



May 6, 2025

JAMES FREDERICK LIVINGSTON  
1273 OLD TAMAH RD,  
IRMO SC 29063

## We made a decision on your VA benefits.

Dear James Livingston:

This letter will guide you through the information you should know and steps you may take now that VA has made a decision about your benefits.

### Your Benefit Information:

- Service connection for lumbosacral strain (claimed as low back condition with chronic pain) is granted with an evaluation of 10 percent effective August 14, 2024.
- Service connection for tinnitus is granted with an evaluation of 10 percent effective August 14, 2024.
- The claim for an increased evaluation for left hand condition with chronic pain and deformity of index finger with arthritis is deferred.

Your combined rating evaluation is:

Combined Rating Evaluation	Effective Date
70%	Sep 9, 2019
70%	Aug 19, 2020
90%	Aug 14, 2024

### How VA Combines Percentages

If you have more than one condition, VA will combine percentages to determine your overall disability rating. The percentages assigned for each of your conditions may not always add up to your combined rating evaluation. The following website has additional information about how VA combines percentages:  
<http://www.benefits.va.gov/compensation/rates-index.asp#howcalc>.

#### We have included with this letter:

1. Explanation of Payment
2. Additional Benefits
3. Where to Send Your Correspondence
4. VA Form 20-0998
5. Rating Decision
6. Fraud Prevention Attachment

#### Contact information:

Web: [www.va.gov](http://www.va.gov)  
Phone: 1-800-827-1000  
TDD: 711  
To send questions online: visit  
<https://ask.va.gov/>

#### Social Media:

Twitter: @VAVetBenefits  
Facebook: [www.facebook.com/VeteransBenefits](http://www.facebook.com/VeteransBenefits)

#### Your representative:

You appointed VETERANS OF FOREIGN WARS OF THE US as your accredited representative. They have also received a copy of this letter.

They can help you with any questions you have about your claim.

If you or someone you know is in crisis, call the *Veterans Crisis Line* by dialing 988 and then pressing 1.



As a Veteran with a service-connected disability, you may be eligible for up to \$40,000 in VA life insurance benefits. Veterans Affairs Life Insurance (VALife) is guaranteed acceptance whole life insurance available to all service-connected, disabled veterans with no time limit to apply as long as you are age 80 or under. Veterans age 81 and over are still eligible in certain circumstances. Visit the VALife Insurance website, <https://www.va.gov/life-insurance/options-eligibility/valife/>, for further information.

Your monthly entitlement amount is shown below:

Monthly Entitlement Amount	Payment Start Date	Reason
\$2,658.91	Sep 1, 2024	Compensation Rating Adjustment
\$2,725.96	Dec 1, 2024	Cost of Living Adjustment
\$2,630.96	Jan 29, 2028	Minor Child Adjustment
\$2,489.96	Dec 11, 2029	Minor Child Adjustment

We are currently paying you as a Veteran with 3 dependents. *Let us know right away if there is any change in the status of your dependents.*

If payments are due, you should receive your first payment, if not already in receipt of payments, within 7-10 days of this notice.

See **Explanation of Payment** for more details about your payment.

Your payment will be directed to the financial institution and account number that you specified. To confirm when your payment was deposited, please contact your financial institution.

If this account is no longer open,

*please notify us immediately.*

## What You Should Do If You Disagree With Our Decision

If you do not agree with our decision, you have one year from the date of this letter to select a review option to protect your initial filing date for effective date purposes. You must file your request on the required application form for the review option desired. The table below represents the review options and their respective required application form.



Review Option	Required Application Form
<b>Supplemental Claim</b>	VA Form 20-0995, <i>Decision Review Request: Supplemental Claim</i>
<b>Higher-Level Review</b>	VA Form 20-0996, <i>Decision Review Request: Higher-Level Review</i>
<b>Appeal to the Board of Veterans' Appeals</b>	VA Form 10182, <i>Decision Review Request: Board Appeal (Notice of Disagreement)</i>

**Please note:** You may not request a higher-level review of a higher-level review decision issued by VA.

The enclosed VA Form 20-0998, *Your Right To Seek Review Of Our Decision*, explains your options in greater detail and provides instructions on how to request further review. You may download a copy of any of the required application forms noted above by visiting [www.va.gov/vaforms/](http://www.va.gov/vaforms/) or you may contact us by telephone at 1-800-827-1000 and we will mail you any form you need.

