipt)
-

Disability Pension

<http://www.vba.va.gov/bln/21/pension/vetpen.htm#1>

- Income based
 - Honorable Discharged war-time service
 - Permanently and totally disabled due to non service connected disability or 65 or older
-

Home Loan

<http://www.homeloans.va.gov/>

- Guaranteed loans for purchase of home, manufactured home and lots, condos or build, repair and improve homes.
 - Disabled vets get grants to have home adapted for needs
-

Veterans Mortgage Life Insurance

<http://www.insurance.va.gov/inForceGliSite/buying/VMLI.htm>

- Severely disabled veterans
 - Received grants for Specially Adapted Housing
 - Max \$90,000
 - Apply before age 70
-

Burial

http://www.cem.va.gov/cem/bbene_burial.asp

- VA National Cemeteries (Retired Reserve/National Guard under age 60)
- Arlington & VA National Cemeteries (Retired Reserve over age 60)
- Burial Flag
- Headstone or marker
- Presidential Memorial Certificate
- Burial Allowance in some cases

SGLI to Veterans Group Life Insurance (VGLI)

- Veterans who Honorably Separate/Retire from the military
 - Choose to get the VGLI with-in 120 days after Separation/Retirement from the Active, Reserve or National Guard
 - Do not have to complete Medical part of form
- After the 121st date of retirement/separation still eligible for VGLI
 - If Complete the Medical portion of Form
 - Cost is based on age, NOT Health

- Prices goes up every five years, past the first five years of coverage

[https://www.insurance.va.gov/sgliSite/forms/8714\(10-08\).pdf](https://www.insurance.va.gov/sgliSite/forms/8714(10-08).pdf)

Or Call

1-800-419-1473

What Is Veterans' Group Life Insurance (VGLI)?

Veterans' Group Life Insurance (VGLI) provides for the conversion of Servicemembers' Group Life Insurance (SGLI) to a renewable term life insurance policy. This policy is renewable every five years, regardless of health, and can be retained for life.

Who Is Eligible?

You are eligible to apply for VGLI if you are/were insured under SGLI **AND**:

- You are being released from active duty or the Reserves or were released within the last year and 120 days.
- You are a member of the Individual Ready Reserve (IRR) or Inactive National Guard (ING).
- You are a reservist who suffered an injury or disability during active duty or inactive duty for training for a period of less than 31 days and became uninsurable at standard premium rates.

REMINDER: Application period - you can apply for VGLI within the first 120 days without evidence of good health. After the initial 120 days has elapsed you have an additional year to apply, but good health requirements must be met.

What Coverage Does VGLI Provide?

VGLI provides for the amount of SGLI coverage a member had in force at the time of separation from active duty or Reserves. VGLI is issued in multiples of \$10,000 up to a maximum \$400,000. VGLI can be converted at any time to an individual permanent (i.e., whole life or endowment) plan with 54 participating commercial insurance companies.

How Do You Apply For VGLI?

SGLI coverage continues at no cost to the member for 120 days after discharge, so VGLI will not take effect until the 121st day. VGLI applications are mailed to eligible members on three occasions:

- Generally within 60 days after separation.
- Within 120 days after separation when the SGLI free coverage period ends.
- Before the end of the 16-month application period.

Applications are mailed to the address shown on the member's DD Form 214 or equivalent separation orders. It is the member's responsibility to apply within the time limits even if the member does not receive an application in the mail.

Applications for VGLI coverage should be mailed to:

The Office of Servicemembers' Group Life Insurance
P.O. Box 41618
Philadelphia, PA 19176-9913

**For More Information, Call Toll-Free 1-800-419-1473
or Visit Our Web Site at <http://www.insurance.va.gov>.**