

VA



U.S. Department
of Veterans Affairs

Choose 

HELLO.

Welcome to VA.

Let's get started.

WHAT'S INSIDE?

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- 3** **YOUR ELIGIBILITY**
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Get additional details on accessing key VA benefits and services

Learn what VA can do for you

VA can support you and your loved ones in different ways throughout your life. Your VA Welcome Guide provides a broad overview of services VA can offer you. To access more information about VA benefits and services, **visit us online at [VA.gov](https://www.va.gov)**

GET HELP FOR
YOURSELF OR A
FRIEND IMMEDIATELY

Call the **Veterans Crisis Line**
at **(800) 273-8255** and **press 1**,
or refer to **p15** to find
additional resources and
access immediate care.



Health Care

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



Finances

- Monthly Disability Payments
- Life Insurance
- Burial Allowances



Housing

- Short-Term Housing
- Home Loans
- Refinancing Options



Employment

- Skills Training & Counseling
- Online Career Tools



Education

- GI Bill
- Training Programs



Memorialization

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



More Support

Organizations outside of VA can help you find the support you need:

- Veterans Service Organizations
- Local Community Resources

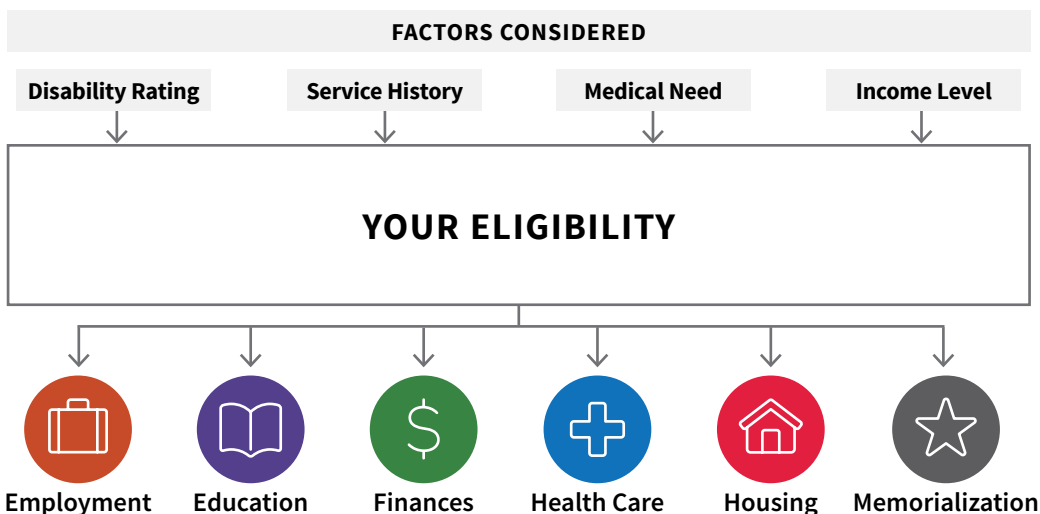
Understand your eligibility

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

What is eligibility?

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

How is eligibility determined?



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

Understand your Disability Rating

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

What is a disability rating?

A disability rating is a **rating VA gives you to describe how much your service-connected disability impacts your daily life.**

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

How is a disability rating determined?

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

WHAT BENEFITS AND SERVICES CAN YOU ACCESS WITH A DISABILITY RATING?

Some benefits and services include:

- Disability Compensation
- Vocational Rehabilitation & Employment (VR&E)
- Increased Health Care coverage
- Federal hiring preference
- VA Home Loan fee exemption

WHERE CAN YOU GET IN-PERSON HELP?

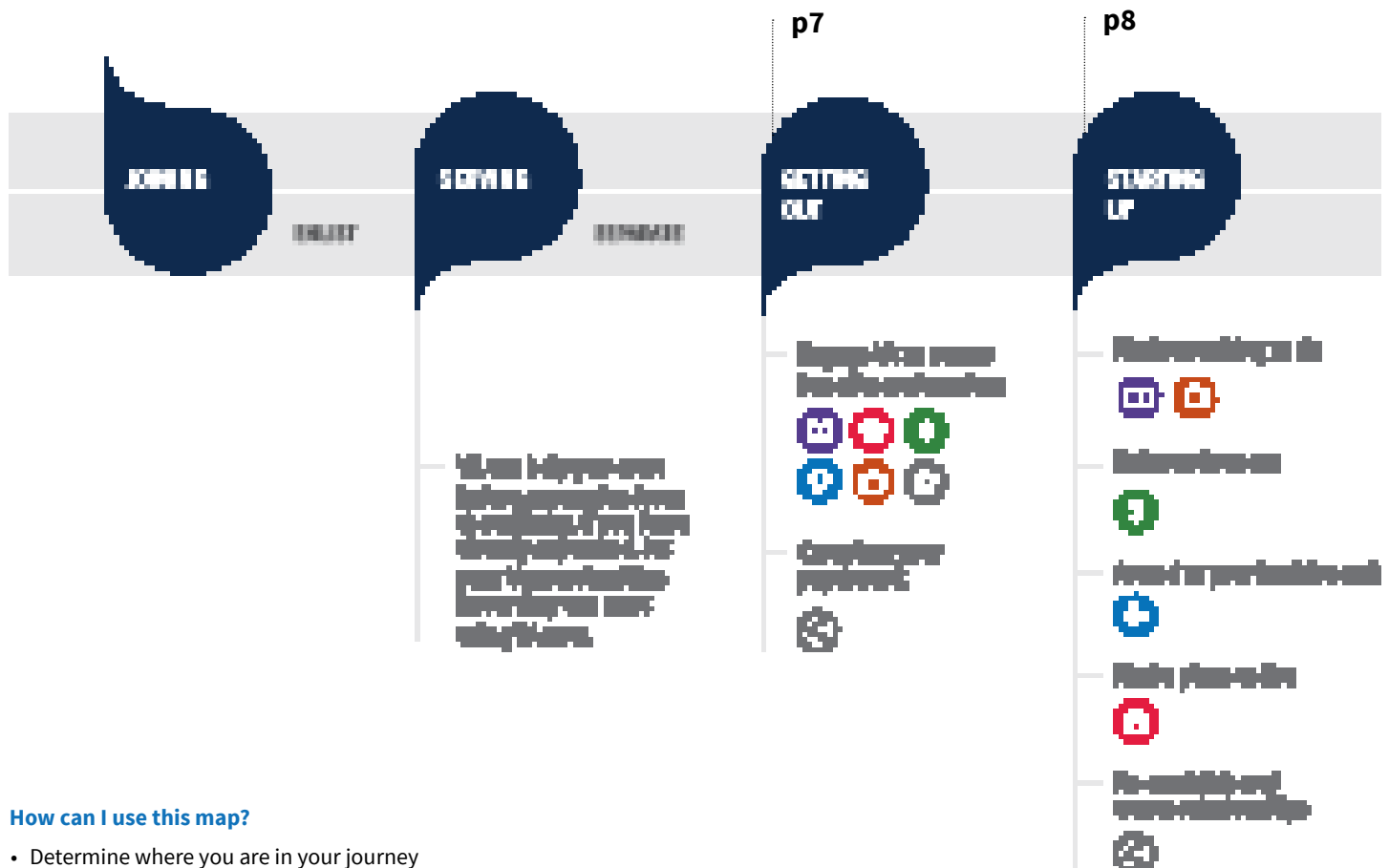
*You can receive help preparing your claim from a **Veterans Service Organization (VSO).***

