

VA



U.S. Department  
of Veterans Affairs

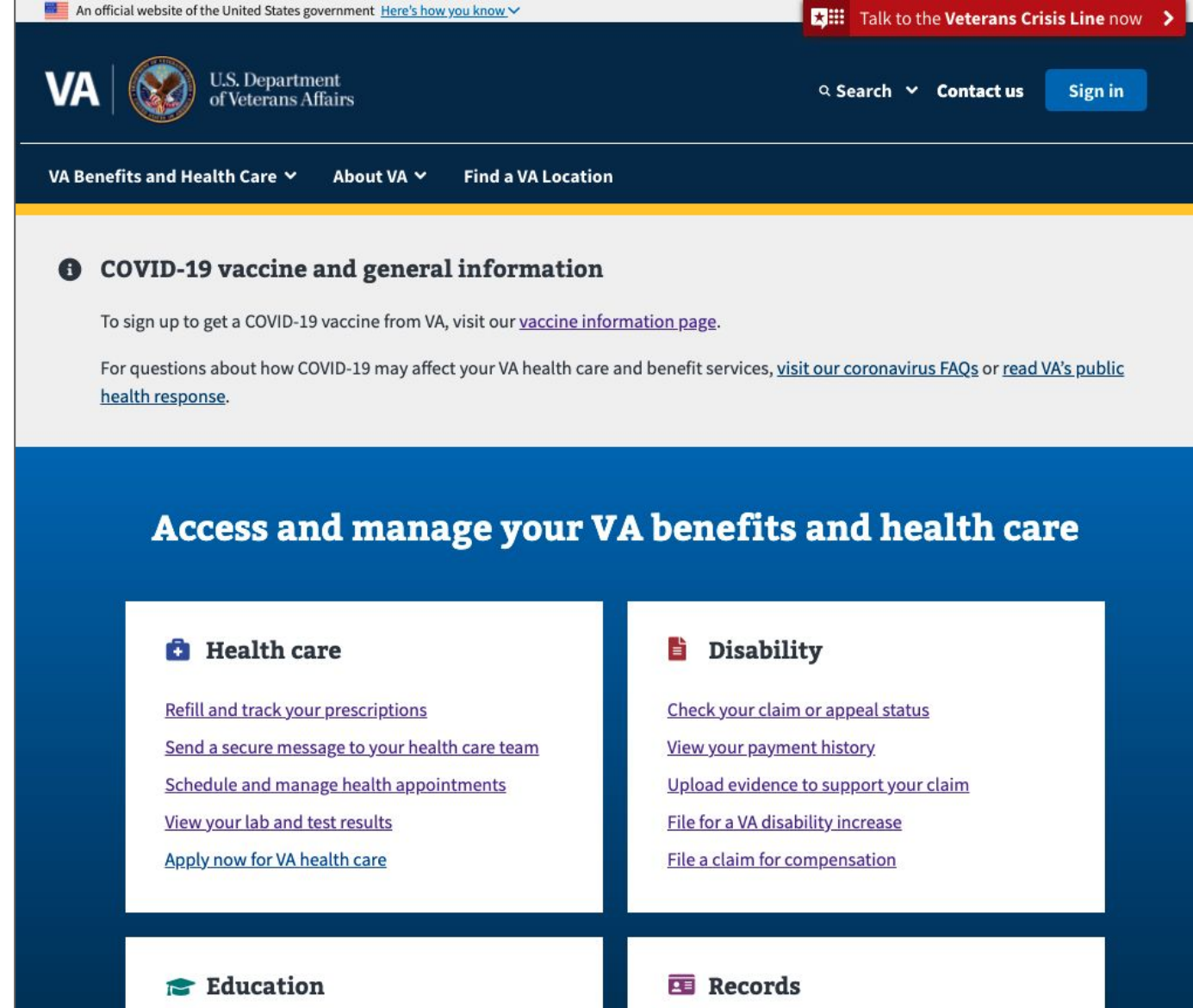
# Baseline Wayfinding on VA.gov

Research Readout

# Background

Veteran-facing user research  
on the VSA program

*Not much user research on  
the **VA.gov home page** and  
global navigation since 2018  
when it was designed and  
launched*



# Research Goals

After 2+ years of site growth, we wanted to know how effective **VA.gov** is in **enabling Veterans** to **complete their top tasks**:

- How is it being used by Veterans?
- What tasks are difficult to do?
- What works well?
- What pain points are there?

The screenshot shows the VA.gov website. At the top, there's a dark blue header with the VA logo, the U.S. Department of Veterans Affairs name, and links for Search, Contact us, and Sign in. Below this is a navigation bar with links for VA Benefits and Health Care, About VA, and Find a VA Location. A light gray section contains a COVID-19 vaccine and general information announcement, including links to the vaccine information page, coronavirus FAQs, and VA's public health response. The main content area has a blue background with the heading "Access and manage your VA benefits and health care". Below this heading is a grid of four white boxes with blue borders. The first box is titled "Health care" and lists links for refilling prescriptions, sending secure messages, scheduling appointments, viewing lab results, and applying for health care. The second box is titled "Disability" and lists links for checking claim status, viewing payment history, uploading evidence, and filing claims for disability increase and compensation. The third box is titled "Education" and the fourth is titled "Records".

VA.gov

U.S. Department of Veterans Affairs

Search Contact us Sign in

VA Benefits and Health Care About VA Find a VA Location

**COVID-19 vaccine and general information**

To sign up to get a COVID-19 vaccine from VA, visit our [vaccine information page](#).

For questions about how COVID-19 may affect your VA health care and benefit services, [visit our coronavirus FAQs](#) or [read VA's public health response](#).

**Access and manage your VA benefits and health care**

**Health care**

- [Refill and track your prescriptions](#)
- [Send a secure message to your health care team](#)
- [Schedule and manage health appointments](#)
- [View your lab and test results](#)
- [Apply now for VA health care](#)

**Disability**

- [Check your claim or appeal status](#)
- [View your payment history](#)
- [Upload evidence to support your claim](#)
- [File for a VA disability increase](#)
- [File a claim for compensation](#)

**Education**

**Records**

# Methodology

## Remote moderated 1-hour research sessions over Zoom

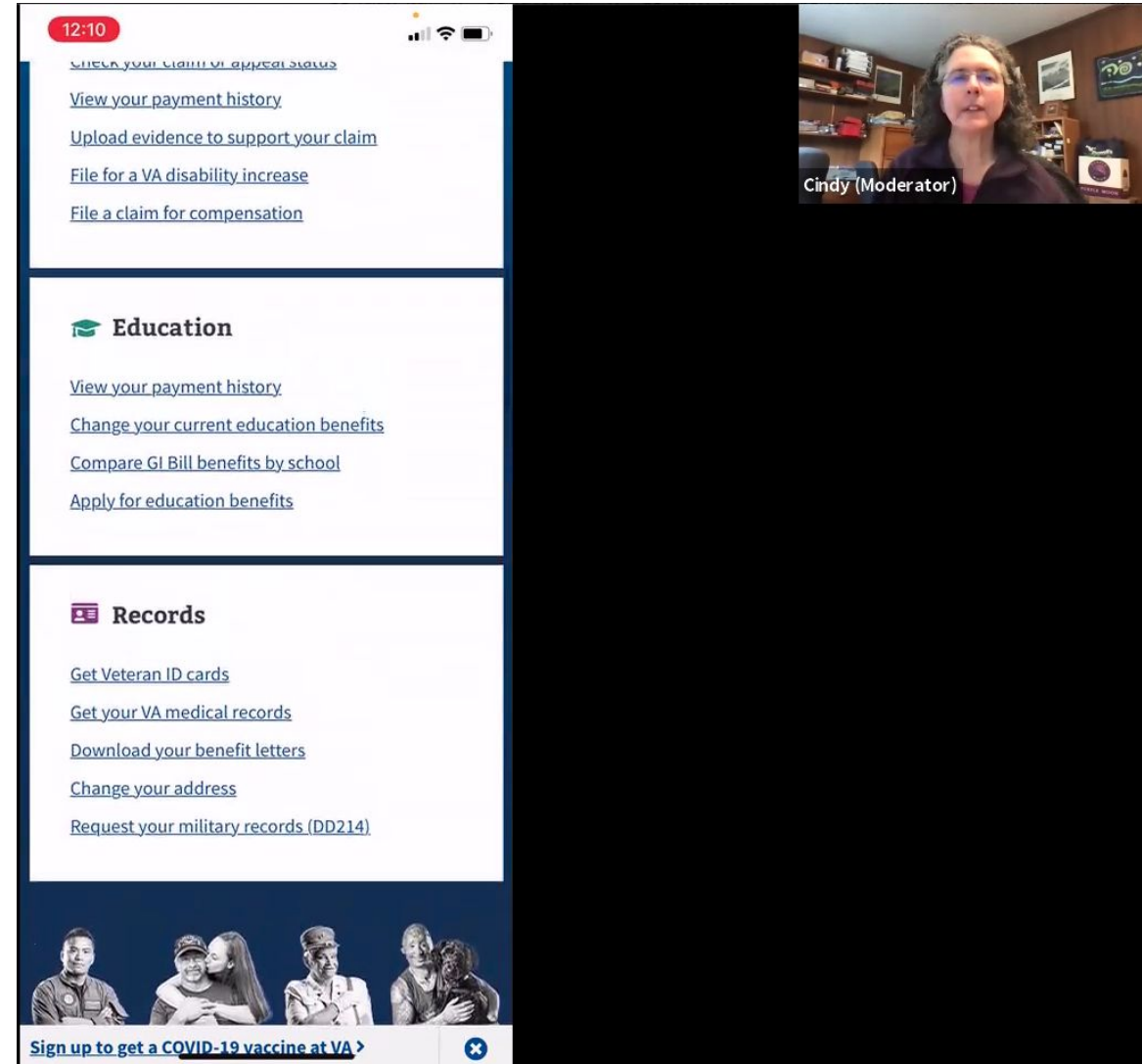
- Past usage of VA.gov
- 9 wayfinding tasks (Veteran top tasks)

User Task	Successful Wayfinding
Ask your VA doctor a follow-up question	Send a secure message
Find out if your disability claim has been approved	Track claim status
Find the form to fill out to specify that you want someone to be your representative in your disability claim appeal	Find form 21-22a Appointment of Individual As Claimant's Representative
Update your bank information for disability compensation	Change direct deposit
Set up your travel to medical appointments to be reimbursed by direct deposit	Direct deposit for VA travel pay reimbursement
Find nearest VA hospital to a city you're planning to visit	Find a VA location
Get a document that shows the income you receive from the VA	Download benefit letter or payment history
Share VA medical history with a doctor outside the VA	Get your VA medical records
Tell the VA about your new spouse	Add dependent