You can visit [www.va.gov/decision-reviews](http://www.va.gov/decision-reviews) to learn more about how the disagreement process works.

Important: If you have a service-connected condition which you feel has worsened and is no longer accurately reflected by the level of disability assigned, please use VA Form 21-526EZ, *Application for Disability Compensation and Related Compensation Benefits* to request an increased evaluation. However, if you disagree with a decision made within the last year, please refer to the enclosed VA Form 20-0998, *Your Right To Seek Review Of Our Decision*. If you would like us to review a claim that was denied more than one year ago, and you have new and relevant evidence for us to consider, please use VA Form 20-0995, *Decision Review Request: Supplemental Claim*.

If you would like to obtain or access evidence used in making this decision, please contact us by telephone, email, or letter as noted below letting us know what you would like to obtain. Some evidence may be obtained online by visiting [www.va.gov](http://www.va.gov).

You may also use the following link to access your Public Contact representative at your local VA Regional Office for assistance at <https://va.my.site.com/VAVERA/s/>.

Thank you for your service,

**Regional Office Director**



LIVINGSTON, JAMES F

cc: VETERANS OF FOREIGN WARS OF THE US



## Explanation of Payment

Your monthly entitlement amount includes payment for the following dependent(s):

Payment Start Date	Award Dependent(s)
Sep 1, 2024	JACKSON, ANGELA, PRESTON
Dec 1, 2024	JACKSON, ANGELA, PRESTON
Jan 29, 2028	ANGELA, PRESTON
Dec 11, 2029	ANGELA

Let us know right away if there is any change in the status of your dependent(s).

Your combined evaluation is 30 percent or more disabling; therefore, you may be eligible for additional benefits based on dependency. We may be able to pay you retroactive benefits for your dependents if you submit your dependency claim within a year from the date of this letter. If you wish to notify us of your dependents, please do so through eBenefits, an electronic resource in a self-service environment. Use of these resources often helps us serve you faster! Just visit [www.eBenefits.va.gov](http://www.eBenefits.va.gov) to enroll and submit your dependency information. If you would prefer to submit your request to add your dependents to your award in paper, please complete, sign, and return VA Form 21-686c, *Application Request to Add and/or Remove Dependents*. You can locate the appropriate form(s), please the visit the following website: [www.va.gov/vaforms](http://www.va.gov/vaforms).

## **Please Take Action: What Things Affect Your Right to Payment?**

Please notify VA *immediately* if there is a change in any condition affecting your right to continued payments. If you don't notify us of these changes immediately, you may have to return any overpayments. Those changes include:

Evidence received shows a change is warranted.
<p><b>Military Pay or Worker's Compensation:</b> Your payments may be affected by the following, which you must bring to our attention:</p> <ul style="list-style-type: none"> <li>• Reentrance into active military or naval service.</li> <li>• Receipt of armed forces service retirement pay, unless your retirement pay has already been reduced because of award of disability compensation.</li> <li>• Receipt of benefits from the Office of Federal Employees Compensation.</li> <li>• Receipt of active duty or drill pay as a reservist or member of the National Guard.</li> </ul>
<p><b>Dependents:</b> If you have a disability rating of 30 percent or more, you must advise VA of any change with your spouse or children.</p>
<p><b>Hospitalization:</b> If your award includes Aid and Attendance benefits, we may reduce this</p>



Evidence received shows a change is warranted.
additional allowance if you are admitted to a hospital, nursing home, or domiciliary care at VA expense.
<b>Incarceration:</b> Benefits will be reduced if you are incarcerated in a federal, state, or local penal institution for more than 60 days for conviction of a felony.
<b>Lack of Cooperation:</b> We may stop monthly payments if you: <ul style="list-style-type: none"><li>• fail to submit evidence we requested,</li><li>• fail to attend a VA examination when requested, or</li><li>• Submit false or fraudulent evidence to VA, or cause false or fraudulent evidence to be submitted to VA.</li></ul>
<b>Fraud/Lying to Government:</b> The law provides severe penalties, which include fines, imprisonment, or both, for the fraudulent acceptance of any payment to which you are not entitled. We may verify information you submit through computer-matching programs with other agencies.

