

STARS AND STRIPES[®]

VETERANS BENEFITS GUIDE

VA



U.S. Department
of Veterans Affairs

Are you taking advantage of the benefits you've earned? If not, start now.



A message from Mike Frueh,
Principal Deputy Under Secretary for Benefits

Each year, nearly 250,000 service members don their military uniforms for the last time, marking the start of their journey to civilian life. Whether you served for 30 days or 30 years, our goal at the Veterans Benefits Administration (VBA) is to ensure you get the benefits you earned in a way that honors your service.

I have worked at the Department of Veterans Affairs (VA) for nearly 20 years now, and the dedication, bravery and resolve of our nation's service members and veterans never ceases to amaze me. Millions of Americans have selflessly worn an Army, Navy, Air Force, Marine or Coast Guard uniform, standing ready to protect the freedoms we hold dear. In the early years of VA, benefits and health care were available to qualified veterans after military service. However, only a few resources existed to help service members readjust to civilian life—but that's no longer the case.

Today, VBA offers a variety of benefits for transitioning service members. After all, you made sacrifices to keep our country and its values safe. Now it's our turn to serve you.

At VBA, we understand that the military to civilian transition can be a stressful time for you and your family. Not only are you leaving behind the military structure that you've become accustomed to, you're also navigating a sea of programs, benefits and services. In addition, you may be curious about how you can translate your military experience into a civilian job.

Fortunately, you don't have to navigate the transition period or benefits system alone. You have support from us and our partners. VBA works with the Departments of Defense, Labor, Education and Homeland Security (Coast Guard), as well as the Small Business Administration and the Office of Personnel and Management, to ensure you have the resources you need to achieve emotional health, physical health and economic stability in civilian life.

Benefits and services you and your family can use now

At this point, you might be saying to yourself: *I don't even know which benefits I can get. How am I*

supposed to take full advantage of them?

Well, I have some good news for you. First, we have VA Benefits Advisors at or near 331 military installations worldwide who can provide you and your family members with one-on-one assistance. In addition to the required **Transition Assistance Program (TAP)** courses you will complete at the start of your transition, our Benefits Advisors can help you understand which benefits you're entitled to and how to apply for them.

Next, if you're currently an active-duty service member in any of the uniformed services, including the National Guard and Reserve with federal pay, you may already be eligible for several VA benefits. Traditional and technical members of the National Guard and Reserve may also qualify for certain benefits.

For example, are you in the market for a new home? If so, you can apply for a **Certificate of Eligibility (COE)** to show your lender that you qualify for a VA direct or VA-backed loan based on your service history and duty status. If you're interested in pursuing a degree, our education benefits can help you pay tuition, pick out a school or choose a career. We also have life insurance options to help you protect your loved ones.

Here is the most important piece of advice I can give you: don't wait to start using your VA benefits.

Not only do you deserve to use them now, but some VA benefits are time sensitive. This means you will need to act quickly. For example, if you have an illness or injury that you believe was caused or aggravated by your service, you may be able to get your benefits sooner by filing a pre-discharge disability claim within 180 to 90 days before separation. We also offer educational and career counseling to help with your transition to a civilian career. However, to get Personalized Career Planning and Guidance (Chapter 36), you will need to apply within six months of your discharge from active duty and use the program within one



- There are **15 VA benefits** available to those who are serving on active duty in the United States uniformed services, including active National Guard and Reserve with federal pay.
- Service members attended almost **137,000** transition-related events offered by VBA from April to June 2021.
- Individuals who take TAP courses have **higher rates of satisfaction with their lives and their future outlook than those who did not.**

year of separation. Finally, if you would like to continue your Servicemembers' Group Life Insurance following service, you can convert it to a Veterans' Group Life Insurance policy. However, you must do so within 240 days from separation to not need a health review or within one year and 120 days from separation with a health review.

Transitioning from military to civilian life takes time, and you will likely adjust your plans and goals along the way. But it's important for us all to remember that loved ones are also adjusting to a different way of life during this time. That's why our transition benefits and services are also available for your family members. I encourage you to think about your family's needs—for transition and beyond—and explore options that can help your family reach its goals.

The way forward

Last year, we released our *2019 Cross-Sectional*

Post Separation TAP Assessment (PSTAP) Outcome Study Report, our first multi-year long-term study aimed at determining the effectiveness of TAP and its impact on veterans in their civilian lives—we learned a lot from the results.

When we heard that you needed more time with the materials and additional one-on-one assistance, we ramped up our educational and career counseling efforts to extend the length of the VA Benefits Briefing course. When you said that the challenges of transitioning to civilian life had an impact on mental health, we examined our Solid Start program, Military Life Cycle Resources - Transition and Economic Development (VA.gov) and Executive Order 13822 Action Plan to see where we could improve and ensure that these programs have the intended impact.

These evaluation efforts provide us with the critical data we need to make evidence-based decisions. Our transition benefits and services will continue to undergo periodic reviews. We are working with our partners to measure the long-term outcomes associated with our programs and report on measures related to employment, income, entrepreneurship, education, training and program processes.

So, what happens next? We continue to listen to your feedback and improve. Here at VBA, we are committed to exploring how we can continually expand and better our transition services to ensure we consistently meet your needs.

On behalf of the entire leadership team at VBA, thank you for your service.

Keep reading to learn more about these benefits! You'll find them here:

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Helpful Links

Veterans Benefits Administration	www.benefits.va.gov/benefits/
Transition Assistance Program	www.benefits.va.gov/transition/tap.asp
Certificate of Eligibility	www.va.gov/housing-assistance/home-loans/how-to-apply/
2019 Cross-Sectional Post Separation TAP Assessment (PSTAP) Outcome Study Report	www.benefits.va.gov/TRANSITION/docs/pstap-assessment.pdf
Solid Start	www.benefits.va.gov/transition/solid-start.asp
Military Life Cycle Resources – Transition and Economic Development (VA.gov)	www.benefits.va.gov/transition/military-life-cycle.asp
Executive Order 13822 Action Plan	www.mentalhealth.va.gov/transitioning-service/docs/FINAL_EO_Fact_Sheet_508.pdf

STARS AND STRIPES.

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Photo courtesy of the Department of Defense

VA Benefits and Services modules:

How TAP can provide you and your family with a lifetime of benefits

In a large conference room on July 23, 2021 at Joint Base Andrews, 12 service members gathered. The men and women, dressed in uniforms or business attire, shared one thing in common: they were all separating from the military and participating in the Department of Veterans Affairs' (VA) Benefits and Services course through the **Transition Assistance Program (TAP)**.

The VA portion of TAP is a one-day in-person (or virtual) course led by VA Benefits Advisors, who help you understand how to navigate VA and the benefits and services earned through your military career. The course offers interactive exercises, explores real examples and covers topics important to transitioning service members and spouses.

The Andrews TAP class was visited by Cheryl Rawls, Executive Director of the Veterans Benefits Administration Outreach, Transition and Economic Development, and Dr. Lawrencia C. Pierce, who oversees VA's transition programs. VA Benefits Advisors facilitated the class, asking the participants questions, posing hypothetical situations and working with them to solve problems using material found in the modules and accompanying participant guide. The conversation was lively, with participants correcting the false impressions of others and offering advice based on their own transition experiences.

Through the VA Benefits and Services course and other transition services (including support of Department of Defense Capstone events, the Department of Labor, and other interagency

partners' installation engagements), VA serves approximately 250,000 transitioning service members each year at over 331 installations around the world.

Although TAP is mandatory for service members, spouses and caregivers are welcome and encouraged to attend.

"Transition has to speak to the needs of the entire family," Rawls said. "We all know service members make adjustments and sacrifices throughout their careers and as they transition from military to civilian life, but we frequently forget that many of those service members have spouses who share in those adjustments and sacrifices. The traditional and non-traditional roles of spouses continue to evolve, so we have to also speak to their needs."

The VA Benefits and Services course is packed with information. The course has six modules, each giving detailed information on a particular VA benefit or service.

- **Module 1, Navigating Your Journey**, identifies key VA resources available to help transitioning service members on their journey.
- **Module 2, Supporting Yourself and Your Family**, describes VA disability compensation and how

to apply, and identifies benefits available to support your loved ones.