To find a VSO, visit www.va.gov/ogc/apps/accreditation and search by state. You can also find VSO information on eBenefits: www.ebenefits.va.gov/ebenefits/vso-search

Find out where VA fits into your life

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

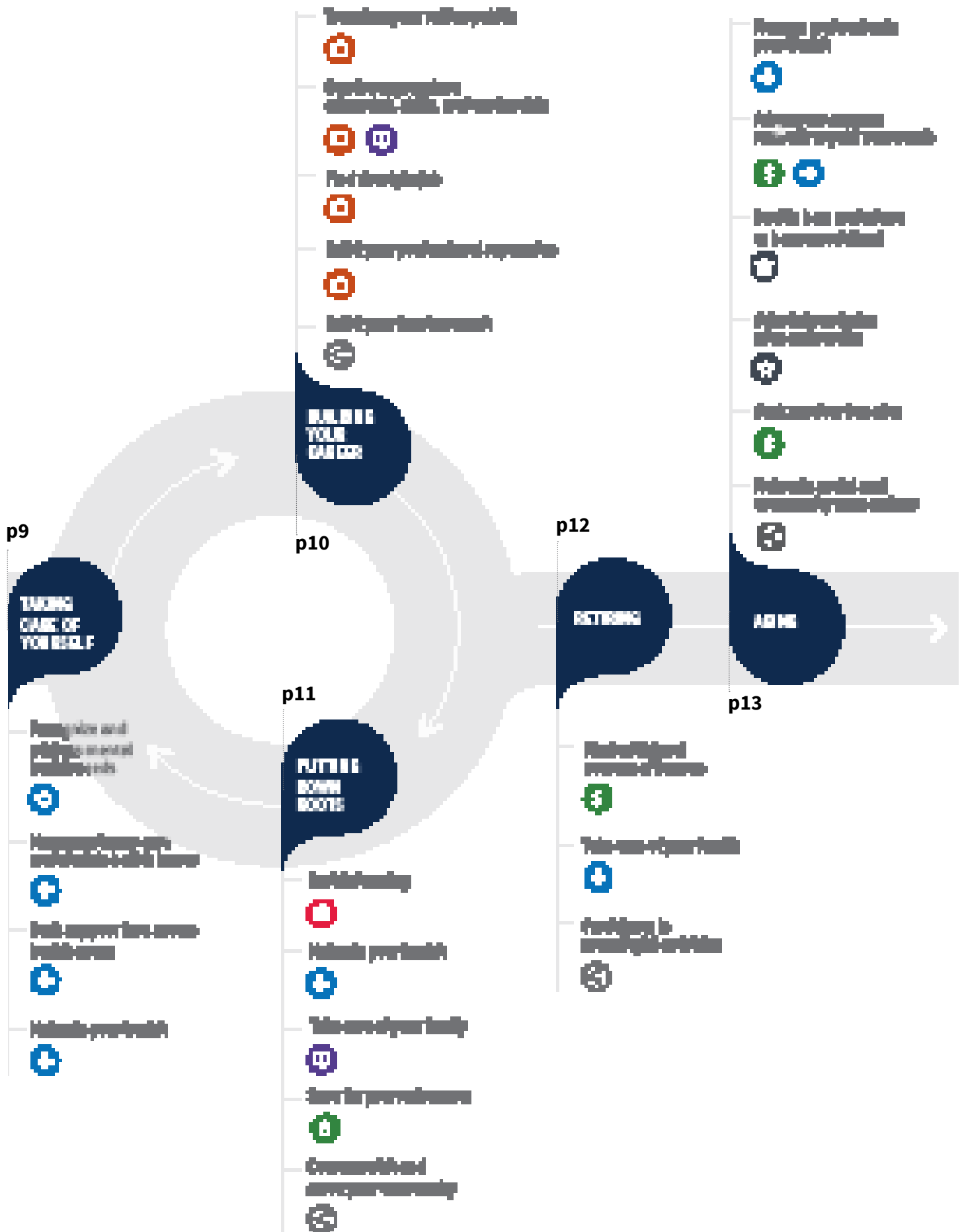
WHAT DO YOU NEED?