## Additional Benefits

<b>Education, Training, and Employment:</b> <ul style="list-style-type: none"><li>• <u>Education, training, and employment:</u> For more information, please call 1-800-827-1000 or visit <a href="http://www.va.gov/vre">www.va.gov/vre</a>.</li></ul>
<b>Medical Care and Treatment:</b> <ul style="list-style-type: none"><li>• <u>Mental Health Counseling:</u> For more information, please visit <a href="http://www.myhealth.va.gov/mhv-portal-web/">www.myhealth.va.gov/mhv-portal-web/</a>.</li><li>• <u>Blind Rehabilitation:</u> For more information, please visit <a href="http://www.va.gov/blindrehab/">www.va.gov/blindrehab/</a>.</li><li>• <u>Change in Compensation Benefits:</u> For more information, please call 1-877-222-VETS or visit <a href="http://www.va.gov/healtheligibility">www.va.gov/healtheligibility</a>.</li><li>• <u>Clothing Allowance:</u> For more information, please call 1-800-827-1000 or visit <a href="https://www.va.gov/disability/eligibility/special-claims/clothing-allowance/">https://www.va.gov/disability/eligibility/special-claims/clothing-allowance/</a>.</li><li>• <u>VA Medical Care:</u> Present a copy of this notification letter to the Patient Registration/Eligibility Section at your nearest VA Medical Center <a href="https://www.va.gov/find-locations">https://www.va.gov/find-locations</a>.</li><li>• <u>Dental Benefits:</u> For more information, please contact your nearest VA Medical Center or outpatient clinic <a href="https://www.va.gov/find-locations">https://www.va.gov/find-locations</a>.</li></ul>



### **Home Adaptations/Loans, Automobile Benefits, and Life Insurance:**

- Loans: For more information, please visit [www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/).
- Funding Fee Refund: If you paid a funding fee at the closing of a VA guaranteed home loan and your VA compensation award provides an effective rating date that was prior to your loan closing date, then you may be eligible for a funding fee refund. Please contact either your current mortgage servicer or a VA Regional Loan Center at (877) 827-3702 to begin the refund process.
- Government life insurance: As a Veteran with a service-connected disability, you may be eligible for up to \$40,000 in VA life insurance benefits. Veterans Affairs Life Insurance (VALife) is guaranteed acceptance whole life insurance available to all service-connected, disabled veterans with no time limit to apply as long as you are age 80 or under. Veterans age 81 and over are still eligible in certain circumstances. For more information on VALife, please visit <https://www.va.gov/life-insurance/options-eligibility/valife/>.

### **Armed Forces Commissary and Exchange:**

- You may be entitled to Armed Forces Commissary and Exchange privileges. Honorably discharged Veterans with a service-connected disability; Former Prisoners of War; Purple Heart or Medal of Honor recipients; military retirees; members of the reserves; and their dependents may qualify for entitlement to this additional benefit. For more information, please visit [va.gov/resources/commissary-and-exchange-privileges-for-veterans](http://va.gov/resources/commissary-and-exchange-privileges-for-veterans).

### **Payment for Travel:**

- Payment for Travel: You may be eligible for reimbursement for beneficial travel mileage for previous VA medical appointments because of your newly granted service-connected conditions. You must make a request for such reimbursement **within 30 days of this letter** by contacting the Enrollment office at your Medical Center and providing a copy of this letter.

### **State Benefits:**

- State Benefits: For more information, please visit [www.va.gov/statedva.htm](http://www.va.gov/statedva.htm).







### Where to Send Your Correspondence

Documents may be submitted by mail, in person at a VA regional office or electronically. However, VA recommends submitting correspondence electronically as this is the fastest method of receipt.

VA provides several tools to assist in electronic submission. To learn more about how to submit documents and claims electronically, visit [www.va.gov/disability/upload-supporting-evidence](http://www.va.gov/disability/upload-supporting-evidence). You can also go directly to [access.va.gov](http://access.va.gov) to digitally upload any correspondence using QuickSubmit.

By visiting [www.va.gov](http://www.va.gov) you can also check your claim status and learn about other VA benefits.