# 13 Participants

12 Veterans (incl. one caregiver for another Veteran), 1 family member of a Veteran

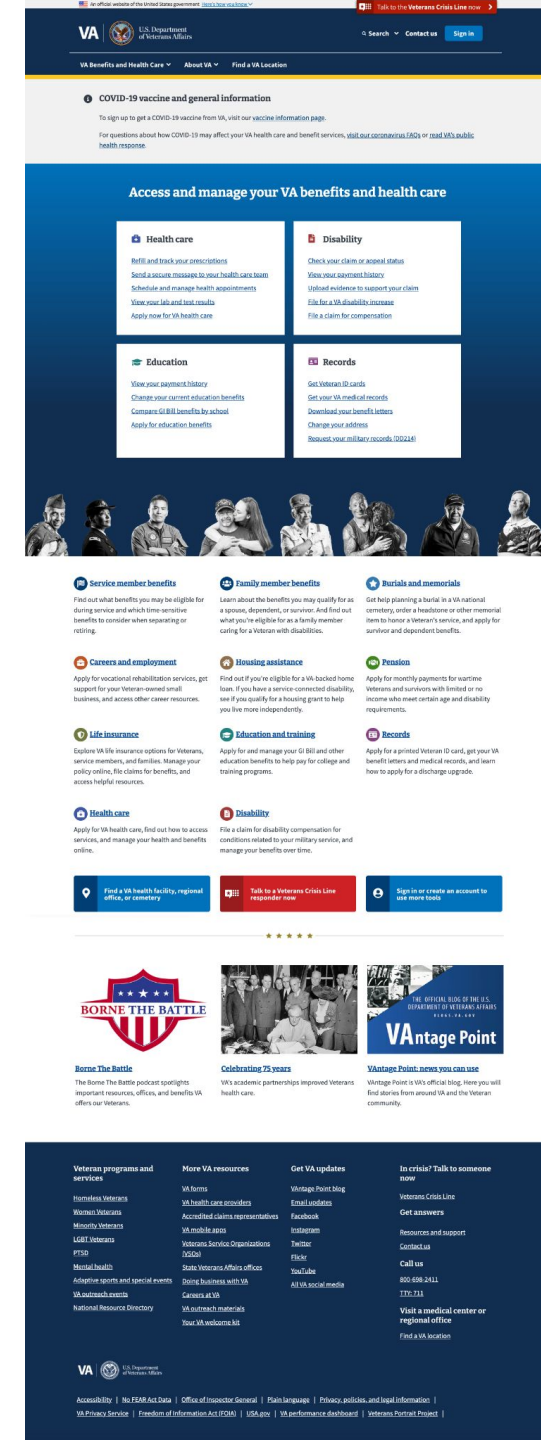
- **8 desktop, 5 mobile**
- 7 w/o any post-high school degree or training
- 7 in rural/remote locations
- 6 were age 55-64 or older; 1 was under 35
- 4 were people of color
- 3 were female
- 3 had a cognitive disability
- 2 had never used VA.gov before
- 1 used a screen reader (with advanced level of experience)



What we learned...

# Top Key Findings

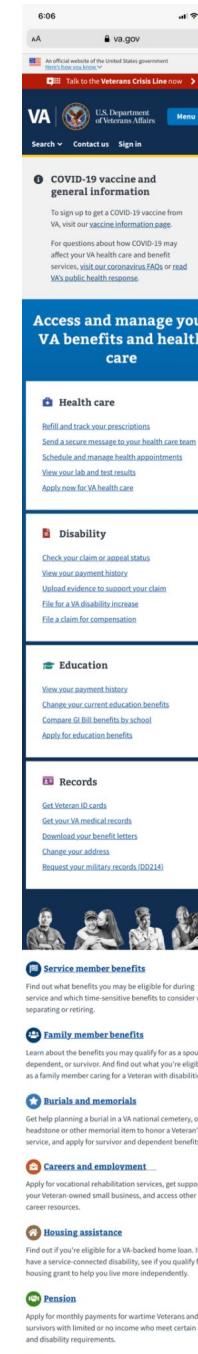
1. Some Veteran top tasks were difficult to do on VA.gov, while others were easy
2. People tended to focus on only one part of the home page
3. Search was used as a last resort, if at all





# More Key Findings

4. A few accessibility issues, but VA.gov worked fairly well for screen readers
5. No significant differences in wayfinding results for
  - mobile vs. desktop users
  - participants with vs. without a cognitive disability
  - participants familiar vs. unfamiliar with VA.gov
6. Some participants had difficulty searching on *Find a VA form* because too many words and/or misspellings in search query
7. Several participants complained about the COVID banner alert they kept seeing, including one using a screen reader





# Key Finding #1: Some tasks difficult, others easy

All participants were able to successfully complete 3 of the 9 tasks, most completed 3 more of the tasks, but the other 3 tasks had *lower success rates* because navigation paths weren't straightforward

Task #	Task Description	Successfully completed task w/o assistance	Participant Ratings (1 = difficult, 5 = easy)			
		% Success	Avg	Min	Max	
2	Track claim status	100%	4.8	4.0	5.0	
1	Message doctor	100%	4.5	3.0	5.0	
4	Change direct deposit	100%	4.3	3.0	5.0	
6	Find VA location	83%	4.3	2.0	5.0	
7	Get proof of income	82%	4.1	2.0	5.0	
9	Add dependent	78%	3.1	1.0	5.0	
8	Get VA medical records	67%	4.0	2.0	5.0	
5	Travel reimbursement direct deposit	55%	2.9	1.0	5.0	
3	Form to appoint representative	8%	2.4	1.0	4.0	

# Key Finding #1: Some tasks difficult, others easy

When asked what they didn't like about VA.gov, almost half of the participants said it was **difficult to find what they need, especially when it isn't in the "top 4" boxes on the home page**

*"A lot of things I can't find" (p1).*

## Access and manage your VA benefits and health care

### Health care

- [Refill and track your prescriptions](#)
- [Send a secure message to your health care team](#)
- [Schedule and manage health appointments](#)
- [View your lab and test results](#)
- [Apply now for VA health care](#)

### Disability

- [Check your claim or appeal status](#)
- [View your payment history](#)
- [Upload evidence to support your claim](#)
- [File for a VA disability increase](#)
- [File a claim for compensation](#)

### Education

- [View your payment history](#)
- [Change your current education benefits](#)
- [Compare GI Bill benefits by school](#)
- [Apply for education benefits](#)

### Records

- [Get Veteran ID cards](#)
- [Get your VA medical records](#)
- [Download your benefit letters](#)
- [Change your address](#)
- [Request your military records \(DD214\)](#)

Key Finding #1: Some tasks difficult, others easy

## Task: Find form to appoint representative

2 participants **looked for forms in the disability or records boxes,** but didn't see anything there

**Access and manage your VA benefits and health care**

Health care	Disability
<ul style="list-style-type: none"><li><a href="#">Refill and track your prescriptions</a></li><li><a href="#">Send a secure message to your health care team</a></li><li><a href="#">Schedule and manage health appointments</a></li><li><a href="#">View your lab and test results</a></li><li><a href="#">Apply now for VA health care</a></li></ul>	<ul style="list-style-type: none"><li><a href="#">Check your claim or appeal status</a></li><li><a href="#">View your payment history</a></li><li><a href="#">Upload evidence to support your claim</a></li><li><a href="#">File for a VA disability increase</a></li><li><a href="#">File a claim for compensation</a></li></ul>
Education	Records
<ul style="list-style-type: none"><li><a href="#">View your payment history</a></li><li><a href="#">Change your current education benefits</a></li><li><a href="#">Compare GI Bill benefits by school</a></li><li><a href="#">Apply for education benefits</a></li></ul>	<ul style="list-style-type: none"><li><a href="#">Get Veteran ID cards</a></li><li><a href="#">Get your VA medical records</a></li><li><a href="#">Download your benefit letters</a></li><li><a href="#">Change your address</a></li><li><a href="#">Request your military records (DD214)</a></li></ul>

Key Finding #1: Some tasks difficult, others easy

## Task: Travel reimbursement direct deposit

4 participants **looked for “travel” in the health care box or in the megamenu** under health care

2 people who found the [VA travel pay reimbursement page](#) **didn't notice the target link** "Learn how to set up direct deposit for VA travel pay reimbursement"

Home > Health care > Get travel pay

Health care

# VA travel pay reimbursement

Get benefits + VA travel pay reimbursement through the Beneficiary Travel

## File a claim for VA travel pay

### How do I prepare to file a claim for reimbursement?

- Make sure you're eligible to receive VA travel pay reimbursement as a Veteran or caregiver. And determine whether you're eligible for general health care travel or special mode transportation reimbursement.  
[Check our eligibility requirements below](#)
- Find out what [expenses we reimburse](#).
- Gather your receipts and track your mileage. Be sure to keep your receipts for all private or public transportation as well as any meals or lodging we've approved for reimbursement.
- Set up direct deposit so we can deposit your reimbursement directly into your bank account.  
[Learn how to set up direct deposit for VA travel pay reimbursement](#)

### How do I file a claim for general travel expenses?



Key Finding #1: Some tasks difficult, others easy

## Task: Get VA medical records

3 participants found the [Get your VA medical records online page](#) but **missed the button to sign in** and got **confused by** the content about the **Veterans Health Information Exchange** info and opting out

2 participants **looked in the health care box** (vs. records where it is)

2 people thought you **couldn't get your VA medical records to an outside doctor** or didn't know how

### The Veterans Health Information Exchange

The Veterans Health Information Exchange (VHIE) program lets us automatically and securely share your health information with participating community providers as well as the Department of Defense.

#### What's VHIE, and how can it help me manage my health?

VHIE gives your health care providers a more complete view of your health record to help them make more informed treatment decisions. Through VHIE, community providers who are a part of your care team can safely and securely receive your VA health information electronically.

VHIE helps improve continuity of your care, reduce test duplication, and avoid clinical error. That's because you can see all your health care providers from different practices or networks in one place. Our secure system also eliminates the need to send paper medical records by mail, and to carry your records to appointments with community providers.