- **Module 3, Getting Career Ready**, covers VA educational and training benefits, career and employment resources, and resources for establishing professional and community networks.
- **Module 4, Finding a Place to Live**, identifies factors that influence where you choose to live, VA benefits and services that can support your housing needs, and tools to locate state and local resources.
- **Module 5, Maintaining Your Health**, describes VA's whole-health approach to health care, VA health care services and facilities, identifies VA programs to support your mental health, and explains how to use VA health care information to apply for and manage health care.
- **Module 6, Connecting with Your Community**, participants recall key community resources that support access to VA benefits and identify ways to connect and engage with their local community.

The Benefits and Services course covers all the information necessary to get your transition off to a good start, as well as a guide with even more detailed information and links to more resources.

Rawls said she knows that transitioning service members are getting a lot of information in a short period of time.

"This is not a one and done situation. If you take the course online, also take it in person if you get the opportunity. If you take the course in person, you can take it again online. Put the time into it and you'll be rewarded," Pierce said. "VA Benefits and Services course is not the old Transition Assistance Program. The course is interactive, based on the feedback of our transitioning service members and designed to give them and their spouses a holistic approach to their military to civilian transition."

Engaged participation in the Benefits and Services course allows participants to maximize all available resources to make a smooth transition back to civilian life. Multiple federal agencies come together in TAP to ensure transitioning service members have all the information they need.

"Ask yourself, what do you want to get out of this class," Rawls said. "Do you want to start a new career? Do you want to become an expert in the benefits you've earned? Do you want to be the person who asks all the questions? If you can come to terms with those questions and put in the time, you will get much more out of TAP!"

VA seeks feedback to make the Benefits and Services course better. Participants are surveyed and those responses are analyzed to search for potential improvements in the program.

"If you have suggestions or recommendations, we are open to them and would really like to have them," Rawls said. "You have sacrificed so much. You need to know we value your input and want to know what you're thinking about the VA's Benefits and Services course."

One participant responded in a break between modules, saying the morning's sessions were "awesome" and that TAP is a great requirement.

"I'm going to leave [TAP] knowing much more than I came in knowing. I came in hoping to hear a lot about the VA disability process, and it turns out there are five other modules I wasn't even considering. Knowing I'm getting that information today, it's way more useful than I expected."

Transitioning service members should use the TAP VA Benefits and Services modules as the cornerstone of their successful transition. You can get a head start by reading the Participant Guide found here: www.benefits.va.gov/TRANSITION/docs/VA-Benefits-Participant-Guide.pdf#

For more information on the VA Benefits and Services modules, visit <https://tapevents.org/courses>.

"VA Benefits and Services course is not the old Transition Assistance Program. The course is interactive, based on the feedback of our transitioning service members and designed to give them and their spouses a holistic approach to their military to civilian transition."

— Dr. Lawrencia C. Pierce



Photos courtesy of DVIDS

Prioritizing mental health during your transition

Your mental health is a priority for the Department of Veterans Affairs (VA). As a transitioning service member, you may face difficult challenges during your first year of separation from military service to civilian life. In fact, more than **50% of veterans** who participated in the **Transition Assistance Program (TAP)** stated that the process of transitioning was more challenging than expected. For some, the first year out of military service can lead to unexpected mental health challenges—but the stress of change is not a weight you have to carry alone.

VA is proud to provide benefits and services that help you take care of your mental health. We can connect you with the benefits you've earned as well as programs and services that support your mental wellness as you navigate this change.

Importance of service member mental health and suicide prevention

Suicide is a national public health issue that affects Americans at all ages, including our nation's service members and veterans. VA research shows that the first year following discharge from active-duty service may pose significant challenges such as family reintegration, unemployment or under-employment, homelessness and substance misuse. These challenges can impact our mental health, relationships and the choices we make. Research also shows that service members and veterans are more likely than their civilian counterparts to experience trauma or have chronic pain, which can further complicate mental health care and increase the risk of suicide.

VA can help make your transition easier by providing resources and programs to build support networks for you and your loved ones while also interacting with community-based organizations, Veterans Service Organizations (VSOs), health care providers, members of your community and more. We don't only focus on you as the service member. We also provide your family and friends with the tools they need to support you.

Supporting your transition through VA's Solid Start program

As you start your journey back to civilian life, you'll be eligible for VA's Solid Start program. Solid Start connects you to VA through one-on-one interactions at three key stages during your first year of transition. Solid Start addresses transition-related challenges by connecting you with the resources and benefits you've earned, and when needed, high-quality mental health care.

You can expect three calls from qualified Solid Start representatives over the first year

Reach Out

If you or someone you know needs immediate help or is having thoughts of suicide, the Veterans Crisis Line can connect you to qualified, caring and supportive representatives who have special training and experience to help you, no matter your age or circumstance. We can also refer you to the Suicide Prevention Coordinator nearest you.

Call **1-800-273-8255** and press 1 or text to **838255** anytime, day or night. VA is here to help.

of separation: around 90-, 180-, and 365-days post-separation. These calls will focus on your needs and provide you with support to address any transition-related challenges you may be experiencing at the time of the call, as well as general benefits and eligibility information.

Additional support for mental health

Your social, emotional and mental wellness is a significant part of your whole health. VA will be your advocate both during and after your transitional journey. All service members, including those transitioning with an Other than Honorable discharge, have access to emergency health care at VA medical centers and many additional VA mental health resources.

While free mental health care is provided for up to one year after your separation, eligible veterans may still receive mental health care support through VA, Vet Centers and the **Veterans Crisis Line (1-800-273-8255 and press 1)** or from a referred community resource.

Vet Centers

Conveniently located in your community,



Photo courtesy of U.S. Air Force

A Medical Operations Squadron director of psychological health, listens to one of her patients during a treatment session at David Grant USAF Medical Center at Travis Air Force Base, Calif.

Vet Centers help you and your family build meaningful connections and develop tools for achieving success in both your military and civilian life. Vet Centers offer a range of confidential counseling, referral and community engagement services at no cost to you and without the need to be enrolled in VA health care. There is no time limitation on services. Most Vet Center team members are veterans, so they understand the military and veteran experience. For more information, visit www.vetcenter.va.gov.

Post-traumatic stress disorder (PTSD)

VA has resources to help you cope with PTSD and health issues you may experience after a traumatic event. There are proven treatment options for PTSD, including talk therapy and medications, that can help you manage your symptoms and keep them from getting worse. VA has a PTSD-dedicated website and a PTSD Treatment Decision Aid to help you learn about and compare treatments. For more information, visit www.ptsd.va.gov.

Military Sexual Trauma (MST)

MST refers to sexual assault or harassment that occurred while in the military and affects both men and women. You may be able to get MST-related care even if you aren't eligible for other VA services. VA's MST-related services are available to veterans and most former service members with an Other than Honorable or uncharacterized discharge.

Current service members can also receive services related to MST. For some types of services, a Department of Defense referral may be required. You don't need to have reported the incident(s) when they happened or have other documentation that they occurred.

VA can help you collect evidence to support your disability compensation claims and connect you

with VSOs, MST specialists or Women Veterans Coordinators at every VA regional office. For more information, visit www.mentalhealth.va.gov/mentalhealth/msthome/index.asp.

Learn more

For more information on resources, mobile apps and tools to manage your mental health, including those for homelessness and women veterans, visit www.mentalhealth.va.gov. For more information on Solid Start and other transitional programs, visit www.benefits.va.gov/transition.

In an emergency, please call 911 or go to your nearest hospital Emergency Room. If you need non-emergency help right away, contact the **Veterans Crisis Line 24 hours a day, 7 days a week by calling 1-800-273-8255 and press 1 (or text 838255)**. You can also chat with a VA representative online and find additional information at www.veteranscrisisline.net.

To access immediate VA mental health services, either call or go to your local 24-hour VA medical center or visit a Vet Center during its business hours.



- You're eligible for **free mental health care** through VA during your first year of post-separation, regardless of your discharge status or service history.

- Since launching Solid Start in December 2019, VA has connected with more than **105,000** newly separated veterans.

Your benefits at a glance: How VBA can help you

The Veterans Benefits Administration (VBA) is one of three administrations within the Department of Veterans Affairs (VA). Its mission is to serve and advocate for service members, veterans, survivors and their families by delivering world-class and personalized benefit programs.

In fiscal year 2020, VBA spent approximately \$3.3 billion to administer over \$120 billion in benefit programs for all qualifying active and retired military personnel. If you or a close relative is a service member, veteran, survivor, dependent or caregiver, you may be eligible for certain VA benefits and services. Keep reading to learn more about the types of benefits VBA provides.