If you need assistance, you can find a local, accredited representative at <https://www.benefits.va.gov/vso/>

If you prefer to mail your correspondence, please use the related mailing address below:

<b>Compensation Benefits</b> Department of Veterans Affairs Compensation Intake Center P.O. Box 4444 Janesville, WI 53547 Toll Free Phone: 1-800-827-1000 Toll Free Fax: (844) 531-7818	<b>Pension &amp; Survivors Benefits</b> Department of Veterans Affairs Pension Intake Center P.O. Box 5365 Janesville, WI 53547 Toll Free Phone: 1-800-827-1000 Toll Free Fax: (844) 655-1604
<b>Board of Veterans' Appeals</b> Department of Veterans Affairs Board of Veterans' Appeals P.O. Box 27063 Washington, DC 20038 Toll Free Fax: (844) 678-8979	<b>Fiduciary</b> Department of Veterans Affairs Fiduciary Intake Center P.O. Box 5211 Janesville, WI 53547 Toll Free Phone: 1-800-827-1000 Toll Free Fax: (888) 581-6826

These addresses serve **all United States and foreign locations.**

**Veterans Crisis Line:**  
**Dial 988 then Press 1**

You can also send a text message to 838255 to receive confidential support 24 hours a day, 7 days a week, 365 days a year. For more information, visit [www.veteranscrisisline.net](http://www.veteranscrisisline.net)



## YOUR RIGHT TO SEEK REVIEW OF OUR DECISION

This document outlines your right to seek review of our decision on any issue with which you disagree. You may generally select one of three different review options for each issue decided by VA. However, you may not request review of the same issue using more than one option at the same time. Below is information on the three different review options.

	Supplemental Claim	Higher-Level Review	Board Appeal
<b>What Is This?</b>	A reviewer will determine whether new and relevant evidence changes the prior decision.	An experienced claims adjudicator will review your decision using the same evidence VA considered in the prior decision.	A Veterans Law Judge at the Board of Veterans' Appeals (Board) will review your decision.
<b>By Selecting This Option</b>	<p>You are adding or identifying new and relevant evidence to support your claim that we did not previously consider.</p> <p>VA will assist you in gathering new and relevant evidence that you identify to support your claim.</p> <p>You are entitled to a hearing at any time in the supplemental claim process.</p>	<p>You have no additional evidence to submit to support your claim, but you believe there was an error in the prior decision.</p> <p>You can request an optional, one-time, informal conference with a Higher-Level Reviewer to identify specific errors in the case, although requesting this conference may delay the review.</p>	<p>You must choose a docket:</p> <p><b>Direct Review</b> - You do not want to submit evidence or have a hearing.</p> <p><b>Evidence Submission</b> - You choose to submit additional evidence without a hearing.</p> <p><b>Hearing</b> - You choose to have a hearing with a Veterans Law Judge.</p>
<b>Goal To Complete</b>	<b>125 days</b> on average	<b>125 days</b> on average	<b>365 days</b> on average for Direct Review (longer for the other options)
<b>Form To File*</b>	<a href="#">VA Form 20-0995</a> <i>Decision Review Request: Supplemental Claim</i>	<a href="#">VA Form 20-0996</a> <i>Decision Review Request: Higher-Level Review</i>	<a href="#">VA Form 10182</a> <i>Decision Review Request: Board Appeal (Notice of Disagreement)</i>
<b>Scan QR Code to Access Form</b>			
<b>Further Options After This Decision Review</b>	You may request another Supplemental Claim, a Higher-Level Review, or a Board Appeal.	You may request a Supplemental Claim or a Board Appeal.	You may request a Supplemental Claim or appeal to the U.S. Court of Appeals for Veterans Claims.



For most VA benefits, **you have 1 year from the date on your decision notice to request a decision review to ensure the earliest possible effective date.** Consult your decision notice for specific limitations.

\* All forms listed are available at [www.va.gov/find-forms/](http://www.va.gov/find-forms/) or use your mobile device camera to scan the QR code to take you directly to the form you select.

If you do not submit a decision review request within the required time, you may only seek review through the following:

- A request to revise the decision based on a clear and unmistakable error, or
- A Supplemental Claim. If you file a Supplemental Claim after the **1-year** time limit, the effective date for any resulting award of benefits generally will be tied to the date VA receives the Supplemental Claim.
  - If you wish to have a hearing during the supplemental claim process, you can contact us online through Ask VA: <https://ask.va.gov/> or call us toll-free at 1-800-827-1000 (TTY:711).

While most decision review options are available to you, there are limitations based on the type of decision you received.