We share your health information only with participating community providers via VHIE when they're treating you. Visit the [VHIE page](#) to learn more about how the program helps your providers better understand your health history and develop safer, more effective treatment plans.

#### VHIE sharing options

If you don't want your community providers to receive your information via VHIE, you may opt out of electronic sharing at any time. And if you previously opted out but want to resume secure, seamless sharing, you may opt back in. Visit the [VHIE Sharing Options page](#) to learn more.

#### How do I opt out?

If you would prefer to opt out of sharing your health information electronically, you can do so at any time. You must complete and submit [VA Form 10-10164 \(PDF\)](#) to your facility's Release of Information

## Get your VA medical records online

Our online tools can help you review, organize, and share your VA medical records and personal health information. Find out if you're eligible and how to sign in to start using these tools.

### On this page:

- [VA Blue Button](#)
- [The Veterans Health Information Exchange \(VHIE\)](#)

## VA Blue Button

### Please sign in to view your VA medical records

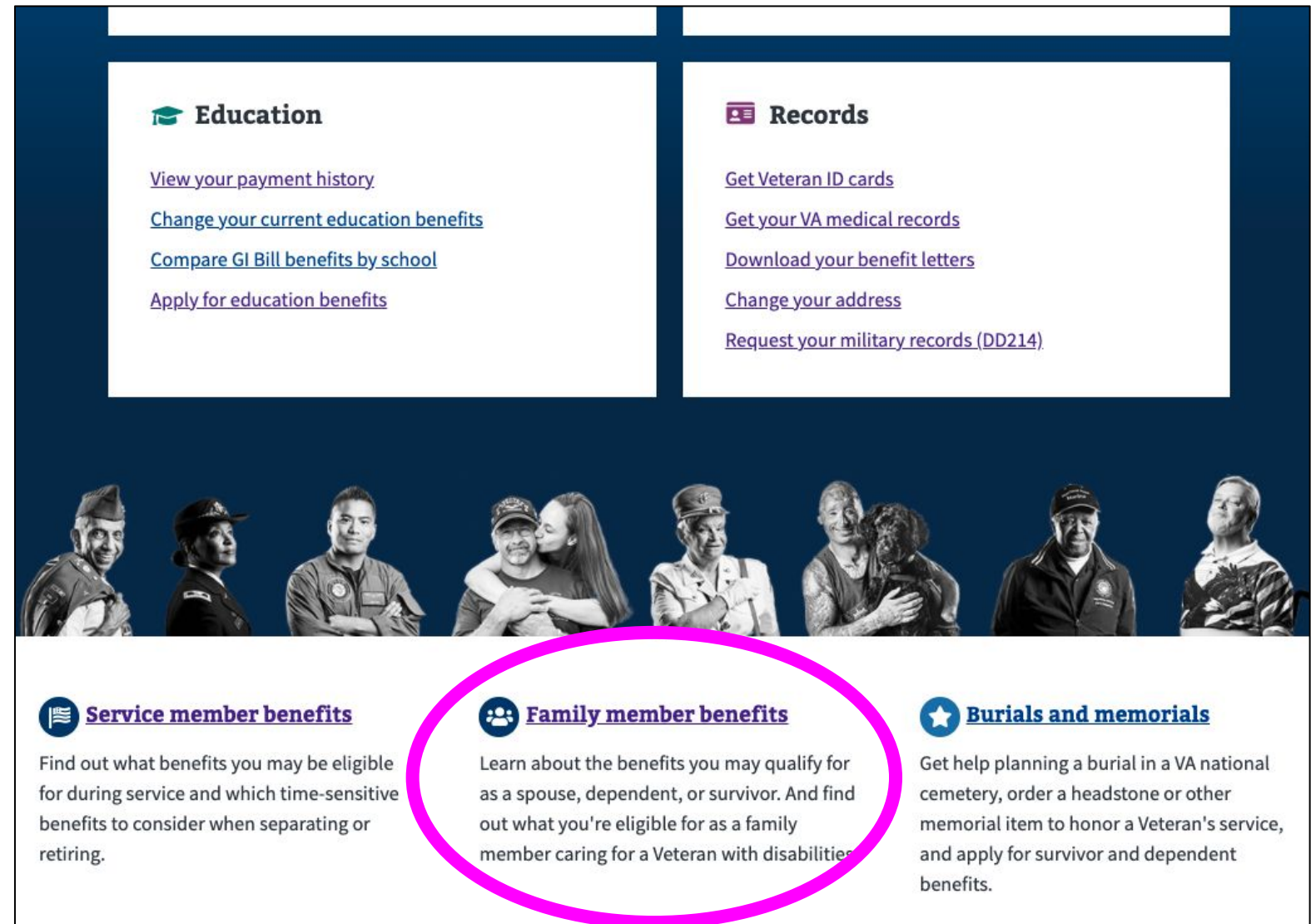
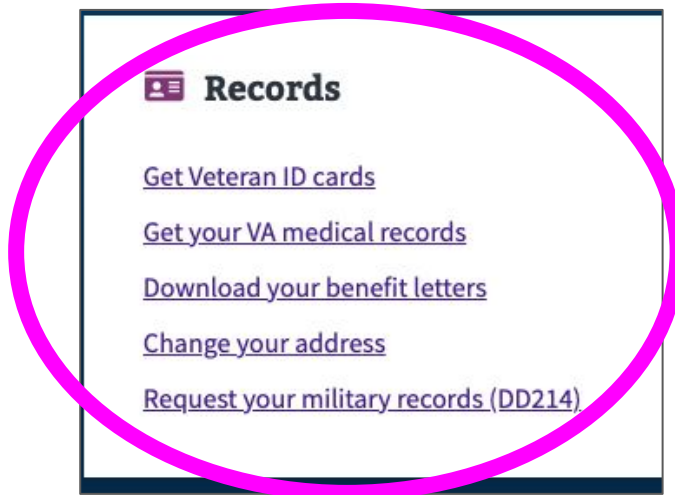
Try signing in with your **DS Logon**, **My HealtheVet**, or **ID.me** account. If you don't have any of those accounts, you can create one now.

[Sign in or create an account](#)

Key Finding #1: Some tasks difficult, others easy

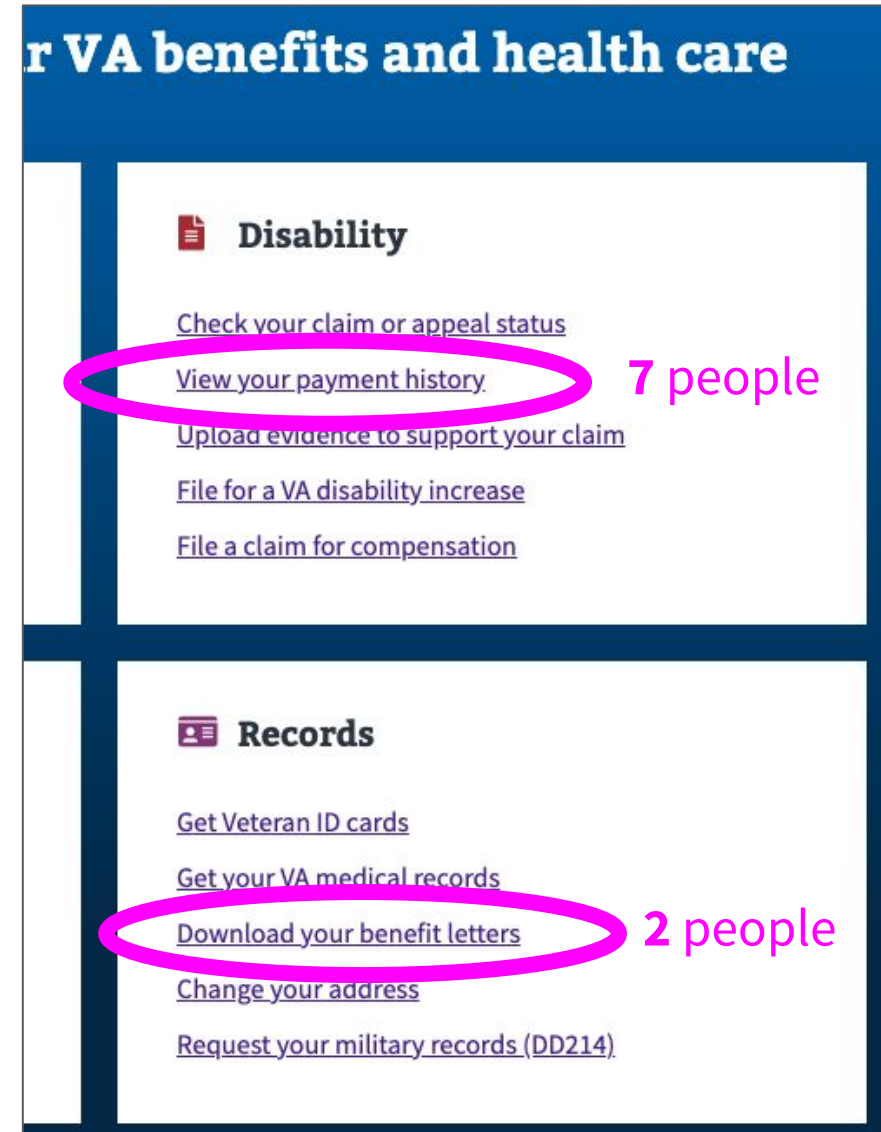
# Task: Tell the VA about your new spouse

4 participants **looked in Family Member Benefits** or the **records box**



## Task: Get proof of VA income

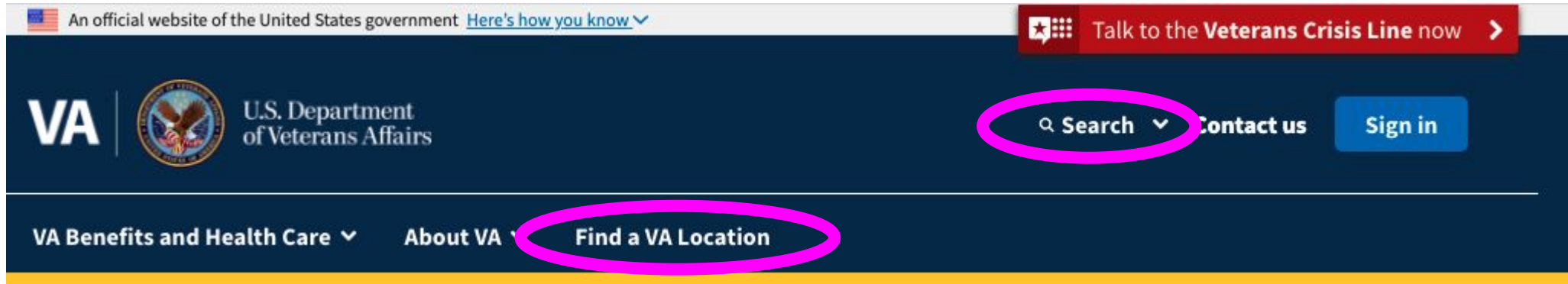
- **7 of 11 participants went to "View your payment history"** (in the disability box) and said they'd print it out from there
- Only **2 people went to "Download your benefit letters"** (in the records box)
- 1 person said benefits letters wasn't the right place to go, and that "view payment history" sounds like what you pay the VA, not what the VA pays you, but they ended up going there anyway to complete the task