Compensation

VA compensation benefits come in a variety of forms. For example, **disability compensation** offers a monthly tax-free payment to veterans who got sick, were injured or had an existing condition made worse while serving in the military. In addition, some spouses, children and parents may be eligible for **Dependency and Indemnity Compensation (DIC)**. All compensation benefits are provided based on eligibility. To determine your eligibility and apply for compensation, you must have access to your discharge or separation papers, medical evidence of a disability and dependency records.

Pension

If you're a wartime veteran who meets certain age, income or disability requirements, VA pension programs may be able to help you and your family address financial challenges. Benefits include **Veterans Pension** and **Survivor Pension**, as well as additional benefits for those who are housebound and require aid and assistance.

Insurance

VBA life insurance options help protect your loved ones. Service member and veteran life insurance programs, such as **Servicemembers' Group Life Insurance** and **Veterans Group Life Insurance**, are developed to help your family maintain financial security throughout

the uncertainty and risks involved with military service.

Education and training

VBA offers many training programs through the GI Bill®. If you're a service member, veteran or family member who has a dream of pursuing a diploma, whether it be in high school, college, a master's or PhD program, VA may be able to help. Education benefits and services also include financial aid for tuition and career counseling.

Economic development and employment

VBA provides the tools you and your family need to succeed during and after your military



Photo courtesy of U.S. Air National Guard
Staff Sgt. Adeyinka Sanusi talks with Chris Taylor, a veterans support representative on education benefits.



U.S. Government veteran benefits date back to **August 1776**, when the U.S. Continental Congress passed the first national pension laws for injured soldiers. VBA was later created in 1930 after Congress established VA.

service. Our **Veteran Economic Development Initiatives** help you navigate your exit from military service by enhancing your career development skills, providing loan guaranty services, offering hiring fairs in your local communities, and connecting you to VA benefits and services to help you maintain physical and mental health.

Home loans and housing assistance

To help service members, veterans and their families become homeowners, VBA offers a variety of loans and grants to help you purchase or adapt a home, avoid foreclosure and much more. Eligibility for home loans and housing assistance varies and depends on your length of service and service commitment, your duty status, and several other factors.

Eligibility for VA benefits and services varies by program. To determine which programs are right for you and your family, visit www.VA.gov to learn more.

Learn about your benefits anywhere, anytime



Photo courtesy of the U.S. Navy

You don't need to wait until you have solid plans to separate from the military to start learning about your veteran benefits. It's never too early to take advantage of Military Life Cycle (MLC) modules—and they are all available online at www.TAPEvents.org/courses.

MLC modules provide service members (including members of the Guard and Reserve Components), veterans, caregivers, survivors, and their families with information on planning for the future. While MLC modules can

be taken any time throughout your career and life, they are especially valuable after major events, such as permanent changes of station, marriage or post-deployment. By participating in an MLC module, you can get a head

start on understanding your benefits, which will lead to a more successful transition.

These 30- to 45-minute online courses are self-paced and can be accessed at all times on any web-enabled device. You also don't need a Common Access Card (CAC) to access or enroll in MLC modules.

Module subjects include:

- VA benefits 101
- VA education benefits
- Social and emotional health resources
- VA life insurance
- VA home loan guaranty
- Vet Centers
- Reserve Component dual payments
- Survivor and casualty assistance resources

The VA Benefits 101 module explains how to use the VA.gov website to access current resources, tools and contact information for all VA benefits and services available to service members and veterans, as well as their families, caregivers and survivors. The module cov-



MLC has information on the **GI Bill® Comparison Tool**. It can help you learn about education programs and compare benefits by school. Check it out at www.va.gov/gi-bill-comparison-tool.

ers understanding your DD-214, the GI Bill® and other educational benefits; career and employment; disability; housing assistance; VA life insurance; pensions; health care; and burial and memorial benefits. Other modules go into greater detail on these subjects.

Even if you have participated in other VA information sessions, MLC modules are designed to provide up-to-date information to meet your individual needs.

Learn more

Start planning your successful transition today. Find more information on the MLC modules at www.benefits.va.gov/transition/military-life-cycle.asp.

While MLC modules can be taken any time throughout your career and life, they are especially valuable after major events.

Get a VA Home Loan Guaranty for the best possible deal

For service members and veterans, the Department of Veterans Affairs' (VA) Home Loan Guaranty program may be the best option to become a homeowner. VA-guaranteed home loans often have lower interest rates than other mortgage options, and VA does not require a down payment for eligible service members and veterans.

VA guarantees a portion of the loan a veteran receives from a private bank, mortgage company or credit union (also called lenders). If the VA-guaranteed home loan goes into foreclosure, the guaranty allows the mortgage company to recover some—or all—of their losses. Since there's less risk for the mortgage company, they're more likely to approve the loan.

Explore different types of VA home loans

Eligible service members and veterans can choose from three types of VA-backed home loans. These loans are a lifetime benefit and can even be used multiple times, depending on an individual's remaining entitlement:

- **Purchase Loans** allow applicants to buy, build or remodel a home with a VA-guaranteed loan.
- **Interest Rate Reduction Refinance Loans** can lower the interest and reduce the monthly payment on an existing VA-guaranteed loan.
- **Cash-out Refinance Loans** allow applicants to take cash out of the home equity or replace a non-VA loan with a VA-guaranteed loan.

Native American veterans and their spouses can apply for a loan direct from VA to buy, build or improve a home on federal trust land through the **Native American Direct Loan (NADL)** program. NADL is a direct home loan from VA, meaning no private lender is needed. More information on NADL, eligibility requirements and how to apply is available at www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan.

Eligibility requirements for VA home loans

Eligible service members, veterans and certain surviving spouses interested in a VA home loan should start by applying for a **Certificate of Eligibility (COE)**. A COE confirms applicants have the military service requirements needed to apply for a VA-guaranteed home loan. To qualify, applicants must meet certain credit and income standards and plan to occupy the home being financed by the loan. Applicants must also meet the following eligibility criteria:

- Currently serving on active military duty, or a veteran who was honorably discharged and met the minimum service requirements, **or**
- Served at least 90 consecutive active days during wartime or at least 181 consecutive days of active service during peacetime **or**
- Served for more than six years in the National Guard or Reserve.

Certain surviving spouses may also be eligible for a VA home loan, as well as the spouses of veterans who are missing in action or being held as a prisoner of war. Unlike GI Bill® benefits, VA home loan programs cannot be transferred to dependent children.



- Since 1944, VA has guaranteed over **26 million home loans worth nearly \$3 trillion**.
- Over **1.2 million home loans** have been guaranteed by VA in fiscal year 2020, totaling **\$375 billion**.
- Since 2009, nearly **1.1 million borrowers** in default avoided foreclosure.
- Since 1948, VA has provided almost **45,000 housing grants totaling nearly \$1.7 billion**.

To learn more about a COE and eligibility requirements for VA home loan programs, visit www.va.gov/homeloans.

Buy, build or modify a specially adapted home

VA also provides housing grants to help service members and veterans with certain service-connected disabilities access a home that meets their specific needs and allows them to live more independently. The **Specially Adapted Housing (SAH)** grant can be used to buy, build or adapt a residence. If approved, applicants can receive up to \$100,896 to help complete housing projects.

Eligibility requirements for an SAH grant include:

- The loss, or loss of use, of both legs.

- The loss, or loss of use, of a lower leg along with the lasting effects of a natural disease or injury.
- Blindness in both eyes along with the loss, or loss of use, of one leg.
- The loss, or loss of use, of one foot or leg after Sept. 11, 2001, which makes it difficult to balance or walk without the help of braces, crutches, a cane or wheelchair.
- Certain severe burns.
- Total and permanent blindness.

A **Special Home Adaptation (SHA)** grant can be used to adapt an existing home by installing ramps, handrails, electrical outlets for medical equipment, roll-in showers and more. Eligible applicants can receive up to \$20,215 for renovations.

Eligibility requirements for the SHA grant include:

- The loss, or loss of use, of both hands.
- Certain severe burns.
- Certain respiratory or breathing injuries.

VA must approve all adaptations before construction begins and payment is delivered. Both the SAH and SHA grants can be used with a VA home loan or as a standalone grant to buy, build or adapt a home. If an applicant is eligible for either a SAH or SHA grant but is living temporarily in a family member's home, they may be eligible for a **Temporary Residence Adaptation (TRA)** grant to make necessary adaptations to meet their specific needs and to help them live more independently.