How can I use this map?









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

If you are interested in a VA benefit, make sure to work with VA to determine your eligibility as soon as possible.

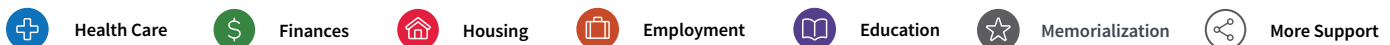


Some ways VA can help you while you're...

GETTING OUT









WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Engage VA to access benefits and services	 Continue your education	GI Bill <i>Helps pay for education for Veterans or their dependents</i>	va.gov/education/gi-bill	Education Center: (888) 442-4551 From Overseas: 001-918-781-5678	Your Regional Benefits Office
	 Become a homeowner	VA Home Loan <i>Home loan benefits for Veterans</i>	www.benefits.va.gov/homeloans	Regional Loan Office: (877) 827-3702	Your Regional Benefits Office
	 Apply for a disability rating	Disability Compensation <i>Compensation paid to Veterans for a disability that occurred during service</i>	va.gov/disability-benefits	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office or through your local Veterans Service Organization (VSO)
	 Plan for your family's financial future	VA Life Insurance <i>Life insurance for Veterans and their families</i>	www.benefits.va.gov/insurance	Life Insurance Line: (800) 419-1473	Your local VA Medical Center
	 Apply for supplemental income	Veterans Pension <i>Supplemental income available to low-income wartime Veterans</i>	www.benefits.va.gov/pension/vetpen.asp	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
	 Apply for health care	VA Health Care <i>Inpatient and outpatient health services at VA Medical Centers and clinics</i>	va.gov/health-care	Health Care Line: (877) 222-8387 (press 2)	Your local VA Medical Center
	 Prepare to find a job	Careers and Employment <i>Job search database, skills translator, and resume builder</i>	va.gov/employment		
Complete your paperwork	 Request your service records and discharge papers	eBenefits	www.eBenefits.va.gov	National Personnel Records Center: (314) 801-0800	

WHAT DO YOU NEED?



Some ways VA can help you while you're...

STARTING UP



WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Find something to do	 Continue your education	GI Bill <i>Helps pay for education for Veterans or their dependents</i>	va.gov/education/gi-bill	Education Center: (888) 442-4551 From Overseas: 001-918-781-5678	Your Regional Benefits Office
	 Get help finding a job	Careers and Employment <i>Job search database, skills translator, and resume builder</i>	va.gov/employment		
Balance your finances	 Apply for a disability rating	Disability Compensation <i>Compensation paid to Veterans for a disability that occurred during service</i>	va.gov/disability-benefits	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office or through your local Veterans Service Organization (VSO)
Attend to your health needs	 Find a doctor	VA Health Care <i>Inpatient and outpatient health services at VA Medical Centers and clinics</i>	va.gov/health-care	Health Care Line: (877) 222-8387 (press 2)	Your local VA Medical Center
	 Seek help for mental health needs	Mental Health Care <i>Inpatient and outpatient mental health services</i>	www.mentalhealth.va.gov/gethelp.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center or Vet Center
Find a place to live	 Become a homeowner	VA Home Loan <i>Home loan benefits for Veterans</i>	www.benefits.va.gov/homeloans	Regional Loan Office: (877) 827-3702	Your Regional Benefits Office
	 Find housing to accommodate your disability	Adapted Housing Grants <i>Financial help for Veterans to purchase or modify a home to meet special housing needs</i>	www.benefits.va.gov/homeloans/adaptedhousing.asp	Regional Loan Office: (877) 827-3702	Your Regional Benefits Office
Re-establish and create relationships	 Meet Veterans and people who can help	Veterans Service Organizations (VSO) <i>Variety of services and community opportunities for Veterans and their loved ones</i>	Find a VSO near you at: www.va.gov/ogc/apps/accreditation (search by state) or www.eBenefits.va.gov/ebenefits/VSO-search		

WHAT DO YOU NEED?



Some ways VA can help you while you're...

TAKING CARE OF YOURSELF








WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Recognize and address mental health needs	 Address mental health needs	Mental Health Care <i>Inpatient and outpatient mental health services</i>	www.mentalhealth.va.gov/gethelp.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center or Vet Center
	 Use counseling services	Vet Center <i>Counseling, outreach, and referral services to combat Veterans and their families</i>	www.vetcenter.va.gov	Vet Center Line: (877) 927-8387	Your local Vet Center
Manage primary care and chronic health issues	 Get regular medical care	VA Health Care <i>Inpatient and outpatient health services at VA Medical Centers and clinics</i>	va.gov/health-care	Health Care Line: (877) 222-8387 (press 2)	Your local VA Medical Center
Seek support for a severe health event	 Visit a doctor in your community	CHOICE Act / Care in the Community <i>Covered access to non-VA health care</i>	www.va.gov/opa/choiceact	Veterans Choice Line: (866) 606-8198 (press 1)	Your local Medical Center or an approved CHOICE provider
	 Get help in an emergency	Emergency Care <i>Emergency medical care at a VA Medical Center or non-VA hospital with prior authorization</i>	www.va.gov/healthbenefits/access/emergency_care.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center
Maintain your health	 Get regular check-ups	Preventative Care <i>Services such as vaccinations and health screenings</i>	www.va.gov/healthbenefits/access/preventative_care_services.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center
	 Get women-specific care	Women Veterans Health Care <i>Women-specific health care</i>	www.womenshealth.va.gov	Women's Health Care Line: (855) 829-6636	Your local VA Medical Center
	 Keep track of your health	My HealtheVet <i>Online tool to make health decisions and manage care</i>	www.myhealth.va.gov	My HealtheVet Help Desk: (877) 327-0022	

WHAT DO YOU NEED?