Key Finding #1: Some tasks difficult, others easy

## Task: Find a VA hospital near where you're going




**Most participants used the facility locator** on the home page, but 2 people didn't find it and instead used **site search**:

- One typed "VA in Cincinnati OH" and found results
- The other typed "Knoxville" and didn't see any relevant results (there was one clinic link amidst multiple cemetery links)


Key Finding #1: Some tasks difficult, others easy

## Task: Change direct deposit

**My VA benefits and health care**

 **Disability** 8 people

- [Check your claim or appeal status](#)
- [View your payment history](#)
- [Upload evidence to support your claim](#)
- [File for a VA disability increase](#)
- [File a claim for compensation](#)

 **Records** 1 person

- [Get Veteran ID cards](#)
- [Get your VA medical records](#)
- [Download your benefit letters](#)
- [Change your address](#)
- [Request your military records \(DD214\)](#)

[View Your VA Payment History | Veterans Affairs](#)

### What should I do if I need to change my direct deposit or contact information?

Change your information in either of these ways

[Change your information online](#), or  
[Contact your nearest VA regional benefit office or eligibility office](#)

[Change Your Address In Your VA.gov Profile | Veterans Affairs](#)

### How to change other information related to your VA benefits

#### Update your health benefits information (VA Form 10-10EZR)

Use VA Form 10-10EZR to update your personal, financial, and insurance information after you're enrolled in VA health care.

#### Change your VA direct deposit and contact information

Change your direct deposit and contact information for certain VA benefits.

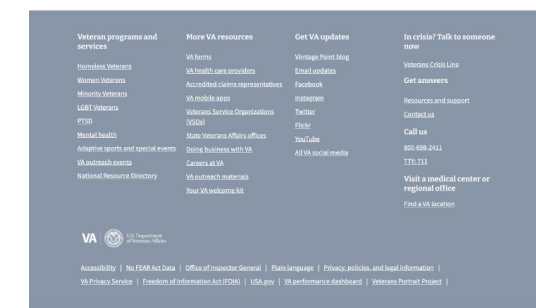
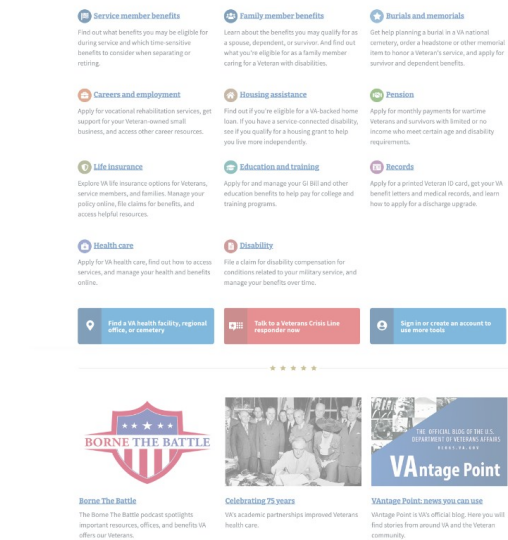
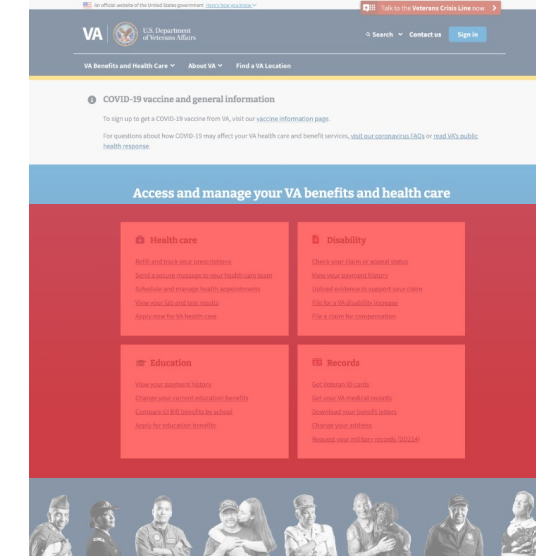
# Key Finding #2: Focus in one place

## A majority of participants focused on only one part of the VA.gov home page

- Usually the "top 4" boxes
  - Mostly didn't look at anything else on the page
- Half of participants never opened *VA Benefits and Health Care* megamenu
- Most participants didn't find *Find a VA form* or *Resources and support*
- A third of participants never scrolled down past the row of images on the home page; they stopped as if it were the bottom

Both mobile and desktop users

Findings consistent with analytics data



# % of 8 research participants who clicked in each area (Desktop)

Key:

75-100%



50-75%



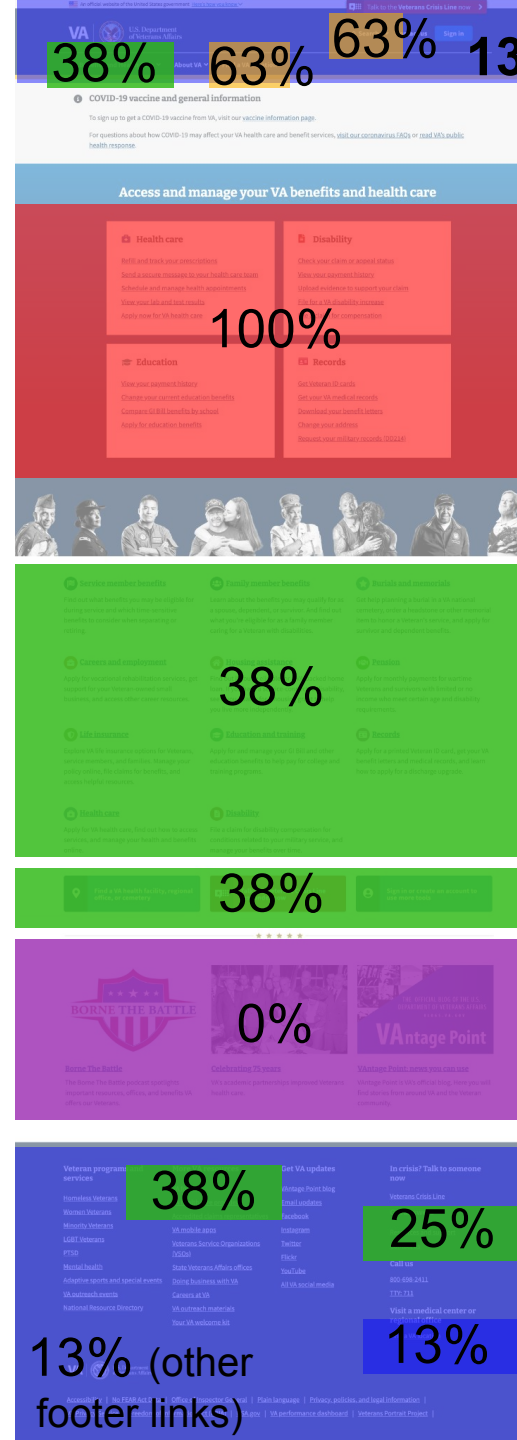
25-49%



10-24%



0-9%



**Where people clicked (decreasing order):**

1. “Top 4” boxes
2. *Search and Find a VA Location* in the header
3. *VA Benefits and Health Care* megamenu, topics and wide buttons below the row of pictures, *VA Forms* in the footer
4. *Resources and Support* in the footer
5. *Find a VA Location* in the footer and other header and footer links

# # of unique clicks in a month per analytics (Desktop)

Key:

> 100K



50-99K



20-49K



10-19K



0-9K



Note: Data from unauthenticated navigation  
from 3/24/2021 - 4/22/2021 unique events  
(top # per screen area)