Learn more

For more information about VA housing benefits, eligibility requirements and how to apply, visit www.va.gov/housing-assistance.

Need to file a claim? No need to wait until after you separate

You may be planning to separate from the military with a disability you believe was caused—or made worse—by your active-duty service. Did you know you don't have to wait until after you've separated to file your claim?

The Department of Veterans Affairs' (VA) **Benefits Delivery at Discharge (BDD)** program allows service members to file a claim for disability between 90 and 180 days prior to discharge from active duty, which provides time for paperwork review and medical examinations prior to leaving the service.

By participating in BDD, you ensure that your disability medical exams become part of your service treatment record and that service connection for your conditions may be established as early as possible. Medical conditions



Photo courtesy of National Guard

can get worse over time and establishing eligibility at discharge may make it easier to increase your disability rating in the future.

Eligibility

To use the BDD program you need to meet the following conditions:

- You're a service member on full-time active duty (including a member of the National Guard or Reserves) **and**
- You have a known separation date, **and**
- You're available to go to VA exams for

45 days from the date you submit your claim **and**

- You can provide a copy of your service treatment records for your current period of service when you file your claim.

There are some cases when you can't use BDD. The program is unavailable if you:

- Need case management for a serious injury or illness, **or**
- Are terminally ill, **or**
- Are pregnant, **or**

- Are waiting for VA to determine your Character of Discharge, **or**
- Can't go to a VA exam during the 45-day period after you submit your claim, **or**
- Didn't submit copies of your service treatment records for your current period of service, **or**
- Added a medical condition to your original claim when you had less than 90 days left on active duty (we'll process the added conditions after your discharge), **or**
- Need to have a VA exam done in a foreign country, except if the exam can be requested by the overseas BDD office in either Landstuhl, Germany or Camp Humphreys, Korea.

If you meet these conditions, BDD can help you get an early start on the claims process. The faster we connect you to the benefits you deserve, the smoother your transition will be.

Learn more

To get started, go to www.va.gov/disability/how-to-file-claim. There, you will find step-by-step instructions that will walk you through the claims process.

GI Bill®: Helping service members, veterans and their families achieve educational goals since 1944

For many, the opportunity to pursue education and training beyond high school is not easily within reach. In fact, when service members are asked why they serve, GI Bill® education benefits are often one of the main reasons. The Department of Veteran Affairs (VA) offers a variety of education benefits to eligible service members, veterans and their families to further their education and advance their careers. By utilizing VA benefits to earn a degree or advanced training, veterans become more competitive candidates in the workforce, attain a higher salary and job stability, and boost employer-provided benefits.

Available GI Bill® benefit programs and scholarships

The Veterans Benefits Administration (VBA) offers five GI Bill® education benefit programs that can help you and your dependents achieve educational goals. These benefits include financial support for undergraduate and graduate degrees, non-college degree programs, licensing and certification tests, apprenticeships, on-the-job training and more.

Post-9/11 GI Bill®

The Post-9/11 GI Bill® (Chapter 33) is the most frequently used VA education benefit. It provides up to 36 months of monetary benefits to help pay for school or job training. Post-9/11 GI Bill® benefits may include financial support for school tuition and fees, books and supplies, and a housing stipend. It may also include reimbursements for license or certification tests, national exams or assistance for apprenticeships and on-the-job-training. A one-time relocation benefit is also available if you are relocating from certain rural areas to attend school.

Benefit expiration dates depend on when you were discharged from active duty. If your active service ended **before** Jan. 1, 2013, Post 9/11 GI Bill® benefits expire 15 years after the last separation date. If you left military service **on or after** Jan. 1, 2013, benefits don't expire.

You are eligible for Post-9/11 GI Bill® benefits if you meet the following criteria:

- Served at least 90 days on active duty (either all at once or with breaks in service) on or after Sept. 11, 2001, **or**

- Received a Purple Heart on or after Sept. 11, 2001, and were honorably discharged after any amount of service, **or**
- Served for at least 30 continuous days (all at once, without a break in service) on or after Sept. 11, 2001, and were honorably discharged with a service-connected disability **or**
- A spouse or dependent child is using benefits transferred by a qualifying service member or veteran.

Montgomery GI Bill®

VA offers two different Montgomery GI Bill® programs: **Montgomery GI Bill® Active Duty (MGIB-AD)** or **Montgomery GI Bill® Selected Reserve (MGIB-SR)**.

Both programs provide up to 36 months of financial assistance for college; vocational or technical training; correspondence courses; apprenticeships and on-the-job training; high-tech training; licensing and certification tests; and national examinations. The difference between the two programs ultimately comes down to whether you served on active duty or in the Selected Reserves.

MGIB-AD (or Chapter 30) is available for active-duty service members or those newly separated from service. On the other hand, MGIB-SR (Chapter 1606) is open to members of the U.S. Army, Navy, Air Force, Marine Corps, Coast Guard Reserve, Army National Guard or Air National Guard who qualify. Generally, eligibility for MGIB-SR benefits ends on the last day of service in the Selected Reserve.

MGIB-AD is available for those who served at



Photo courtesy of the U.S. Navy

Did you Know?

- Since the Post-9/11 GI Bill® was implemented on Aug. 1, 2009, VA has provided educational benefits to **over 2.3 million service members, veterans and their family members, amounting to more than \$118.8 billion** in benefits.
- The **Digital GI Bill®** modernizes how VA delivers education benefits, allowing for faster delivery, better customer service and strengthened compliance and oversight activities.

The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship)

The Fry Scholarship provides Post-9/11 GI Bill® benefits to the children and surviving spouses of service members who died in the line of duty while on active duty after Sept. 10, 2001. It offers full tuition and fees for public schools and up to \$26,042.81 per year for training at private or out-of-state schools. It also offers a monthly housing allowance as well as a book and supplies stipend.

The Fry Scholarship is available for children and spouses of active-duty service members who died in the line of duty on or after Sept. 11, 2001, or members of the Selected Reserve who died from a service-connected disability on or after Sept. 11, 2001.

Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program, or the Yellow Ribbon Program, allows both U.S. and foreign institutions of higher learning to voluntarily enter into an agreement with VA. The Post-9/11 GI Bill® pays up to all public in-state tuition and fees. If a recipient attends a private or out-of-state school, tuition rates may be more than the covered amount. These degree-granting institutions partner with VA to cover tuition and fee expenses that exceed VA's maximum payable amount. Institutions that voluntarily enter into a Yellow Ribbon Program Agreement with VA choose the amount of tuition and fees to contribute. VA will match that amount not to exceed 50% of the difference and directly pay the institution.

Eligibility for the Yellow Ribbon Program is dependent on meeting the following criteria:

- Those who served at least 36 months of active duty after Sept 10, 2001.
- Purple Heart recipients with an honorable discharge and any amount of service.
- Service members who were honorably discharged from active duty for a service-connected disability and served 30 days in a row after Sept 10, 2001.
- A dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill®.

least two years on active duty. Service members may be eligible for MGIB-AD benefits while they are on, or after they separate from, active duty. At a minimum, applicants must have a high school diploma or GED. To receive benefits after separating, applicants must have received an honorable discharge. MGIB-AD benefits must be used within 10 years of the last date of separation from active duty.

Service members may be eligible for MGIB-SR benefits if they have a six-year obligation to serve in the Selected Reserve, complete their Initial Active Duty for Training, serve in a drilling unit, remain in good standing and have a high school diploma or equivalency. The Guard and Reserves decide if an applicant is eligible, while VA makes the payments for the program.

Survivors' and Dependents' Educational Assistance (DEA) Program

DEA (Chapter 35) provides a monthly payment to survivors and dependents of service members and veterans to help cover the cost of a degree, certificate, trainings and more. If you first use DEA after Aug. 1, 2018, you may qualify for a maximum 36 months of benefits.

Qualified dependents of veterans who are permanently and totally disabled because of a service-related condition or died while on active duty or because of a service-related condition are eligible for DEA benefits.

Learn more

For more information about GI Bill® eligibility requirements and how to apply, visit www.va.gov/education/about-gi-bill-benefits/.

Program	Who is eligible?				
	Active Duty	National Guard	Reserve	Veteran	Family Member
Post 9/11 GI Bill®	✓	✓	✓	✓	✓
MGIB-AD	✓	✓	✓	✓	
MGIB-SR		✓	✓		
DEA					✓
Fry Scholarship					✓
Yellow Ribbon				✓	✓

Women, Native American, Minority, LGBTQ+ and veterans who live overseas: Do you know your benefits?