Some ways VA can help you while you're...

BUILDING YOUR CAREER

WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Translate your military skills	 Put your military skills to use	Careers and Employment <i>Job search database, skills translator, and resume builder</i>	va.gov/employment		
Get the appropriate education, skills, and credentials	 Continue your education	GI Bill <i>Helps pay for education for Veterans or their dependents</i>	va.gov/education/gi-bill	Education Center: (888) 442-4551 From Overseas: 001-918-781-5678	
	 Get help finding a job that suits your disability	Vocational Rehabilitation and Employment (VR&E) <i>Personalized job training, employment accommodations, and resume development</i>	www.benefits.va.gov/vocrehab/index.asp	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
Find the right job	 Explore your job options	Careers and Employment <i>Job search database, skills translator, and resume builder</i>	va.gov/employment		
	 Consider working for the federal government	Veterans' Preference <i>Gives Veterans an advantage in the application process for federal government jobs</i>	va.gov/employment	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
Build your professional reputation	 Compete for federal contracts	Veteran-Owned Small Business Program (VOSB) <i>Helps Veteran-owned small businesses compete for federal contracts set aside for VOSBs</i>	www.va.gov/osdbu	Office of Small and Disadvantaged Business Utilization: (866) 584-2344 (press 1)	Meet with a Verification Assistance Counselor in your area
Build your local network	 Connect with other Veterans	Veterans Service Organizations (VSO) <i>Variety of services and community opportunities for Veterans and their loved ones</i>	Find a VSO near you at: www.va.gov/ogc/apps/accreditation (search by state) or www.eBenefits.va.gov/ebenefits/VSO-search		

WHAT DO YOU NEED?



Some ways VA can help you while you're...

PUTTING DOWN ROOTS






WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Revisit housing	 Become a homeowner	VA Home Loan <i>Home loan benefits for Veterans</i>	www.benefits.va.gov/homeloans	Regional Loan Office: (877) 827-3702	Your Regional Benefits Office
	 Refinance existing home loans	VA Refinancing <i>Home loan benefits for refinancing a non-VA loan into a VA loan</i>	www.benefits.va.gov/homeloans/irrri.asp	Regional Loan Office: (877) 827-3702	Your Regional Benefits Office
Maintain your health	 Address mental health needs	Mental Health Care <i>Inpatient and outpatient mental health services</i>	www.mentalhealth.va.gov/gethelp.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center or Vet Center
	 Improve your well-being	Social Work <i>Social services to maximize well-being for Veterans, families, and caregivers</i>	www.socialwork.va.gov	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center
Take care of your family	 Apply for VA educational benefits	GI Bill <i>Helps pay for education for Veterans or their dependents</i>	va.gov/education/gi-bill	Education Center: (888) 442-4551 From Overseas: 001-918-781-5678	Your Regional Benefits Office
Save for your retirement	 Apply for supplemental income	Veterans Pension <i>Supplemental income available to low-income wartime Veterans</i>	www.benefits.va.gov/pension/vetpen.asp	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
Connect with and serve your community	 Meet and serve fellow Veterans	Veterans Service Organizations <i>Variety of services and community opportunities for Veterans and their loved ones</i>	Find a VSO near you at: www.va.gov/ogc/apps/accreditation (search by state) or www.eBenefits.va.gov/ebenefits/VSO-search		

WHAT DO YOU NEED?



Some ways VA can help you while you're...

RETIRING









WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Find additional sources of income	 Get financial support for your disability	Disability Compensation <i>Compensation paid to Veterans for a disability that occurred during service</i>	va.gov/disability-benefits	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office or through your local Veterans Service Organization (VSO)
Take care of your health	 Get regular medical care	VA Health Care <i>Inpatient and outpatient health services at VA Medical Centers and clinics</i>	va.gov/health-care	Health Care Line: (877) 222-8387 (press 2)	Your local VA Medical Center
	 Address hearing needs	Audiology <i>Care for hearing aids and/or other hearing assistive devices for Veterans</i>	www.prosthetics.va.gov/psas/hearing_aids.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center
	 Address vision needs	Optometry and Blind Rehabilitation <i>Rehabilitation services for blind and low-vision Veterans</i>	www.va.gov/optometry or www.prosthetics.va.gov/features/blinded-veterans.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center or Blind Rehabilitation Center
Participate in meaningful activities	 Volunteer in your community	Veterans Service Organizations <i>Variety of services and community opportunities for Veterans and their loved ones</i>	Find a VSO near you at: www.va.gov/ogc/apps/accreditation (search by state) or www.eBenefits.va.gov/ebenefits/VSO-search		

WHAT DO YOU NEED?

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

Some ways VA can help you while you're...