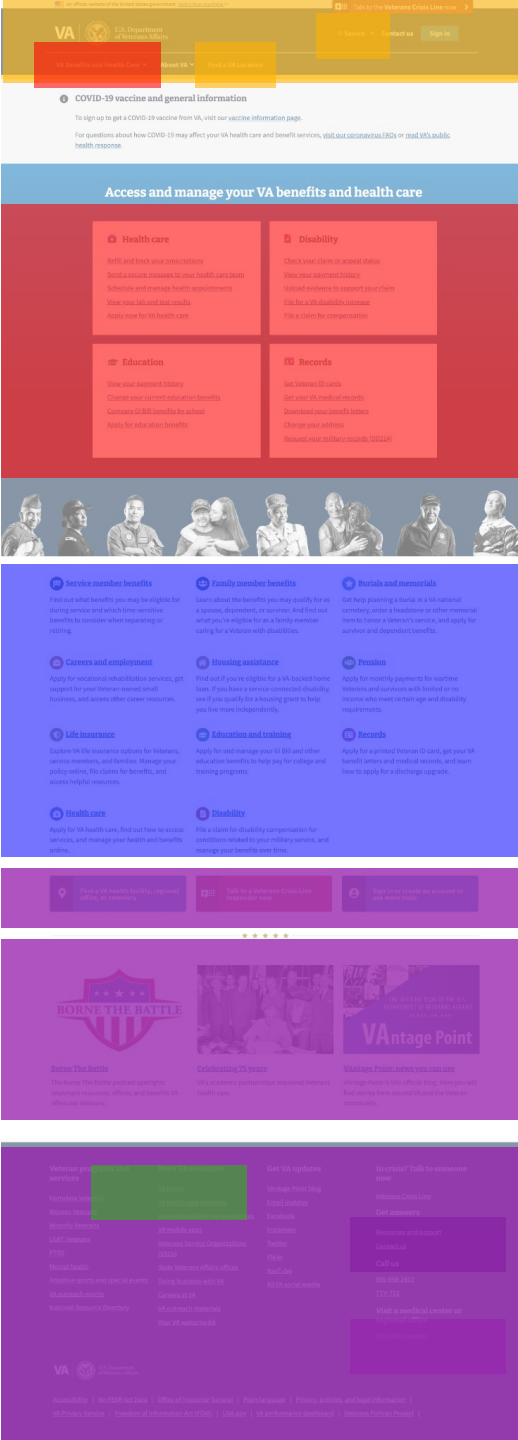
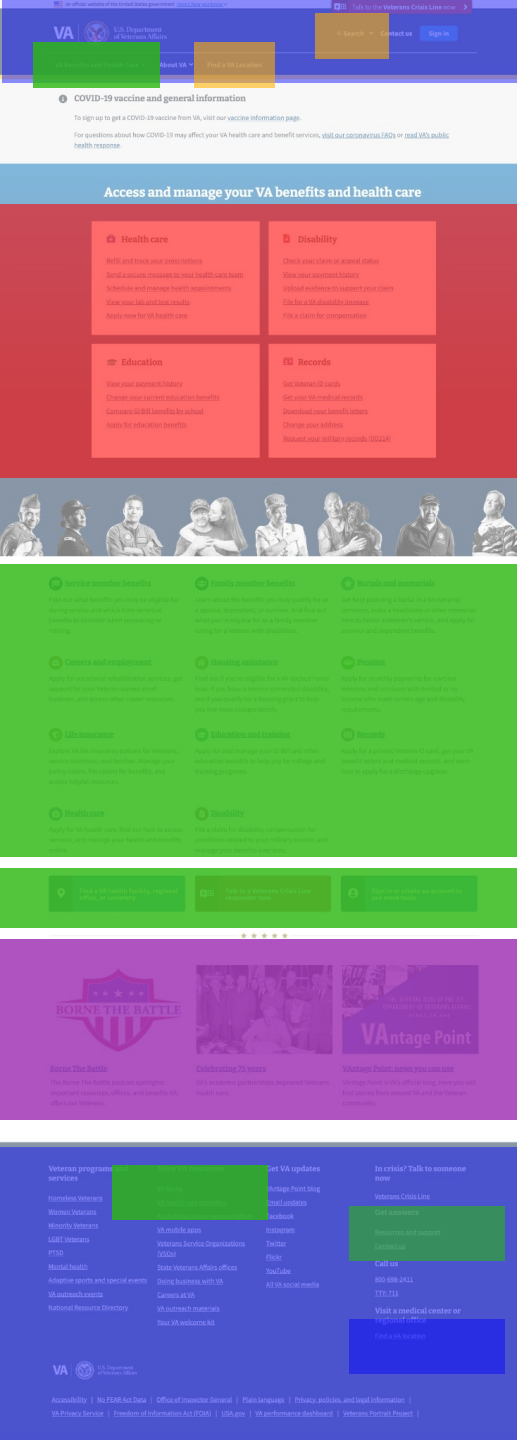
**Where people clicked (decreasing order):**

1. "Top 4" boxes
2. VA Benefits and Health Care megamenu
3. Search in the header
4. Other header links including *Find a VA Location*
5. VA Forms in the footer
6. Topics below the row of pictures
7. 3 wide buttons below the links
8. Footer links, including *Resources and Support*, *Find a VA Location*



# Compare home page usage per research and analytics (Desktop)

- Similarly high usage in “top 4” boxes and header
- Lower usage farther down the page, except for VA Forms in the footer



## Analytics

Key:

High

Low



# % of 5\* research participants who clicked in each area (Mobile)

Key:

75-100%



50-75%



25-49%



10-24%

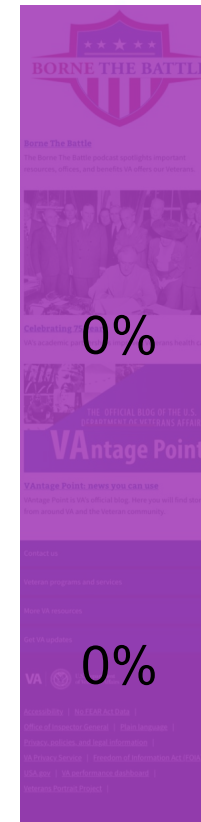
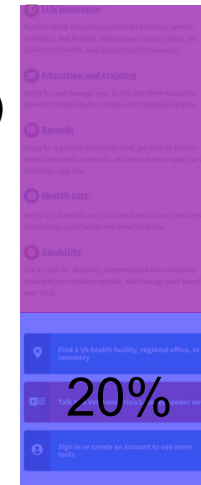
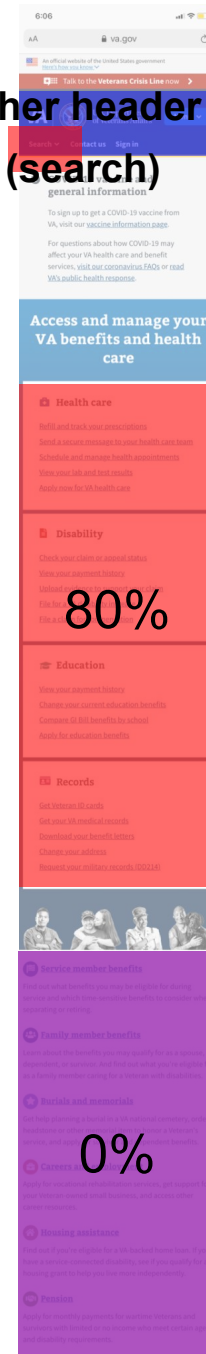
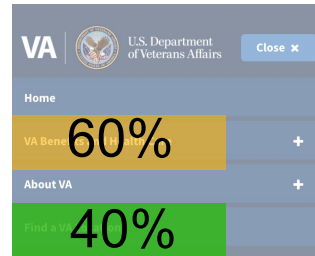


0-9%



\*4 participants were on smartphones and 1 used a tablet

20% (other header links)  
80% (search)



**Where people clicked (decreasing order):**

1. “Top 4” boxes and Search in the header
2. Menu > VA Benefits and Health Care megamenu
3. Menu > Find a VA Location
4. Other header links and wide buttons



# # of unique clicks in a month per analytics (Mobile)

Key:

> 100K



50-99K



20-49K



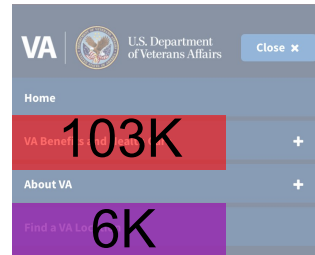
10-19K



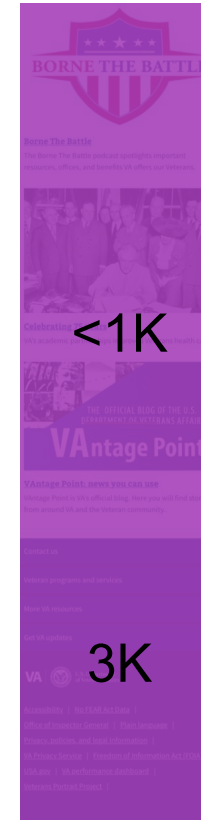
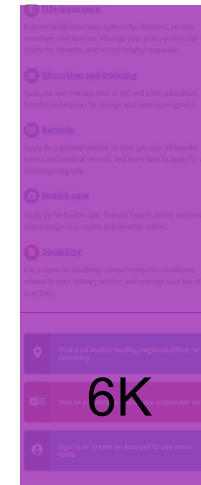
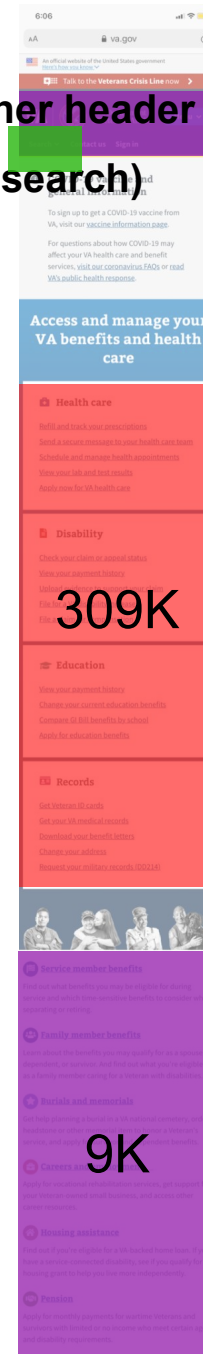
0-9K



2K (other header links)  
22K (search)



*Note: The header isn't used much, except for the VA Benefits and Health Care megamenu and Search*



**Where people clicked  
(decreasing order):**

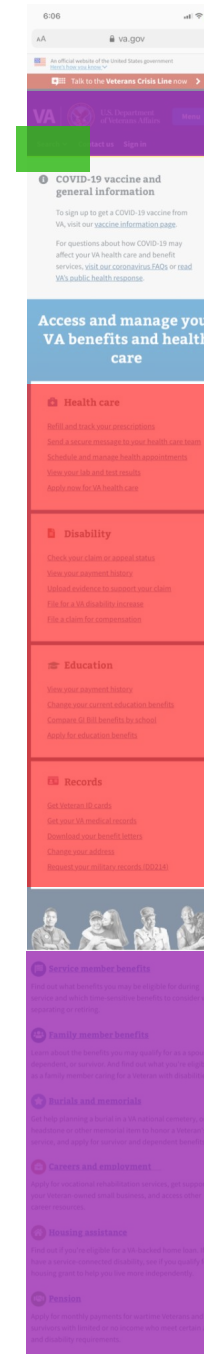
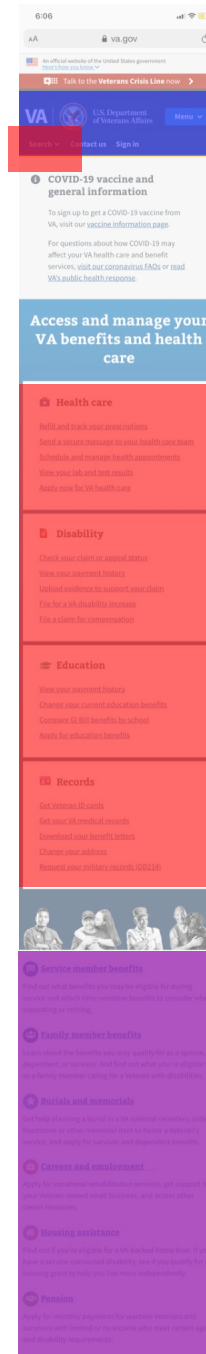
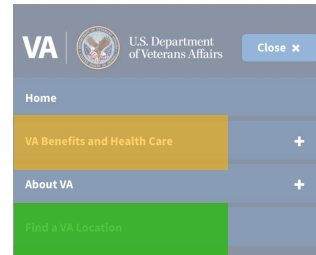
1. "Top 4" boxes
2. Menu > VA Benefits and Health Care megamenu
3. Search in the header
4. Topics below the row of pictures
5. Menu > Find a VA Location
6. Wide buttons
7. Footer links including VA Forms, Resources and Support, Find a VA Location