Every transition is different. When you hang up your uniform for the last time, you're entering a new world. But one post-military environment can be radically different from another, due to factors like location, employment or personal status. That's where the Department of Veterans Affairs (VA) Special Group programs can help.

Some active duty, National Guard and Reserve personnel have distinct life experiences that may require different approaches to post-service benefits. The Veterans Benefits Administration (VBA) strives to reach veterans and beneficiaries where they reside, work and live. This might require reaching out to new and non-traditional areas.

Targeted outreach helps ensure you're aware of and know how to apply for the benefits and services you have earned. Events include additional information on benefits dedicated solely to members of special emphasis populations, such as VA's Pension, **Native American Direct Loans (NADL)** and survivor benefits.

Keep reading to learn more about some of the special groups that receive targeted outreach!

Women

Women have served our nation from the very beginning—the Revolutionary War. Today, women of all ages are serving in all ranks and



- VA can make a **direct loan** for home finance to qualified Native American veterans.
- **Women Veteran Coordinators** in every VA regional office are the primary contact for Women veterans.
- The Department of Defense's **Don't Ask, Don't Tell** program offers LGBT service members additional benefits, including the ability to designate a beneficiary regardless of sexual orientation.



at all levels of authority. VA is dedicated to delivering benefits and services that honor that tradition of service.

In addition to the benefits and services VA offers to all qualified veterans, we provide benefits and programs designed specifically for women, like the Center for Women Veterans. Women Veteran Coordinators are at every VA regional office and VA Health Care for Women Veterans. VA Benefits for Survivors of Sexual Trauma is another benefit that women may use, but it is not limited only to women. Every VA facility has a **Military Sexual Trauma (MST)** Coordinator. To learn more about MST, visit the National Center for PTSD.

Native American

Native Americans and Alaska Natives have one of the highest representations in the armed forces. VA's close collaboration with Native Americans and Alaska Native tribal governments allows us to enhance access to benefits and services for veterans and their families. If you're a Native American service member or veteran, you may qualify for a NADL. Eligible Native American veterans can use the program to finance the construction, as well as the purchase or improvement of a home on federal trust land.

include **Minority Veterans Program Coordinators (MVPCs)**. They work to increase the awareness of issues pertaining to minorities. This includes developing long-term strategies to encourage eligible minority veterans to participate in VA benefits programs. They also advocate on behalf of veterans to help improve the delivery of services in VA facilities. MVPCs can help you learn more about your benefits and assist you in applying. They can also refer you to other organizations and resources.

LGBTQ+

Our diverse fighting force includes many service members and veterans existing in diverse groups, including the LGBTQ+ community. VA is committed to providing outreach to diverse service member and veteran populations and has provided guidance on how VA may recognize marriage under current federal law.

VA now recognizes all same-sex marriages without regard to a veteran's state of residence. Cases involving same-sex spousal benefits are being processed under guidelines designed to implement necessary changes swiftly and smoothly to deliver the best services to our nation's veterans. All veterans in same-sex marriages who believe they are entitled to benefits should promptly apply at VA.gov. If your claim was previously denied based on prior guidance, you should re-apply for benefits.

Veterans

You've earned your benefits through service to our nation, and that's true no matter where you choose to live after you separate. In addition to other earned benefits, veterans who choose to live overseas, or those traveling abroad, can get medical care for VA service-connected disabilities through the VA Foreign Medical Program. This program includes health care services, medications and durable medical equipment for service-connected conditions and conditions associated with and held to be aggravating a service-connected condition.

Learn more

You can apply for and manage your benefits using the VA.gov website. The website contains links to all the necessary forms and information. Register at the DS Logon Registration page.

There are many more programs that can help you connect with the benefits and services you've earned. To see the complete list, log on to www.benefits.va.gov and select the Special Groups tab.

Minority

Our military family draws from the broad spectrum of peoples who make up America. Veterans classified as minorities include African Americans, Asian American/Pacific Islanders, Hispanics, Native Americans/Alaska Natives and Native Hawaiians.

Resources designed to help minority veterans

Helpful Links	
Center for Women Veterans	www.va.gov/womenvet
VA regional office	www.va.gov/find-locations/?facilityType=benefits
VA Health Care for Women Veterans	www.womenshealth.va.gov/WOMENSHEALTH/healthcare.asp
MST Coordinator	www.benefits.va.gov/benefits/mstcoordinators.asp
National Center for PTSD	www.ptsd.va.gov/
Marriage	www.va.gov/opa/marriage/
Minority Veterans Program Coordinators	www.va.gov/centerforminorityveterans/http://www.va.gov/centerforminorityveterans/mvpc/mvpc/
Native American Direct Home Loan	www.benefits.va.gov/BENEFITS/factsheets/homeloans/NADLFactSheet.pdf
VA Foreign Medical Program	www.va.gov/COMMUNITYCARE/programs/veterans/fmp/index.asp
eBenefits	www.va.gov/
DS Log on Registration Page	www.dmdc.osd.mil/appj/dwp/index.jsp
Don't Ask, Don't Tell	www.archive.defense.gov/home/features/2010/0610_dadt/

Get personalized career planning and guidance from VA

Do you need help figuring out or planning for your next big career move? If so, the Department of Veterans Affairs' (VA) **Personalized Career Planning and Guidance (PCPG)**, or Chapter 36 (formerly known as Education and Career Counseling), can support your unique needs and goals.



Photo courtesy of the Virgin Islands National Guard

If you're transitioning from military service, a student veteran or an eligible dependent, PCPG offers free educational and employment guidance, planning and resources to help you find the best career path based on your interests and abilities!

With the PCPG program, you can access a range of valuable services including:

- **Academic and adjustment counseling** to help you address issues or barriers that get in the way of your success.
- **Career assessment and counseling** to help you decide which civilian or military jobs you want.
- **Educational counseling** to help you find a training program or field of study.

- **Occupational exploration** to determine your occupational opportunities, salary range, education and experience requirements, and essential functions of your chosen profession.
- **Resume writing and interviewing skills** to help you achieve your goals.

Coaching aids are also provided to help you understand and access your VA benefits, health services and other related veteran benefits through your school or other government agencies.

PCPG eligibility requirements

You may be eligible for VA's PCPG services **if at least one** of the following requirements applies to you:

- Separated from active duty under conditions other than dishonorable not more than one year ago.
- Will be discharged under conditions other than dishonorable from active duty within six months.
- Qualify as a service member or veteran for educational assistance under a VA educational program.
- Are a service member, veteran or dependent who is currently eligible for VA education benefits.

Learn more

For more information about the PCPG program, eligibility requirements and how to apply, visit www.va.gov/careers-employment/education-and-career-counseling.



Did you Know?

- Approximately **250,000** service members transition from the military each year.
- VA has processed more than **5,000** applications for the PCPG program since January 2021.

- **Interest and aptitude testing** to evaluate your abilities, aptitudes, interests and personality characteristics to ensure that the choice of educational and/or vocational goal is right for you.

"We know that one of the best ways to support the economic success of transitioning service members and veterans is to ensure they receive the right education and career guidance, especially at critical times during their military lifecycle."

— Tom Murphy, Acting Under Secretary for Benefits

Your economic well-being is about more than having a job

As your separation from military service approaches, there are many important decisions to be made. How and where to launch your new career may be high on your list. To help transitioning service members improve their post-service opportunities and sustain economic success, VA has developed **Economic Development Initiatives (EDI)**.


EDI focuses on connecting transitioning service members, newly separated veterans, military spouses, and caregivers in specific geographic communities with large veteran populations with employers. They provide information and resources that promote economic well-being.

VA hosts events, listed in the chart to the right, twice annually in coordination with VA regional offices. EDI events have been held in Puerto Rico, Puget Sound, Washington, Jacksonville, North Carolina, Phoenix and

Houston. Upcoming events will be in Maricopa, Arizona and Baltimore, Maryland.

Learn more

To learn when new events are scheduled and register where you intend to settle after separation, login to Transition and Economic Development webpage at www.benefits.va.gov/TRANSITION/economic-www.investment-initiatives.asp.



Did you Know?

Since 2018, VA has connected EDI attendees with hundreds of jobs and career opportunities.