AGING

WHAT IS YOUR GOAL?	WHAT CAN YOU DO?	WHAT SERVICES CAN VA PROVIDE?	VISIT US ONLINE	GIVE US A CALL	VISIT US IN PERSON
			Find out more: VA.gov	Ask us a question VA311: (844) 698-2311	Locate facilities: va.gov/facilities
Manage and maintain your health	 Get regular medical care	VA Health Care <i>Inpatient and outpatient health services at VA Medical Centers and clinics</i>	va.gov/health-care	Health Care Line: (877) 222-8387 (press 2)	Your local VA Medical Center
	 Seek long-term care for later in life	Geriatric and Extended Care <i>Nursing care, hospice, and assisted living services</i>	www.va.gov/geriatrics	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center
Adapt support network to your new needs	 Seek in-home support	Skilled Home Health Care <i>In-home care by a professional</i>	www.va.gov/geriatrics/guide/longtermcare/skilled_home_health_care.asp	Health Care Line: (877) 222-8387 (press 4)	Your local VA Medical Center
	 Get financial support for daily medical assistance	Aid and Attendance and Housebound Compensation <i>Payments for Veterans who are housebound or require the aid of another person in daily life</i>	www.benefits.va.gov/pension/aid_attendance_housebound.asp	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
Make burial arrangements	 Decide how and where to be memorialized	Burial Benefits <i>Schedule and plan funeral and burial arrangements</i>	www.cem.va.gov www.va.gov/vaforms/va/pdf/VA40-10007.pdf	VA Benefits Line: (800) 827-1000 Scheduling: (800) 535-1117	Your Regional Benefits Office
Finance your burial	 Get financial assistance for burial services	Burial Allowance <i>Financial assistance for funeral and burial services</i>	www.benefits.va.gov/compensation/claims-special-burial.asp	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
Seek survivor benefits	 Talk about the future with loved ones	Survivor's Benefits <i>Various benefits available to the survivors of a deceased Veteran</i>	www.va.gov/opa/persona/dependent_survivor.asp	VA Benefits Line: (800) 827-1000	Your Regional Benefits Office
Maintain social and community connections	 Engage with fellow Veterans and people who can help	Veterans Service Organization (VSO) <i>Variety of services and community opportunities for Veterans and their loved ones</i>	Find a VSO near you at: www.va.gov/ogc/apps/accreditation (search by state) or www.eBenefits.va.gov/ebenefits/VSO-search		

WHAT DO YOU NEED?

-  Health Care
  Finances
  Housing
  Employment
  Education
  Memorialization
  More Support

Get started today

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

1

RESEARCH

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

2

PREPARE

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

3

APPLY

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

4

REVISIT

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

WHICH BENEFITS ARE TIME SENSITIVE?

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

WHAT DOES A VSO DO?

Representatives from Veterans Service Organizations may offer free help to Veterans applying for VA benefits. Go to www.va.gov/ogc/apps/accreditation for more information.

WHAT ARE DISCHARGE PAPERS?

*Your discharge papers—also known as your **DD214 member-4**—are the most important documents to keep. They are necessary to get access to VA benefits. Request yours at eBenefits.va.gov*

Get help right now

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

WHAT SERVICES CAN VA PROVIDE?

Veteran's Crisis Line

VISIT US ONLINE

www.veteranscrisisline.net
(click "chat")

GIVE US A CALL

(800) 273-8255
(press 1)
text 838255
24 hours a day / 7 days a week

National Suicide Prevention Lifeline

suicidepreventionlifeline.org
(click "chat")

(800) 273-8255
24 hours a day / 7 days a week

Military Sexual Trauma Support

(VA offers free counseling services for Military Sexual Trauma (MST) survivors. You don't have to be enrolled in VA Health Care to access MST services.)

Find a Medical Center
va.gov/facilities

Find a Vet Center
www.va.gov/directory/guide/vetcenter.asp

Call your local Medical Center or Vet Center.

At Medical Centers, ask to speak to the MST coordinator.

National Call Center for Homeless Vets

www.veteranscrisisline.net
(click "chat")

(877) 424-3838
24 hours a day/
7 days a week

Women Veterans Call Center

www.womenshealth.va.gov
(click "chat")

(855) VA WOMEN
(855) 829-6636
M-F, 8 AM-10 PM EST
Sat, 8 AM-6:30 PM EST

VA Caregiver Support Line

www.caregiver.va.gov

(855) 260-3274
M-F, 8 AM-8 PM EST

WHERE CAN I FIND IN PERSON HELP?

To locate your nearest VA Medical Facility, Regional Benefits Office, Regional Loan Center, Vet Center, National Cemetery, and other VA facilities, visit va.gov/facilities

HEAR FROM OTHER VETERANS

To hear stories from Veterans who sought help, visit www.maketheconnection.net

WE LOOK FORWARD TO SERVING YOU.

Can't find what you need?

To access a complete list of VA benefits and services

VISIT US ONLINE	eBenefits.va.gov
GIVE US A CALL	VA311: (844) 698-2311
VISIT US IN PERSON	your nearest VA facility, va.gov/facilities
ONLINE GUIDE	va.gov/welcome-kit/

VA



U.S. Department
of Veterans Affairs

Apply for a Disability Rating



U.S. Department
of Veterans Affairs

ChooseVA

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

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

GET HELP

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

WHERE CAN I FIND MY DISCHARGE PAPERS?

Visit eBenefits.va.gov to request a copy of your DD214 records.

WHAT ARE DBQS?

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

HOW LONG WILL IT TAKE?

The length of time it takes to process a claim depends on:

- The type of claim filed
- How many injuries/disabilities you claimed
- How long it takes for VA to gather supporting evidence
- How many claims were in line when yours was filed

1

PREPARATION

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

2

APPLICATION

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

3

REVIEW AND DECISION

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

4

NEXT STEPS

If approved, take steps to access the benefits you are eligible for:

- ☐ **Review your award letter** to understand your rating
- ☐ **Review the VA benefits handbook** that is sent to you

Information you'll need to know to file your claim and get your disability rating:

Am I eligible for benefits?

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

Common conditions include:

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

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

Who can file a disability claim?

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

Who can help me?

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

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

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

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

What are the different types of claims?

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

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

OTHER QUESTIONS YOU MAY HAVE:

Why is receiving a disability rating important?