*Note: Data from unauthenticated navigation from 3/24/2021 - 4/22/2021 unique events (top # per screen area)*

# Compare home page usage per research and analytics (Mobile)

- Similarly high usage in “top 4” boxes, VA Benefits and Health Care megamenu, and Search
- Lower usage elsewhere

## Research



## Analytics

Key:

High

Low



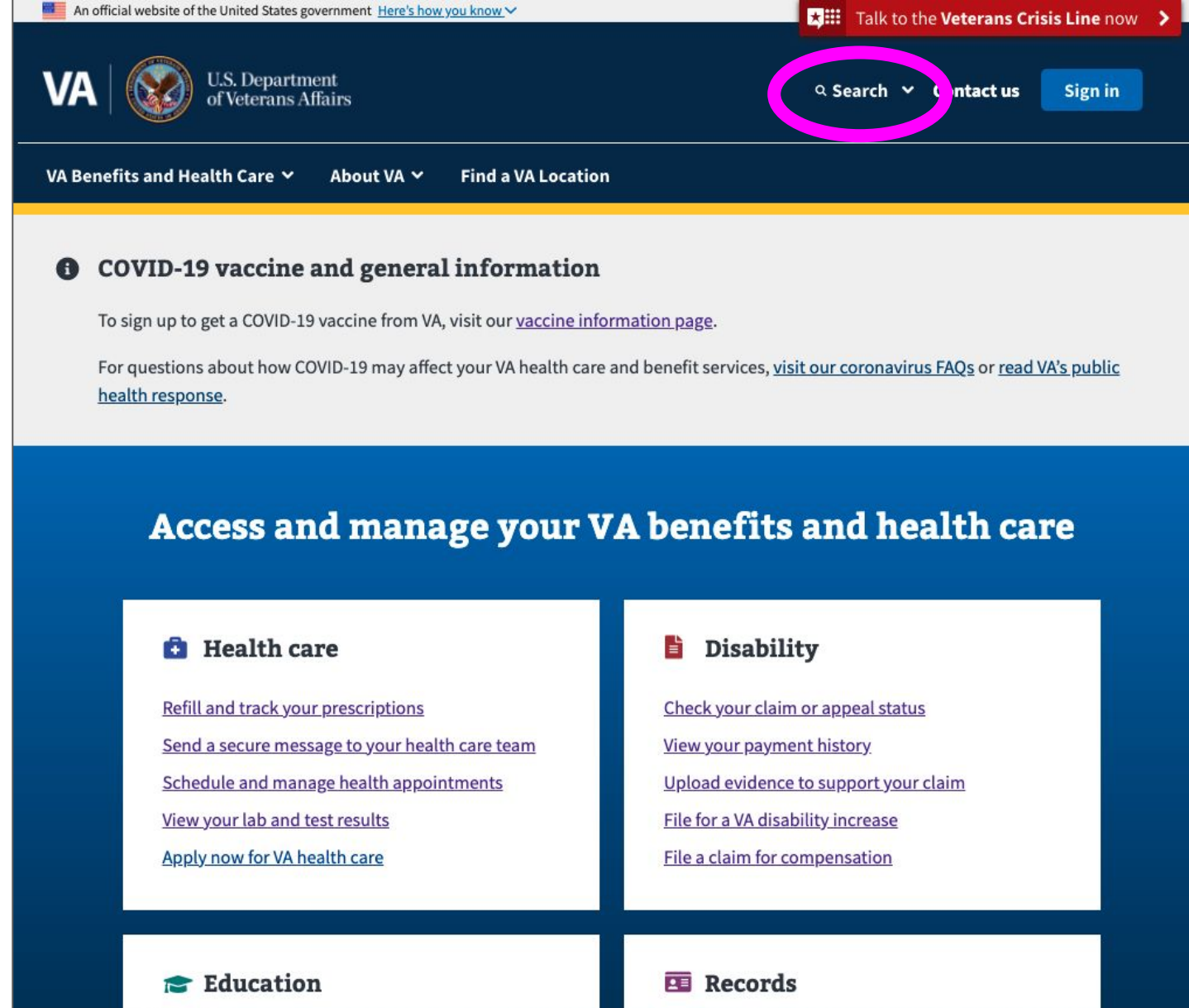
# Key Finding #3: Search as last resort

## No participants started with site search

- About half went there when they were unable to find any relevant links elsewhere on the home page

*"It is an **option of last resort**. When all else fails, use the search function." (p16)*

- Many **didn't notice Search** in the header at first, or at all (31%)

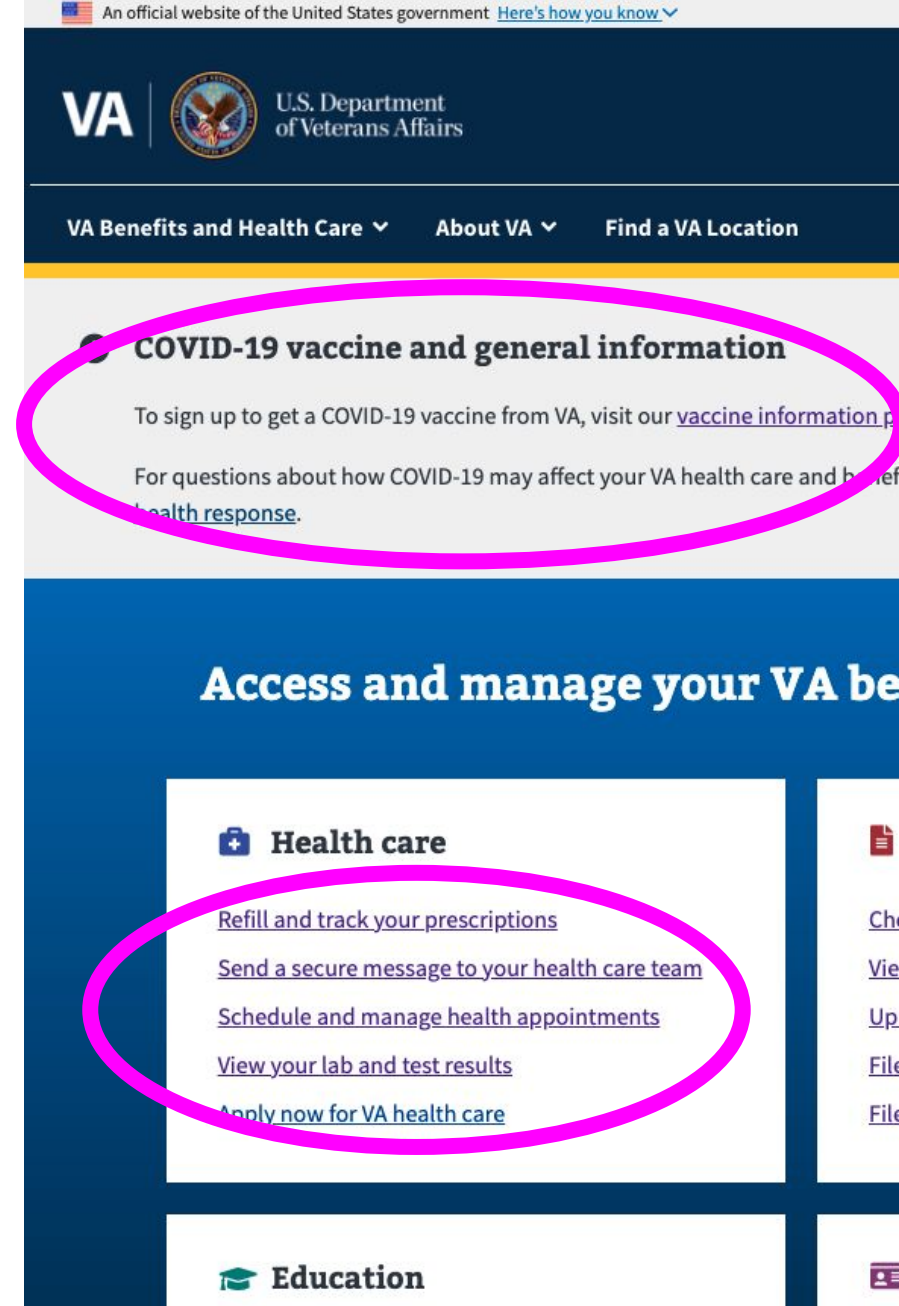


# Key Finding #4: Accessibility issues

The **VA.gov home page worked fairly well with a screen reader** (1 participant + 1 pilot)

- Wayfinding takes longer because hearing text read aloud is slower than visually scanning
- *Issue*: Site search findability with screen readers
- *Issue*: Banner alert notification to screen readers

*Issue (non-screen reader)*: Font readability of the links in the “top 4” boxes (1)



# Key Finding #5: No differences in wayfinding

Given the limited diversity in participants, there were **no significant differences in wayfinding results** for

- People familiar with VA.gov (11) vs. not (2)
- Participants with a cognitive disability (3) vs. without (10)
- Mobile (5) vs. desktop (8) users
  - Mobile users have to use “Menu” button in header to see *VA Benefits and Health Care* megamenu and *Find a VA Location*
  - 3 mobile users used Menu, and 2 didn't