Resource	What can I expect at these events?
Town hall meetings	These events raise awareness of key initiatives and address important concerns by facilitating conversations between leaders and the veteran community. You'll be able to discuss challenges and successes directly with local and federal government representatives and hear from leaders about initiatives and activities that affect your community.
Claims/enrollment clinics	At these clinics, you can get assistance with filing a claim for service-connected conditions.
Benefits fairs	Benefit fairs can help you find resources and register for the benefits and health care you have earned.
Hiring fairs	Just like its name sounds, hiring fairs help you connect to hiring employers.
Stakeholder Roundtables	These events bring together key players in the public and private partnership sectors to discuss solutions to reduce the challenges in the veteran community and form sustainable public-private partnerships.
Workshops	At EDI workshops you can develop your interview skills, improve your resume writing, learn how to hire and find local resources.

5 ways VA can help you achieve your employment goals

Veteran Readiness and Employment (VR&E) is a service that administers Title 38, Chapter 31 benefits, to service members and veterans with service-related injuries that make it hard to find or keep suitable employment, as well as certain family members. The program provides job training, employment accommodations, resume development and job-seeking skills. If you're a service member or veteran with service-connected disabilities so severe that you cannot immediately consider work, VR&E provides benefits and programs to improve your ability to live as independently as possible.

How do VR&E benefits work?

In the VR&E program, veterans work with a Vocational Rehabilitation Counselor (VRC) to select one of the five tracks of employment based on their individual needs. These tracks are designed to help you find and keep a job or live as independently as possible. If a training program is selected, VA pays the cost of the approved training and services (except those coordinated through other providers) that are outlined in a plan created with the VRC.

What are the five tracks?

Reemployment is protected under the **Uniformed Services Employment and Reemployment Rights Act**, which states that veterans cannot be disadvantaged in a civilian career because of their military service. VR&E's **Reemployment** track helps you return to a civilian job and professional work environment. It can also help employers provide workplace adjustments and reasonable accommodations based on any impact from a service-connected disability.

Service-connected disabilities can sometimes make it hard to succeed in a current employment path. That's why the **Employment Through Long-Term Services** track allows you to pursue formal education and training that can help you find work in a new field that better suits your current abilities and interests.

Lastly, the **Independent Living** track helps veterans who may be unable to immediately return to work improve their daily independence. This track can include benefits such as referrals to support services and guidance on VA's adaptive housing programs.

Who is eligible for VR&E programs?

Service members and veterans who have a service-connected disability that was caused, or made worse, by active-duty service and limits their ability to work may qualify for VR&E programs.

Specifically, veterans must:

- Have a disability rating of at least 10% and be determined to have an employment handicap, **and**
- Be discharged or released from active military service under conditions other than a dishonorable discharge.

Service members who are still on active duty must expect to receive an honorable discharge upon separation and:

- Obtain a memorandum rating of 20% or more from VA, **or**
- Be participating in the **Integrated Disability Evaluation System (IDES)** process or awaiting discharge due to a medical condition resulting from a serious injury or illness that occurred in the line of duty.

How is entitlement determined?

A VRC works with you to determine if an employment handicap exists and if you're entitled to VR&E benefits. An employment handicap exists if a service-connected disability impairs your ability to prepare for, obtain and maintain suitable employment.

You're then provided with a program orientation. After an entitlement decision is made, you will be provided with an assessment of your interests, aptitudes, and abilities and vocational exploration. You and your VRC will then work together to develop an individualized rehabilitation plan that outlines the necessary services to be provided.



Photo courtesy of the U.S. Army

Is there a time limit on this benefit?

VR&E benefits must be used within 12 years from your date of separation from active military service or the date VA first notified you of your granted compensable service-connected disability—whichever happens later. Effective Jan. 5, 2021, the 12-year eligibility period does not apply to claimants who were discharged or released from active military service on or after Jan. 1, 2013.

You receive up to 48 months of full-time

services, or the part-time equivalent, based on the extent of services needed to complete the rehabilitation program. Rehabilitation plans that provide services to achieve the maximum level of independence cannot exceed 24 months unless extended by certain circumstances.

Learn more

For more information about VR&E, eligibility requirements and how to apply, visit www.va.gov/vre.



Photo courtesy of the U.S. Army



- In 2020, VR&E hired **100 more counselors** than recorded in 2019, and has plans to hire **132 new counselors** in 2021.
- In April and May 2021, VR&E provided **253 employment opportunities**, to include **88 virtual career events**, to field staff to share with and refer VR&E participants.

If you want to follow an employment path using an existing skill set, the **Rapid Access to Employment** track is the right place to look. This track provides you with the professional counseling, resume writing and interview preparation tools you need to successfully navigate the job application process.

What about those who want to start their own business? There's a track for that, too! VR&E's **Self-Employment** track helps you analyze a business concept, develop a proposed business plan, put a business plan into action and learn about small business operations.

Plan for post military life with SkillBridge

No two military careers or transitions are the same, but all transitioning service members gain valuable skills during their service that directly translate into civilian life. Just as military occupational training is mission-critical to your service, job training tailored to your skills and career goals is critical to your success after separation—and **SkillBridge** offers just that.

A partnership between the Department of Veterans Affairs (VA) and Department of Defense, SkillBridge provides service members, veterans and their families with opportunities to participate in training and development programs that target specific industries. SkillBridge eases your transition as an active-duty service member by matching your training and work experience with civilian job openings and opportunities.

Participation in SkillBridge typically occurs during the last 180 days of service. Once enrolled in the program, you can receive



Did you Know?

- SkillBridge's program partners include employers in all career fields such as **Amazon, John Deere, Lockheed Martin, UnitedHealth Group** and hundreds more!
- **Military pay and benefits are covered during your time in a SkillBridge program.**

employment training as well as internship and apprenticeship opportunities at over 1,000 organizations across the country, in both the private and public sector. Industry partners craft SkillBridge programs to meet their needs and then match them to your skills and abilities. Opportunities are available in a variety of fields, such as energy, information technology, manufacturing, retail, transportation, civil service and more. Participating organizations have developed these programs specifically for separating service members because they value your expertise, dedication and service.

VA SkillBridge

Warrior Training Advancement Course (WARTAC)

This 10-week VA SkillBridge program provides training to wounded warriors and transitioning service members to prepare for roles as Veterans Service Representatives (VSR) and Rating VSRs (RVSRs) at a Veterans Benefits Administration (VBA) Regional Office.



Photo courtesy of the U.S. Army

Military Transition and Training Advancement Course (MTTAC)

This VA SkillBridge program provides training to transitioning service members to prepare for roles as medical support assistants, logisticians and biomedical technicians at VA medical centers.

Eligibility

Transitioning service members of all ranks and branches, including the Coast Guard, are eligible to participate in SkillBridge if you have 180 days or fewer of service remaining prior to your date of separation and you have at least 180 continuous days of active service. You must have approval from your chain of command to participate.

Each military service may have other requirements for active-duty service members and members of the National Guard or Reserves. These may include physical fitness standards, character of discharge and/or completion of the **Transition Assistance Program**.

Learn more

For more information about SkillBridge, eligibility requirements and how to apply, visit <https://dodskillbridge.usalearning.gov/>.

VA launches health training program for women veterans

Gender-specific health care is available at the Department of Veterans Affairs (VA). If you're a transitioning service woman or a recently separated woman veteran, you have access to information about VA women's health services through the **Women's Health Transition Training course**.

Available gender-specific health care services include:

- Primary care
- Intimate partner violence
- Military Sexual Trauma (MST)
- Maternity health care
- In vitro fertilization
- Emergency contraception

Designed to complement VA's **Transition Assistance Program (TAP)**, the online, self-paced instruction is available at www.TAPEvents.org/courses.

Through the program, you can learn about VA's gender-specific health care services, how to enroll in VA health care as quickly as possible after separation and how to better



Did you Know?

Gender-specific primary care services are available at every site of care in the VA Health System? See a [list of facilities at www.va.gov/find-locations/](http://www.va.gov/find-locations/).

manage your post-military health care.

To date, VA has presented the Women's Health Transition Training content to hundreds of women and refined it based on their feedback. By expanding course availability online, service women and women veterans worldwide are better able to learn about VA health care designed for their needs. VA ensures that women are empowered to make informed decisions about their future.

Women are the fastest-growing segment of the U.S. veteran population, but only **40% of eligible women veterans enroll in VA health care**. VA and the Department of Defense (DoD) collaborated in 2017 to study access barriers in women's health care, leading to the establishment of a pilot training program.