- If you are a party to a **contested claim** - such as claims for apportionment, attorney fee disagreement, or multiple parties filing for survivor's benefits or claims for life insurance - your *only* option for disagreeing with your decision is to file a Board Appeal within **60 days** of the date on your decision notice.
- If you are seeking review of an **insurance decision** you have an *additional* option to challenge VA's decision by filing a complaint with a United States district court in the jurisdiction in which you reside within 6 years from when the right of action first accrues. Consult your decision notice for details on what options are available and where to send the request.

## Get Help with Your Review Request:

For more information on all the available review options, contact us at 1-800-827-1000 or visit [www.va.gov/decision-reviews/](http://www.va.gov/decision-reviews/). If you need help filing a decision review, you may want to work with an accredited attorney, claims agent, or a Veterans Service Organization (VSO) representative. Additional information about working with an accredited attorney, claims agent, or VSO representative is available at [www.va.gov/decision-reviews/get-help-with-review-request/](http://www.va.gov/decision-reviews/get-help-with-review-request/). You can find a searchable database of VA-recognized representatives at [www.va.gov/ogc/apps/accreditation](http://www.va.gov/ogc/apps/accreditation).

## Scan the QR Code to Open the Appropriate Decision Review Website Page



**Supplemental  
Claim**



**Higher-Level  
Review**



**Board  
Appeal**



**DEPARTMENT OF VETERANS AFFAIRS  
Veterans Benefits Administration  
Regional Office**

**JAMES LIVINGSTON**

**VA File Number  
624 01 1213**

**Represented By:  
VETERANS OF FOREIGN WARS OF THE US  
Rating Decision  
05/02/2025**

**INTRODUCTION**

The records reflect that you are a Veteran of the Gulf War Era. You served in the Navy from March 27, 1996 to November 17, 2005. You filed a new claim for benefits that was received on December 9, 2024 and a supplemental claim for benefits that was received on April 12, 2025. Based on a review of the evidence listed below, we have made the following decision(s) on your claim.

**DECISION**

1. Service connection for lumbosacral strain (claimed as low back condition with chronic pain) is granted with an evaluation of 10 percent effective August 14, 2024.
2. Service connection for tinnitus is granted with an evaluation of 10 percent effective August 14, 2024.
3. The claim for an increased evaluation for left hand condition with chronic pain and deformity of index finger with arthritis is deferred.



### **EVIDENCE**

- DD Form 214, Certificate of Release or Discharge from Active Duty, Service Treatment Records, and Service Personnel Records, received September 23, 2020, for the period March 27, 1996 to November 17, 2005
- VA Form 21-22, Appointment of Veterans Service Organization as Claimant's Representative, received September 11, 2024
- VAMC (Veterans Affairs Medical Center) treatment records, Loma Linda, received December 19, 2024, for the period May 11, 2021 to April 17, 2024
- VAMC (Veterans Affairs Medical Center) treatment records, Columbia, received December 19, 2024, for the period December 21, 2023 to January 29, 2024
- Disability Benefit Questionnaire (BACK), LHI, received January 6, 2025, conducted December 27, 2024
- Disability Benefit Questionnaire (MUSC Hand), LHI, received January 6, 2025, conducted December 27, 2024
- Disability Benefit Questionnaire (Medical Opinion - Hand), LHI, received January 6, 2025, conducted December 27, 2024
- Disability Benefit Questionnaire (AUDIO), LHI, received January 10, 2025, conducted January 9, 2025
- Rating Decision, received April 10, 2025
- Rating Decision, received March 11, 2021
- VAMC (Veterans Affairs Medical Center) treatment records, Columbia, received April 18, 2025, for the period December 21, 2024 to April 2, 2025
- Disability Benefit Questionnaire (Medical Opinion - Lumbosacral), VES, received April 28, 2025, conducted April 14, 2025
- Disability Benefit Questionnaire (AUDIO), VES, received April 30, 2025, conducted April 30, 2025
- Disability Benefit Questionnaire (Medical Opinion - Tinnitus), VES, received April 30, 2025, conducted April 30, 2025
- TERA Memorandum, received May 2, 2025
- VA Form 20-0995, Decision Review Request - Supplemental Claims, received April 12, 2025

### **REASONS FOR DECISION**

#### **1. Service connection for lumbosacral strain (claimed as low back condition with chronic pain).**

Service connection for lumbosacral strain has been established as directly related to military service. (38 CFR 3.303, 38 CFR 3.304)

The effective date of this grant is August 14, 2024. Service connection has been established from the day VA received your intent to file (ITF) a claim for compensation. When a claim of service connection is received more than one year after discharge from active duty, the effective date is the date VA receives the intent to file when a prescribed form is received within a year of the ITF. (38 CFR 3.155, 38 CFR 3.400)



An evaluation of 10 percent is assigned from August 14, 2024.