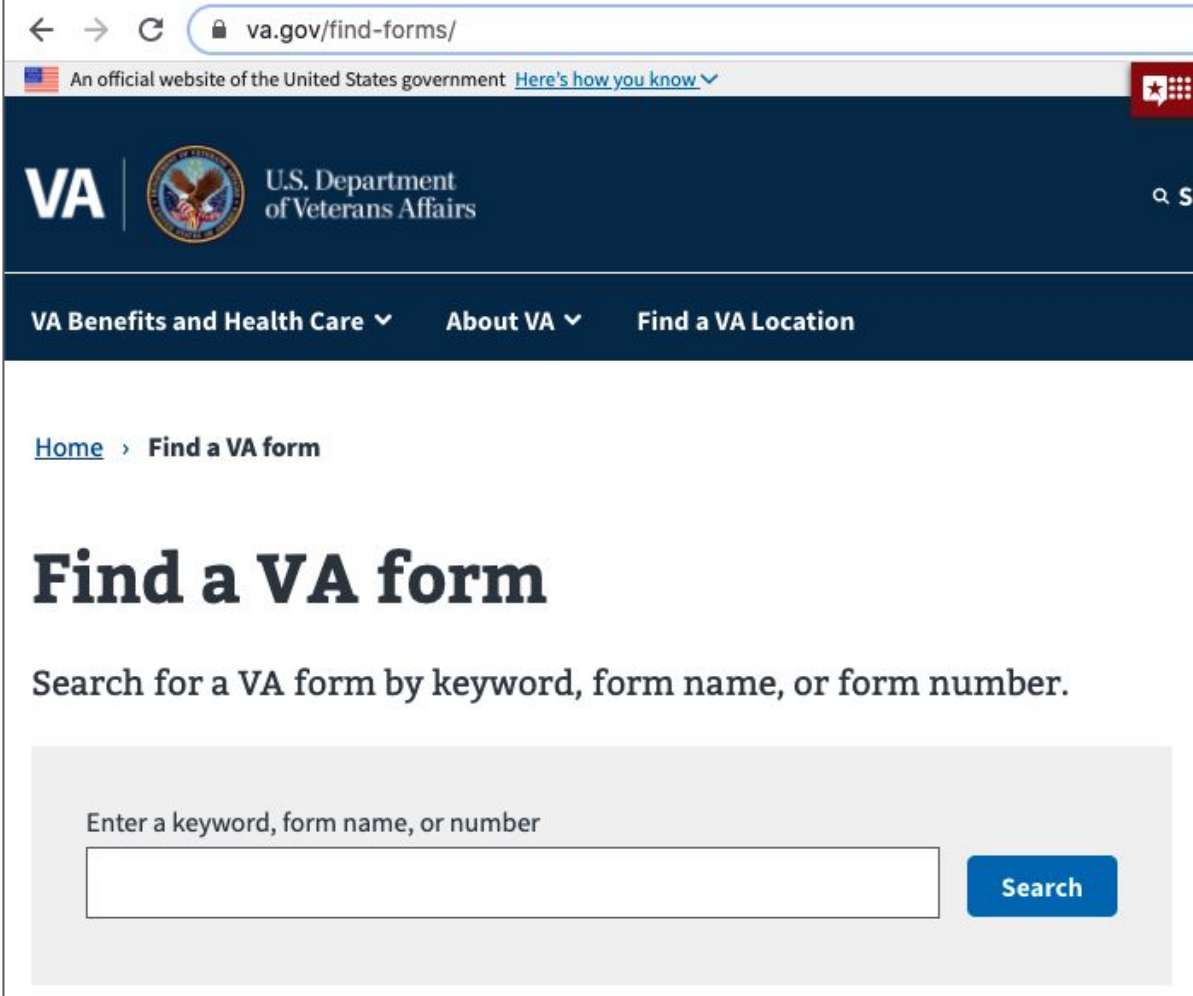




# Key Finding #6: Difficulty searching on *Find a VA form*

4 participants had difficulty searching on *Find a VA form* because they included **too many words in the search query and/or misspelled a key word** ("representative").

- Didn't work:
  - "assign a representative"
  - "assign a representative"
  - "va representative for appeals"
  - "how do I get a representative for va assistance"
- Worked: "assign representative", "disability representative", "representative appeal"
- Also didn't work:
  - "spouse" didn't return form to add dependent

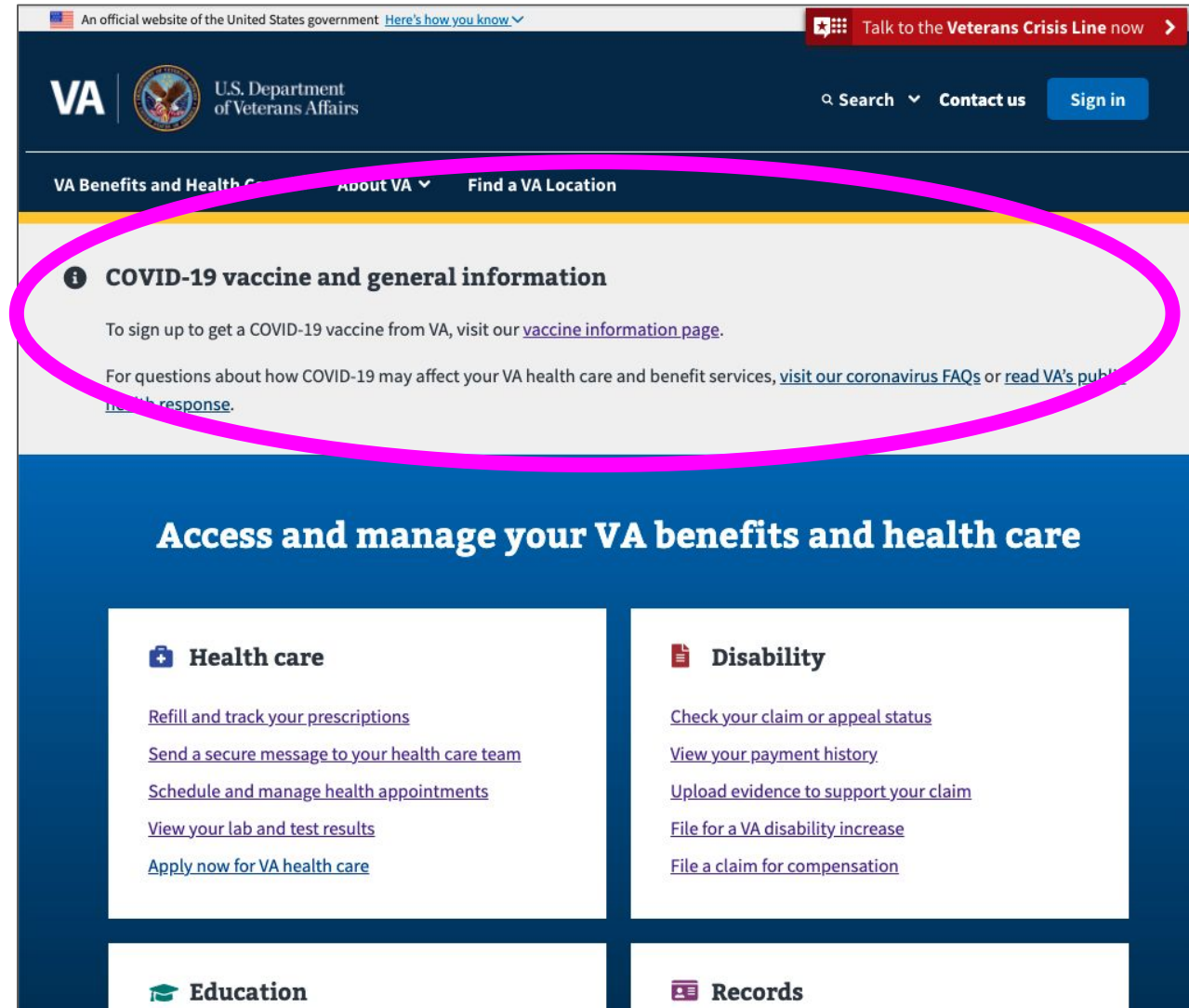


The screenshot shows the VA.gov website's "Find a VA form" page. The browser address bar displays "va.gov/find-forms/". The page header includes the VA logo, the U.S. Department of Veterans Affairs seal, and navigation links for "VA Benefits and Health Care", "About VA", and "Find a VA Location". Below the header, a breadcrumb trail shows "Home > Find a VA form". The main heading is "Find a VA form", followed by the instruction "Search for a VA form by keyword, form name, or form number." A search input field is present with the placeholder text "Enter a keyword, form name, or number", and a blue "Search" button is located to its right.

# Key Finding #7: Complaints about COVID banner

## 3 participants complained about the COVID banner alert on the home page

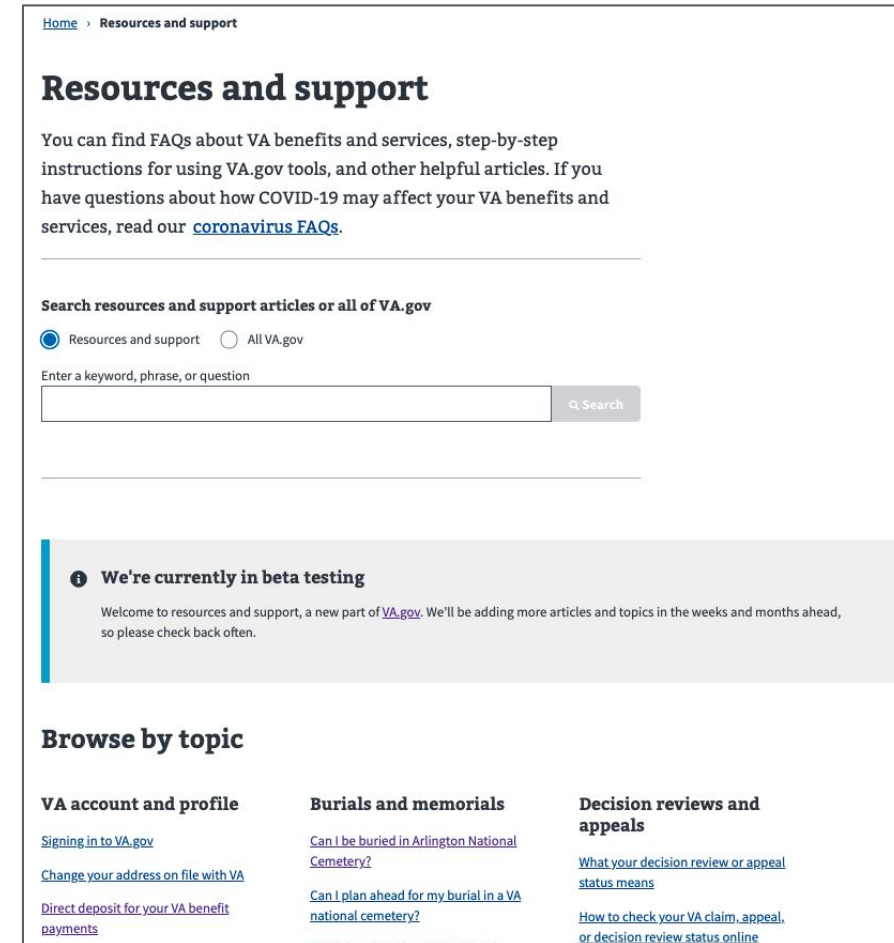
- *"Yuck! Don't want to keep seeing it because I already hear about it constantly from the VA" (p8).*
- 1 wanted to close it
- *"Can't wait for the COVID popups to stop" (p19, who uses a screen reader).*
  - Their screen reader was reading the alert aloud every time they opened the page, and so they couldn't ignore it
- 3 more participants acknowledged the alert but didn't comment on it