In 2018, VA began offering the Women's Health Transition Training at select installations. Since then, hundreds of transitioning service women accessed the instructor-led course both in person and

online. Feedback from pilot participants shows the course increases awareness of the women's health services available through VA, and the on-demand course makes this important information readily available to all.

Learn more

The 2.5-hour on-demand Women's Health Transition Training can be accessed at www.TAPEvents.org/courses. Learn more

about future opportunities at www.va.gov/womenvet/whtt.

Service members can register for a course using a Common Access Card (CAC) or entering a DoD identification card and all required information to receive credit. You can choose the appropriate user type and complete the course registration to enter the course.

The course offers a certificate of completion.



Photo courtesy of the U.S. Air Force

Protect the ones who matter: Don't wait to convert your life insurance

If you recently separated or retired from military service or plan to do so soon, don't forget to assess your life insurance needs. Some Department of Veterans Affairs (VA) programs are time-sensitive, which means you need to act fast to insure your loved ones.

Still serving? You're covered.

Servicemembers' Group Life Insurance (SGLI) is low-cost group term life insurance. If you're eligible, you're automatically enrolled in SGLI through your service branch. However, SGLI coverage ends 120 days after you separate or retire.

Family Servicemembers' Group Life Insurance (FSGLI) offers life insurance for your spouse and dependents. While you need to pay age-based premiums to cover your spouse, all eligible dependent children are automatically covered for \$10,000 at no cost. Most spouses are automatically covered under FSGLI. How-



Photo courtesy of the U.S. Army

ever, if you and your spouse are both in the service and were married on or after Jan. 2, 2013, each of you needs to sign up for insurance. Like SGLI, FSGLI coverage ends 120 days after separation.

SGLI Traumatic Injury Protection (TSGLI) provides for payment to traumatically injured service members to assist with expenses during recovery. Those with full-time SGLI coverage

automatically have TSGLI coverage 24 hours a day, 7 days a week. Those with part-time SGLI coverage have TSGLI coverage while on duty and to and from duty. TSGLI coverage ends at midnight the day you separate from service.

Finished serving? Convert your policy.

You can convert your SGLI coverage to **Veterans' Group Life Insurance (VGLI)**, which is renewable group term life insurance coverage. VGLI coverage is based on how much insurance you had through SGLI when you left military service. If you need more, you can increase your coverage by \$25,000 at your one-year anniversary and every subsequent five years until you are 60 years old, or until you reach the coverage limit. Unlike SGLI and FSGLI, coverage under VGLI lasts for as long as you pay the premiums.

Converting SGLI or FSGLI coverage simply means switching your existing group coverage to an individual life insurance policy. Knowing who is eligible and when to start can make the process simple.

Learn more

It's never too early to start thinking about how you will prepare for your family's financial well-being after you're gone. For more information about these and other available VA life insurance programs, including **Service-Disabled Veterans Insurance (SDVI)**, **Veterans Mortgage Life Insurance (VMLI)** and the upcoming new insurance program, **Veterans Affairs Life Insurance (VALI)**, eligibility requirements and how to apply, visit www.VA.gov/life-insurance.



- VA provides life insurance to more than **5 million people**.
- If you're totally disabled and unable to work after separation, you can apply for an **SGLI Disability Extension** to continue your coverage for up to two years at **no cost**.

Policy	Who is eligible?					What is the coverage amount?	When should I convert my policy?
	Active Duty	National Guard	Reserve	Veteran	Family Member		
SGLI	✓	✓	✓	✓*		Up to \$400,000 in increments of \$50,000	<ul style="list-style-type: none"> • You must convert SGLI to VGLI or a civilian policy within 120 days after separation to avoid a break in coverage. • You can convert SGLI to VGLI within 240 days and avoid health requirements (you must prove good health after 240 days). • You cannot convert SGLI coverage to VGLI after 485 days (one year plus 120 days) post-separation. • Note: Due to the COVID-19 pandemic, through Dec. 11, 2021, separating SGLI members have 310 days to apply for VGLI without a health review and up to 575 days from separation to apply with a health review.
FSGLI					✓	Spouse: Up to \$100,000 in increments of \$10,000 (cannot exceed SGLI coverage amount) Dependent Child: \$10,000 at no additional cost	<ul style="list-style-type: none"> • Spouses can convert to an individual policy with a participating insurer within 120 days of military separation, divorce, service member's death or termination of SGLI or FSGLI coverage. • You cannot convert coverage for dependent children (their FSGLI coverage ends 120 days after military separation, death of child, child is no longer a dependent, or termination of SGLI coverage).
TSGLI	✓	✓	✓			Up to \$100,000 in coverage depending on injury	<ul style="list-style-type: none"> • Coverage is automatic with SGLI coverage. • Service members who were injured due to a traumatic event and suffer a qualifying loss on or after Oct. 7, 2001 can apply for payment to their service branch.
VGLI				✓		Up to \$400,000 in increments of \$10,000 (based on SGLI coverage)	<ul style="list-style-type: none"> • You can convert your VGLI policy to a permanent commercial policy any time at standard premium rates and without proving good health.

*SGLI will continue for 120 days after you separate at no charge. After 120 days, your coverage ends.

Warrior Care Recovery Coordination program supports recovery

The Department of Veterans Affairs (VA) works hard to help separating service members, but we don't do it alone. For Wounded Warriors leaving the military, the Department of Defense (DoD) Warrior Care Recovery Coordination program (RCP) coordinates with the Military Department Recovery Care programs to ensure recovering service members and veterans receive an abundance of resources, care and knowledge to make their recovery seamless and their transition less stressful.

RCP emphasizes helping caregivers, who are key to recovery. We know caregivers are diverse. They can be spouses, children, other family members, or even recovering veterans' friends. They take on big responsibilities, such as learning new terminology, getting their veteran to medical appointments, and more. As a caregiver to a transitioning service member or veteran, where do you go when you need help?

That is where Military Caregiver Support can guide you. This program provides a full variety of resources and support. There are regional Peer Support Coordinators (PSC) who provide caregivers in their region with personalized resources and a chance to connect with other military or veteran caregivers.

RCP consists of five programs: **Education and Employment Initiative (E2I)**, **Operation Warfighter (OWF)**, **Military Adaptive Sports Program (MASP)**, **Military Caregiver Support** and the **National Resource Directory (NRD)**.

When a service member becomes wounded, ill or injured, their DoD medical care provider refers them into the DoD and VA **Integrated Disability Evaluation System (IDES)**. The IDES process is broken into four phases: Medical Evaluation Board (MEB), Physical Evaluation Board (PEB), Transition, and Final Benefits. Throughout their IDES journey, the Warrior Care programs provide Recovering Service Members (RSMs) and their families with essential resources and tools to help with their recovery and prepare for their new normal.

Many recovering veterans share their worries about finding employment. In addition to VA's Veteran Readiness and Employment service, DoD offers E2I to assist recovering service members and veterans early in their



Photos courtesy of the Department of Defense

their recovery process, identify their skills, and match them with the education and career opportunities to help them successfully transition into civilian life.

OWF is an internship program that matches qualified recovering service members with non-funded federal internships for them to gain valuable work experience during their recovery. OWF/E2I work hand-in-hand to ease the stress of finding employment during an already stressful time and provides recovering service members and veterans with the opportunity to learn new things and try out a new career. Also, with the help of regional coordinators, you can connect with local federal agencies and private sector employers.

For recovering service members concerned

about providing their own accommodations, the DoD's Computer/Electronic Accommodations Program (CAP) can be of assistance. CAP ensures quality service and accommodations to DoD employees, agencies, and RSMs.

Reconditioning activities have many benefits for a RSM and their families, such as connecting on another level, a fun and unique to stay active, and other mental and physical benefits. Warrior Care's **Military Adaptive Sports Program (MASP)** provides the recovering military community with opportunities to try different types of reconditioning activities with professional coaches, military service organizations, Veterans Service Organizations and local partners. Activities can include a large selection of adaptive sports, creative arts, and more. MASP also allows RSMs to compete during the annual

DoD Warrior Games and to share the news with families and friends. The Warrior Games bring together all military branches in one location to compete against each other in a multi-sport event.

Warrior Care's last program is a resource archive called, The National Resource Directory (NRD). NRD.gov has thousands of resources at the national, state, and local levels to support the Recovering Military community, military families, veterans, and friends. Whether it is transitioning into civilian life or back into active duty, RCP wants to be there every step of the way. Our programs are designed to assist RSMs from all military branches, including the service member's caregivers, and families with the tools needed to have a successful (and stress-free) recovery.