You need a service-connected disability with a rating in order to access certain VA benefits and services, including:

- Disability compensation
- Vocational Rehabilitation & Employment (VR&E)
- Level of VA health care coverage
- Increased preference in federal hiring
- Fee exemption for VA home loans

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

How does my disability rating affect my family?

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

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

What if my condition doesn't affect my every day life?

A **0% disability rating does not qualify you for compensation, but you may be eligible for other VA services, such as VA Health Care.** While you might feel your condition is not serious, you should still consider applying for a rating.

Apply for VA Education Benefits



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

A checklist to help you apply for VA Education Benefits:

1

RESEARCH

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

HOW DO I DECIDE WHAT IS BEST FOR ME?

VA offers tools and counseling programs to help you make the most of your options. Visit www.benefits.va.gov/vocrehab/edu_voc_counseling.asp to research schools.

2

PREPARATION

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

WHERE CAN I FIND MY DISCHARGE PAPERS?

Visit eBenefits.va.gov to request a copy of your DD214 records.

3

APPLICATION

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

4

DECISION

- ☐ For further information about your benefit, **call** the Education Call Center (888) 442-4551

Information you’ll need to know to apply for education benefits:

Am I eligible for VA Education Benefits?

Your eligibility depends on a number of factors including length and era of service, type of discharge, and time since separation. It’s difficult to summarize eligibility because requirements are different for each type of GI Bill. Refer to the table below and **visit** va.gov/education/gi-bill to learn more about eligibility.

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

Do I have to use education benefits for college?

You can use the GI Bill for more than just academic programs, such as advanced training and certifications in your area of expertise. Examples include:

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

What are the different types of education benefits?

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

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

*To find the rates for monthly stipends, visit va.gov/education/rates

Where is my nearest VA Regional Benefits Office?

→ To locate **your nearest VA Facility**, visit va.gov/facilities

OTHER QUESTIONS YOU MAY HAVE:

What is the Yellow Ribbon Program?

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

→ **Visit** va.gov/education/gi-bill/yellow-ribbon to learn more

How does my disability rating affect my benefits?

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

→ **Visit** www.benefits.va.gov/vocrehab to learn more

Can I transfer my Post-9/11 GI Bill Benefits to my family?

You may be eligible to transfer up to 36 months of benefits to your spouse or dependent children.

→ **Visit** va.gov/education/gi-bill/transfer to learn more

Are survivors and dependents eligible for benefits?

Dependents or survivors of a Veteran may be eligible for educational assistance through a GI Bill program if one of the following applies to the Veteran:

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

→ **Visit** va.gov/education/gi-bill/survivors-dependent-assistance/ to learn more

Apply for VA Health Care

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



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A checklist to help you apply for VA Health Care:

1

PREPARATION

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

WHERE CAN I FIND MY DISCHARGE PAPERS?

Visit eBenefits.va.gov to request a copy of your DD214 records.

2

APPLICATION

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

HOW WILL I FIND OUT ABOUT VA’S DECISION?

If **accepted**, you’ll receive a phone call from VA and a personalized benefits handbook in the mail. If **denied**, you’ll receive a letter indicating the reason.

3

REVIEW AND DECISION

- ☐ **Call** (877)-222-8387 (press 2) if you haven’t heard back from VA more than one week after you’ve submitted your application

WHAT ARE PRIORITY GROUPS?

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

4

NEXT STEPS

If approved, take steps to access the benefits you are eligible for:

- ☐ **Review priority group assignment** and personalized benefits handbook mailed by VA after enrollment
- ☐ Contact your local VA Medical Center to **set up an appointment**
- ☐ Make an appointment to obtain your **Veterans Health Identification Card (VHIC)**

WHAT IS A VHIC?

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

Information you'll need to know to access VA Health Care:

Am I eligible for VA Health Care?

Some factors that VA may consider when determining eligibility include:

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

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

What does it mean to be assigned to a priority group?

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

How do I schedule my first appointment?

- **On your health care application** you can ask VA to call you to schedule your first appointment
- **Call** your local VA Medical Center to schedule an appointment

What if I live far away or can't get an appointment?

The **Veterans CHOICE Program** allows Veterans who live far from VA facilities or who face long wait times for a VA appointment to seek the care they need from an approved private doctor in their community.

- You are eligible if you live more than 40 miles from the nearest VA Medical Center or you have to wait more than 30 days for a VA appointment, or you face one of several specific travel burdens
- **Visit** www.va.gov/opa/choiceact to learn more

Will I be covered for emergency care?

The most important thing in an emergency is to get to the nearest hospital. If this is a VA hospital, you may be covered under your priority group eligibility. VA will only pay for emergency care at non-VA facilities **under certain circumstances.**

- After receiving emergency care at a non-VA facility, **call** VA immediately to understand what VA may cover.

Where is my nearest VA Medical Center?

- To locate **your nearest VA facility**, visit va.gov/facilities

OTHER QUESTIONS YOU MAY HAVE:

What are my health care options for myself and my family?

VA Health Care is one of many health care options Veterans may have, including TRICARE, Medicare/Medicaid, and private insurance plans. In most cases, **family members and dependents are not eligible for VA Health Care.** It's important to figure out which option is best for you.

VA Health Care counts as your health insurance under the Affordable Care Act, so you won't have to pay a tax penalty. However, **Veterans enrolled in VA Health Care are not eligible for health insurance subsidies.**

→ **Visit** healthcare.gov/veterans to learn more

How does VA support recent combat Veterans?

Combat Veterans **can get five years of "cost-free" health care** following separation and remain eligible for VA Health Care as long as they enroll within five years of separation.