# Successes with VA.gov

1. Most participants used **links in the "top 4" boxes** extensively, finding them useful to complete tasks
2. The VA.gov **home page worked well with a screen reader**
  - *"This is user friendly for a screen reader...not a lot of graphics...works pretty good" (p19).*
3. Half of the participants (all desktop users, not mobile) used the **links in the left nav** on content pages
4. All 5 participants shown **Resources and support** were able to use it to complete the relevant task by browsing topics or searching on the page
5. 2 participants noticed **typeahead prompts** while searching and used them.
  - One typed "loans" and then selected "loan eligibility"; the other typed "add spouse" and then selected "dependent"



# Additional Pain Points with VA.gov and the VA

1. **Signing in**
2. Needing to go **back and forth between VA.gov and eBenefits** because one links to the other and back, so you're unable to accomplish your task on just one website
3. **Lack of two-factor authentication via email** (from a participant in a rural/remote area without cell coverage inside his house)
4. **Calling the VA** (if can't find what looking for online)--long hold times, people unable to answer questions, frequent transfers to other people/departments

# Next Steps

## **Discuss preliminary recommendations with relevant teams**

Some high-level preliminary recommendations from this research include:

- Consider design changes to increase visibility of some tools on the home page and sitewide navigation
- Consider additional links for the “top 4” boxes, and maybe remove some not being used
- Consider changes to improve accessibility

Questions?

# APPENDIX: Parts of the VA.gov home page

# Areas of the VA.gov home page (Desktop)

## Header

## “Top 4” boxes

## Topics below the pictures

## 3 wide buttons

## 3 pictures w/links

## Footer

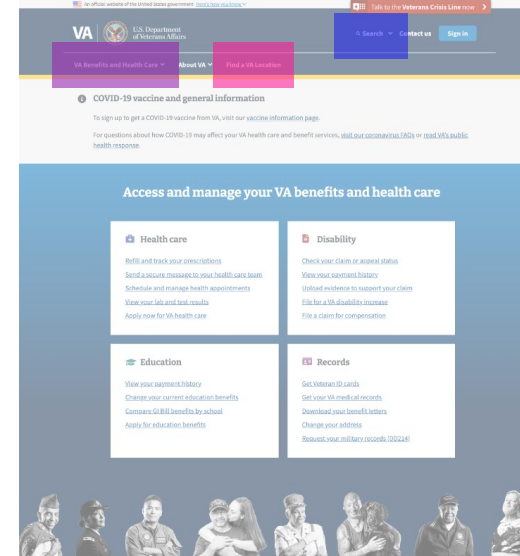


Some  
important  
links on the  
home page  
(Desktop)

VA Benefits and  
Health Care  
megamenu

Find a VA Location

VA Forms



- Service member benefits**  
Find out what benefits you may be eligible for during service and which time sensitive benefits to consider when separating or retiring.
- Family member benefits**  
Learn about the benefits you may qualify for as a spouse, dependent, or survivor. And find out what you're eligible for as a family member caring for a Veteran with disabilities.
- Burials and memorials**  
Get help planning a burial in a VA national cemetery, enter a headstone or other memorial item to honor a Veteran's service, and apply for survivor and dependent benefits.
- Careers and employment**  
Apply for vocational rehabilitation services, get support for your veteran-owned small business, and access other career resources.
- Housing assistance**  
Find out if you're eligible for a VA backed home loan. If you have a service connected disability, see if you qualify for a housing grant to help you live more independently.
- Pension**  
Apply for monthly payments for wartime Veterans and survivors with limited or no income who meet certain age and disability requirements.
- Life insurance**  
Explore VA life insurance options for Veterans, service members, and families. Manage your policy online, file claims for benefits, and access helpful resources.
- Education and training**  
Apply for and manage your GI Bill and other education benefits to help pay for college and training programs.
- Records**  
Apply for a printed Veteran ID card, get your VA benefit letters and medical records, and learn how to apply for a discharge upgrade.
- Health care**  
Apply for VA health care, find out how to access services, and manage your health and benefits online.
- Disability**  
File a claim for disability compensation for conditions related to your military service, and manage your benefits over time.

- Find a VA health facility, regional office, or auxiliary**
- Talk to a Veterans Crisis Line responder now**
- Sign in or create an account to ask these things**



#### Borne The Battle

The Borne The Battle podcast spotlights important resources, offices, and benefits VA offers our Veterans.



#### Celebrating 75 years

VA's academic partnerships improved Veterans health care.



#### Vantage Point: news you can use

Vantage Point is VA's official blog. Here you will find stories from around VA and the Veteran community.



Site Search

Find a VA Location

Resources &  
Support

Find a VA Location

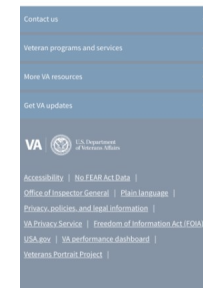
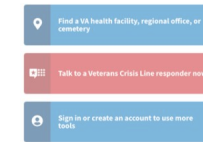
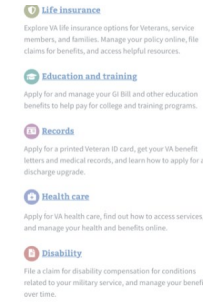
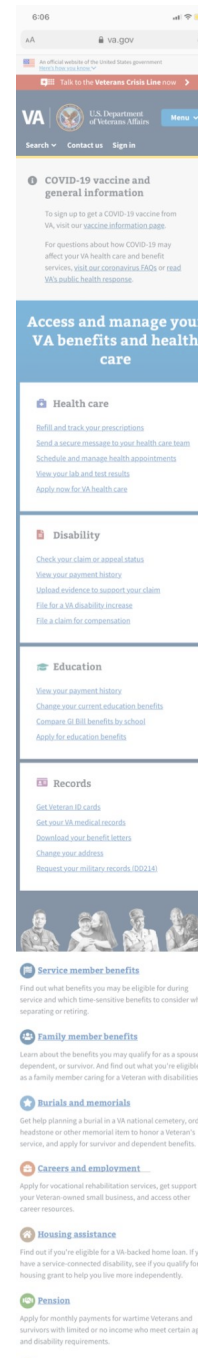


# Areas of the VA.gov home page (Mobile)

Header

“Top 4” boxes

Topics below  
the pictures



Topics below  
the pictures  
(more)

3 wide buttons

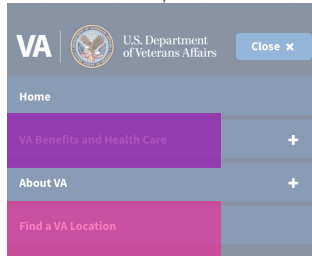
3 pictures  
w/links

Footer

# Some important links on the home page (Mobile)

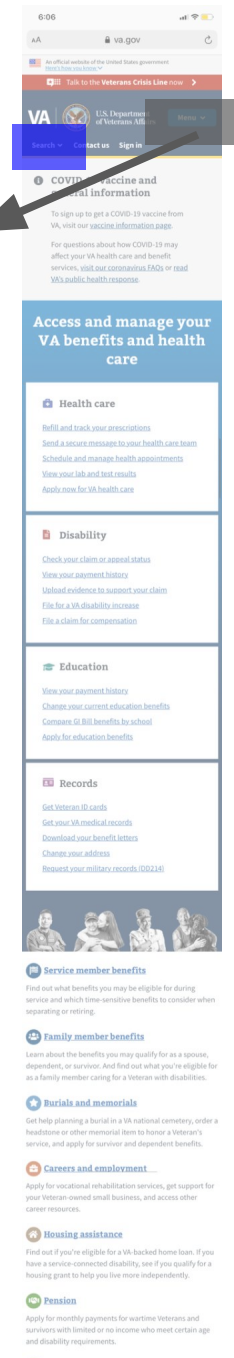
Site Search

Menu button



Find a VA Location

VA Benefits and Health Care megamenu



Find a VA Location

Contact Us to see Resources & Support, Find a VA Location

More VA resources to see VA Forms

BACKUP

# Marginalized groups we didn't speak with

This study may not meet the needs of the following marginalized Veteran groups:

- Veterans age 55 or older
- Veterans with cognitive disabilities
- Mobile users
- Assistive tech users
- Native American Veterans
- Transgender Veterans
- Veterans living abroad

Category	Target	Study	1	2	5	8	9	11	12	14	15	16	17	18	19
<b>Marginalized Group</b>			<b>04/26/21 - 05/05/21</b>												
<a href="#">Age 55-64+</a>	50%	46%	0	0	1	0	1	0	1	1	1	0	0	0	1
<a href="#">Cog. Disability</a>	50%	23%	0	0	0	0	1	0	1	0	0	0	1	0	0
<a href="#">Mobile user</a>	50%	38%	1	1	1	1	0	0	0	1	0	0	0	0	0
<a href="#">People of color</a>	30%	31%	0	1	0	0	0	0	1	0	0	1	1	0	0
<a href="#">Rural</a>	25%	54%	1	0	1	0	1	0	0	0	1	0	1	1	1
<a href="#">No degree</a>	25%	54%	0	0	1	0	0	1	1	1	1	0	1	0	1
<a href="#">Women</a>	10%	23%	0	1	0	0	1	0	0	1	0	0	0	0	0
<a href="#">Assistive tech user</a>	10%	8%	0	0	0	0	0	0	0	0	0	0	0	0	1
<a href="#">Native American</a>	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0
<a href="#">Transgender</a>	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0
<a href="#">Veterans abroad</a>	10%	0%	0	0	0	0	0	0	0	0	0	0	0	0	0