Military Transition: Preparing to Lead as a Civilian

How do you successfully transition from leading in the military to leading as a civilian? Like any critical mission, the key lies in being prepared.

"I've accompanied hundreds of military and veteran professionals through transitions, and the one constant is that momentum matters," says Frank Goertner, a retired naval officer and personnel chief now serving as the director of military and veteran affairs at the University of Maryland's Robert H. Smith School of Business.

"As you acquire skills in the military, you should always have a second eye on how those skills are relevant to the market outside the military," says Goertner. "The more deliberately a military professional starts planning to become a veteran professional, whether transition is two or 20 years ahead, the more market momentum they will have when they get there."

For many future veterans, this can be a challenge on several fronts. Active-duty service is a full-time affair. Service members rarely have access to transition courses until their final tour. Finding a job is just one of a range of demands to process with their DD214. Finally, it is easy to get lost trying to navigate the sea of veteran employment benefits offered by government, non-profit, and corporate enterprises today.

The first key to success, Goertner believes, is that no veteran prepares alone. "In the military, no victory, or accomplishment, or even promotion is a solo achievement. It's always a team effort. Transitioning to civilian accomplishments should be seen the same way," he says.

His second key to success is to keep learning to keep leading. "I spent more than nine thousand days in uniform, and up to half were spent in some form of training or education. Military professionals are learning professionals and should plan to stay that way as veterans," Goertner says.

One approach popular among military transitioners is to use the Department of Veteran Affairs' (VA) education benefits to pursue formal education. Since 1944, the GI Bill® has enabled access by qualifying veterans and their family members to America's institutions of higher learning. In response, some U.S. universities have embraced support to transitioning veterans and veteran families as a mission of their own.

At Maryland Smith, for example, Goertner also directs an Initiative for Veteran Lifelong Leadership, or "IVL2" for short. The initiative aligns resources from across the University of Maryland, the Maryland Smith School of Business, and national capital region community partners to promote military and veteran professionals as lifelong learners and strategic assets for America's economy.

"Military transition is serious business," adds Neta Moye, Maryland Smith's assistant dean for career services. She and her team of professional career coaches have worked closely with Goertner as well as alumni and top-tier employers to support IVL2 outcomes.

Even the youngest modern veteran typically has five to ten years of service. As a result, they must compete with non-veteran peers for the same jobs but with vastly different resumes, experiences and connections.

"Veterans have proved their competency in very high stress environments, but they generally haven't done so in the competitive markets

where they want a job. They have also learned from failure, but only within the context of the military. This puts them at a disadvantage we can't wish away," Goertner says.

Wherever they are, Goertner advises that military and veterans in pursuit of lifelong leadership seek ways to acquire "three C's" for a strategic transition: Credentials, Community and Confidence.

"I'm a fan of public brick-and-mortar business schools. They provide cross-disciplinary credentials, inclusion in a large alumni community, ties to regional nonprofit and for-profit organizations, and they have a clear understanding of their mission," says Goertner. "They are not the only option, but I've seen them be a great platform for literally thousands of transitioners, including myself."

Regardless of where you chose to prepare, consider these top tips from recent IVL2 veteran transition events:

Brand for business: Be proud of your service, but be respectful of new peers who have served in other ways and be prepared for the hard work of earning their business. This starts with an honest and acronym-free accounting of the skills you have, the skills you need, and how each relates to revenue in the industry you want to serve next.

Forecast your future: Accounting for past and present skills acquired in the military will only

get you so far. To be hired as a leader, a veteran needs to know who and where they aim to lead. This is more than an elevator pitch – this is your story about your future. It is who you are beyond your service record, where you want to go beyond the uniform, and how you will produce value in your new chosen field.

Network and network: No matter how automated markets get, business and employment decisions still revolve around human relationships. Build and use networks, both in veteran and non-veteran professional communities, to research opportunities, cultivate mentors, secure referrals, and connect to other lifelong leaders.

Never stop learning: Veteran lifelong leadership is a journey, not a destination. Get close to people further along the learning continuum in your target industry than you. Show them that you are as hungry to learn as they are to lead, and then combine that hunger with your military discipline and experience to become indispensable for your profession.

Beyond this, there's one final thing Goertner and his colleagues at Maryland Smith like to emphasize. "Military transition is about far more than individual veterans finding employment or any individual program trying to help," he says. "America trusts our veterans, and our communities and free markets need that trust. The prosperity and security of our United States depends on all of us enabling veteran lifelong leadership."



New Marine veteran Brandon Owens shares his journey in military transition with Navy veteran and IVL2 Director Frank Goertner, Air Force veteran Scott McGillivray and Army officer Kyle Rau at Maryland Smith.



Army combat veterans Shah Chowdhury, Joe Himplemann, and Josh Mendoza combined the credentials, community and confidence from a Maryland Smith MBA to found Assault Forward, a military apparel company promoting veteran lifelong leadership that is dressed to impress and made in America.

Veterans in Lifelong Leadership

Three new veterans describe how they transitioned from military to civilian careers.

Flying High into Business Consulting

Sarah Beckwith had done it all in her time with the U.S. Army, and then she set her sights on her civilian career.

After graduating from flight school in 2011 as a rated UH60 Blackhawk pilot, Beckwith deployed to Afghanistan where she served as a flight platoon leader. She's also held roles as an assistant operations, logistics and budget officer and company commander during her Army career.

Her most recent assignment from the Army brought her to the University of Maryland (UMD) Reserve Officers' Training Corps (ROTC) program as an assistant professor of Military Science. From there, she culminated her military service and matriculated in Maryland Smith's full-time MBA program.

Now a senior associate at PricewaterhouseCoopers, she credits her MBA experience for helping her navigate the intricacies of the civilian job search.

"The Smith School helped me translate my military experiences into relatable skill sets, perfect my resume and tackle a variety of interviews."

— Sarah Beckwith



Sarah Beckwith

"The Smith School helped me translate my military experiences into relatable skill sets, perfect my resume and tackle a variety of interviews," says Beckwith, who earned her MBA in 2020. "The supportive environment UMD cultivates, coupled with their plethora of resources, allowed me to expand my career search into areas I did not initially consider. Thanks to the personal attention and care that both I and all students receive, I feel confident entering the civilian workforce."

Charging into the Tech Industry

After 12 years as a U.S. Army Cavalryman, Jeremy Stratton understood the value of military reconnaissance and tactical skills. And after two years spent studying for his MBA, Stratton knew he was more than equipped for the transition to civilian life.

Stratton, now a senior consultant at IBM, used two years at Maryland Smith to immerse himself in an experiential, data-focused business education program. Being able to examine business problems from a quantitative perspective and recognize the extent to which data can inform decision-making was incredibly important to a successful transition, Stratton says.

"While the Army offered unique opportunities to develop leadership skills at a young age, the business school ultimately served as the perfect catalyst to transition into a civilian career requiring superior quantitative skills," says Stratton. "This is where Maryland Smith truly shines."



Jeremy Stratton

Picturing a Civilian Future

Octavia Davis couldn't imagine going to college right after high school. She hadn't yet decided what she wanted to do with her life. Joining the military, she thought, would give her time to decide what she wanted, while giving her a rich, worldly experience. "The Marine Corps had much more to offer me than just time to think about what I wanted to be when I grew up," Davis says. "It was an opportunity to transform in ways I never thought I could."

She was enlisted for six years—the first three doing photojournalism and social media management; the later three doing diplomatic security. The many skills she learned—among them: adaptability, responsibility, change management—have stayed with her, even as she moved on.

After leaving active duty as a Marine sergeant, she spent three years working as a fitness coach and earning her bachelor's in kinesiology. She was already a successful businesswoman. But she soon decided it was time to adapt again, and set her sights higher, just as she always had in the military.

She enrolled in Maryland Smith's full-time MBA program in 2020, was selected for a competitive brand-management internship at Church & Dwight (maker of Oxi Clean, Arm & Hammer, and other products), and has found a whole new level of private sector passion. "It truly is a great program," she says, "and one that I would recommend to anyone wanting to further their career in the business world—or make a career switch like I did."



Octavia Davis

Preparing professionals for new leadership opportunities is what Maryland Smith does best. Every year, we help hundreds of U.S. uniformed services veterans and families fearlessly navigate career transitions.

Join our community of Smith Vets and learn how an MBA or MS from one of our top-ranked programs can prepare you for business leadership.

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