How does VA support Military Sexual Trauma (MST) (MST) survivors?

VA offers free **counseling and support services** that help Veterans recover from trauma. You don't have to be enrolled in VA Health Care to access MST services.

What services are included in VA Health Care?

- Preventative Care (e.g. check-ups)
- Outpatient care (e.g. mental health care and substance abuse counseling)
- Inpatient care (e.g. surgery)
- Medications and supplies



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Get started with Mental Health Services

This guide will help you access mental health services, which may include treatment and support for mental health problems like post-traumatic stress disorder (PTSD), the effects of military sexual trauma (MST), depression, grief, substance use problems, and anxiety-related conditions.

I need help now.

Call, text, or chat online with our caring, qualified responders at the Veterans Crisis Line. Many of the responders are Veterans themselves. The confidential line is open 24 hours a day, 7 days a week, 365 days a year.

- **Call** 1-800-273-8255, press 1
- **Text** a message to 838255
- **Online** veteranscrisisline.net, click “chat”

For emergency mental health care, you can also **go directly to your local VA medical center**—regardless of your discharge status or enrollment in other VA health care.

I’m not in crisis, I’m just having problems sleeping, controlling my anger, or readjusting to civilian life.

You are not alone. Over 1.7 million Veterans received mental health care at VA last year. Mental health professionals at VA specialize in the mental health needs of Veterans. Services range from peer support with other Veterans to counseling with a mental health professional to medication. You may be eligible for these services from VA or VA may be able to connect you with mental health resources in your community.

Am I eligible for VA mental health care?

Most former Servicemembers can access VA mental health care services, but costs may vary. Here are some common scenarios:

I separated recently from uniformed service with an honorable discharge.

- All former Servicemembers can access emergency VA mental health care. Call or visit your local VA medical center to determine your eligibility for non-emergency VA mental health care. Many programs and services do not require a payment. When payment is required, cost depends on many factors.

I am a recently separated combat Veteran with an honorable discharge.

- You may be eligible to enroll in VA health care and receive care for conditions related to your combat service at no cost for 5 years after your date of discharge.

I separated from uniformed service many years ago.

- All former Servicemembers can access emergency VA mental health care. Call or visit your local VA medical center to determine your eligibility for non-emergency VA mental health care. Many programs and services do not require a payment. When payment is required, cost depends on many factors.

I am a current or former member of the National Guard or Reserves.

- You may be eligible for VA mental health care services.

HOW DO I SCHEDULE MY FIRST APPOINTMENT?

If you are already signed up for VA health care, **call or visit your local VA medical center**.

- Find locations and phone numbers **online**
va.gov/find-locations

Depending on what best meets your needs, you will receive a face-to-face visit with a clinician, or a phone or video call with a nurse, or a prescription filled the **same day**. If you are not already signed up for VA health care, **call us or visit your local VA medical facility to find out what services may be available to you.**

- 1-877-222-VETS
(1-877-222-8387)
Mon.–Fri., 8 a.m. – 8 p.m. (EST)

HOW MUCH WILL IT COST?

VA considers a combination of your **disability rating, service history, medical need, and income level** when determining how much you might have to pay for services.

Please don’t let the possibility of paying “out-of-pocket” stop you from getting mental health care.

If you have any questions, please give us a call at 1-877-222-VETS (1-877-222-8387).

What if I have an Other-than-Honorable (OTH) or “bad paper” discharge?

You may receive emergency VA mental health care. You may also be eligible for non-emergency VA mental health care. Call or visit your local VA medical facility to find out what services may be available to you.

Do I have to be enrolled in VA health care to access VA mental health services?

No. There are some VA mental health services you can access without being enrolled in VA health care. For example, regardless of disability claim or enrollment status, community-based Vet Centers offer free individual and group counseling for Veterans and their families, if the Veteran served in a combat zone or area of hostility, or served as part of a mortuary affairs or drone crew. Vet Centers also provide counseling for survivors of military sexual trauma (MST), and their families, regardless of when or where you served and may provide other services, such as:

- Readjustment counseling
- VA benefits assistance
- Bereavement (grief) counseling
- Employment counseling
- Substance abuse assessment and referral

→ **Call** 1-877 WAR VETS (1-877-927-8387), confidential and open 24 hours a day, 7 days a week, 365 days a year

→ **Find** a Vet Center at va.gov/find-locations

If you do enroll in VA health care, you will have access to VA's full range of health care services. Even if you do not enroll, you may be eligible for other VA **benefits**, such as housing, employment, job training, and education—all of which can affect mental health. We encourage all former Servicemembers to contact us so we can determine how to best support you.

Will using mental health services at VA put my career at risk?

Medical records are protected by privacy laws. A mental health diagnosis or seeking mental health care does not automatically jeopardize work-related credentials such as security clearances. Generally, employers recognize that healthy employees who get the help they need are more productive and effective in their jobs.

OTHER QUESTIONS YOU MAY HAVE:

It can be difficult for me to visit VA facilities. Are there services I can access online?

VA's Telehealth is a program where you can talk to a mental health provider on a mobile device, a computer in your home, or at a local VA Community-Based Outpatient Clinic (CBOC). VA can provide the necessary equipment if you don't already have it. Ask any of your VA health care providers for help connecting you with the Telehealth program.


What other options do I have?

Make the Connection is an online resource where you can hear stories from other Veterans who sought help with mental health challenges.

→ **Online** maketheconnection.net

Military OneSource provides many resources for active duty Servicemembers, Veterans (up to one year after separation), and their immediate family members.

→ **Call** 1-800-342-9647

→ **Online** militaryonesource.mil click  to chat

What if I have lost my housing or I am in danger of losing it?

The National Call Center for Homeless Veterans can help.

→ **Call** 1-877-4AID VET (1-877-424-3838)
24 hours a day, 7 days a week, 365 days a year

Are there VA mental health resources for family and caregivers of Veterans?

Caregiver Support Coordinators are social workers and nurses with extensive knowledge of VA benefits and services. They can help you connect with the resources you need.

→ **Call** the Caregiver Support Line 855-260-3274, Monday–Friday 8 a.m.–8 p.m. (EST)

→ **Online** www.caregiver.va.gov/help_landing.asp

→ **Find** a Caregiver Support Coordinator in person at a VA Medical Center

Get started with Caregiver Benefits



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This guide will help caregivers of Veterans access support at VA that may include caregiver education and training, mental health services, peer support, access to health care benefits, financial assistance, and respite care.

Am I a “caregiver”?

Often people do not identify themselves as a “caregiver.” Most of us, at some point in our lives, will be in a caregiver role. Caregivers are daughters, wives, husbands, sons, grandchildren, nieces, nephews, partners and friends. Caregivers manage a wide range of responsibilities. **Here’s how you know if you are in a caregiver role.**

Do you:

- ☐ Buy groceries, cook, clean house or do laundry for a Veteran who needs help doing these things?
- ☐ Make medical appointments or drive to the doctor and pharmacy to pick up prescriptions for a Veteran?
- ☐ Help a Veteran get dressed, take a shower, or take medicine?
- ☐ Help transfer a Veteran in and out of bed, or with physical therapy, injections, feeding tubes or other medical procedures at home?
- ☐ Talk with doctors, nurses, social workers, and others to understand what medical care or other benefits a Veteran might need?

If you answered “yes” to any of these questions, you are a caregiver and may be eligible for caregiver services at VA.

Who can help me determine which programs and services are available to me and the Veteran I care for?

Caregiver Support Coordinators are social workers and nurses with extensive knowledge of VA benefits and can help connect you with the resources you need.

- **Call** the Caregiver Support Line at (855) 260-3274, Monday–Friday 8 a.m.–8 p.m. (EST)
- Visit us **online** at https://www.caregiver.va.gov/help_landing.asp
Enter your zip code to find Caregiver Support Coordinators at your local VA Health Care center
- Find a Caregiver Support Coordinator **in person** at a VA Medical Center

HOW DOES VA SUPPORT CAREGIVERS OF VETERANS?

Programs and services include:

- Caregiver Support Line
- Peer-support mentoring
- Monthly caregiver education groups by telephone
- Mental health services for caregivers
- Building Better Caregivers™ (six-week online workshop)
- In-home health care
- Help with daily tasks (like bathing, dressing, making meals, taking medicine) and rehab programs
- Comfort care and help with managing pain
- Adult day health care centers
- Telehealth
- Health care benefits through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
- Home care supplies and equipment
- Veteran clothing allowance
- Home modification benefit
- Program of Comprehensive Assistance for Family Caregivers

What is the Program of Comprehensive Assistance for Family Caregivers (PCAFC)?

PCAFC is a program of enhanced support for caregivers of eligible Veterans who sustained or aggravated a serious injury **in the line of duty on or after September 11, 2001**.

A Veteran can appoint one primary (main) caregiver and up to two secondary caregivers (people who serve as backup support to the primary caregiver when needed). Your benefits will depend on whether you're the primary caregiver or a secondary caregiver.

Primary caregivers may be eligible for:

- Caregiver education and training
- A monthly stipend (financial assistance)
- Travel, lodging, and financial assistance when traveling with the Veteran to receive care
- Access to health care benefits through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)—if you don't already qualify for care under another health care plan
- Mental health services and counseling
- Up to 30 days per year of respite care (short-term support so caregivers can work, travel, or run errands)

A checklist to help you apply for the Program of Comprehensive Assistance for Family Caregivers:

1

PREPARATION

- ☐ Check eligibility in **one** of these ways:
 - **Online** https://www.va.gov/healthbenefits/resources/Caregiver_Eligibility_Check.asp
 - **Call** the Caregiver Support Line at (855) 260-3274
- ☐ Collect identification and health coverage information for both you and your Veteran to complete the application.
Note: you'll both need to sign and date the form.

2

APPLICATION

- ☐ Apply by submitting all documents in **one** of these ways:
 - Download VA Form 10-10CG **online** at <https://www.va.gov/health-care/forms/vha-10-10CG.pdf>
 - **Mail completed form to** Program of Comprehensive Assistance for Family Caregivers, Health Eligibility Center (2957 Clairmont Road NE, Ste 200, Atlanta, GA 30329-1647)
 - **Apply in person** with the Caregiver Support Coordinator at your local VA Medical Center

3

DECISION

The application process is multi-step and includes an assessment of both the Veteran and caregiver, training and a home visit.
Your Caregiver Support Coordinator will remain in contact with you during the review process.

OTHER QUESTIONS YOU MAY HAVE

We do not qualify for the Program of Comprehensive Assistance for Family Caregivers but I am a Caregiver for a disabled Veteran.

VA offers many long-term care options for sick or disabled Veterans and support for their caregivers.

If you need help accessing services, help connecting with your nearest Caregiver Support Coordinator, or just a listening ear:

- **Call** the Caregiver Support Line at (855) 260-3274, Monday–Friday 8 a.m. – 8 p.m. (EST)

Where can I find more information about Family and Caregiver Health Benefits?

- Visit us **online** at [va.gov/health-care/family-caregiver-benefits/](https://www.va.gov/health-care/family-caregiver-benefits/)

Where is my nearest VA Medical Center?

- To locate **your nearest VA facility**, visit [va.gov/find-locations/](https://www.va.gov/find-locations/)