We have assigned a 10 percent evaluation for your lower back condition with chronic pain based on:

- Combined range of motion of the thoracolumbar spine greater than 120 degrees but not greater than 235 degrees
- Forward flexion of the thoracolumbar spine greater than 60 degrees but not greater than 85 degrees

Additional symptom(s) include:

- Painful motion

The provisions of 38 CFR §4.40 and §4.45 concerning functional loss due to pain, fatigue, weakness, or lack of endurance, incoordination, and flare-ups, as cited in *DeLuca v. Brown and Mitchell v. Shinseki* have been considered and are not warranted. Although there was additional loss of range of motion with repetitive movements, these changes did not rise to the next higher level of disability.

A higher evaluation of 20 percent is not warranted for diseases and injuries of the thoracolumbar spine unless the evidence shows:

- Combined range of motion of the thoracolumbar spine not greater than 120 degrees; or,
- Forward flexion of the thoracolumbar spine greater than 30 degrees but not greater than 60 degrees; or,
- Muscle spasm or guarding severe enough to result in an abnormal gait or abnormal spinal contour such as scoliosis, reversed lordosis, or abnormal kyphosis. (38 CFR 4.71a)

## **2. Service connection for tinnitus.**

Service connection for tinnitus has been established as directly related to military service. (38 CFR 3.303, 38 CFR 3.304)

The effective date of this grant is August 14, 2024. Service connection has been established from the day VA received your intent to file (ITF) a claim for compensation. When a claim of service connection is received more than one year after discharge from active duty, the effective date is the date VA receives the intent to file when a prescribed form is received within a year of the ITF. (38 CFR 3.155, 38 CFR 3.400)

A claimant may continuously pursue a claim by timely and properly filing a supplemental claim. "Timely" means the supplemental claim is submitted within one year of the VA decision. "Properly" means VA form 20-0995, Decision Review Request: Supplemental Claim, is completed and submitted along with new and relevant evidence. (38 CFR 3.2500, 38 CFR 3.2501)

If the claim is not continuously pursued and benefits are granted, the effective date will be the date entitlement arose, but will not be earlier than the date of receipt of the supplemental claim



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currently under review. (except as otherwise provided by other regulations including 38 CFR 3.400)

An evaluation of 10 percent is assigned from August 14, 2024.

We have assigned a 10 percent evaluation for your tinnitus based on:

- Recurrent

A single evaluation for recurrent tinnitus is assigned whether the sound is perceived in one ear, both ears, or in the head.

This is the highest schedular evaluation allowed under the law for tinnitus. (38 CFR 4.87)

**3. Evaluation of left hand condition with chronic pain and deformity of index finger with arthritis currently evaluated as 0 percent disabling.**

The evaluation for left hand condition with chronic pain and deformity of index finger with arthritis is deferred for the following: medical examination.

**REFERENCES:**

Title 38 of the Code of Federal Regulations, Pensions, Bonuses and Veterans' Relief contains the regulations of the Department of Veterans Affairs which govern entitlement to all Veteran benefits. For additional information regarding applicable laws and regulations, please consult your local library, or visit us at our website, [www.va.gov](http://www.va.gov).





## **Fraud Prevention: Protect Your Benefits**

Please contact the VA ***immediately*** at 1-800-827-1000 if you suspect your information is compromised.

- You receive correspondence from VA concerning a claim, and you don't remember filing a claim contact the VA at 1-800-827-1000.
- You receive correspondence requesting a processing fee prior to releasing benefit payments contact the VA at 1-800-827-1000.
- VA may check in with you by phone, email, or text message. The VA will **never ask for personal information via email**. This includes verification of your SSN, address, and/or bank information. If you are unsure about any call, email, or text, confirm details directly with the VA.
- VA **does not threaten** claimants with jail or lawsuits.
- Be cautious of telephone numbers on caller ID. Scammers may change the telephone number (spoofing) to make a call appear to come from a different person or place.
- When in doubt, hang up and call VA directly at 1-800-827-1000, or call your Power of Attorney representative (DAV, VFW, etc.).
- **Do not ignore emails or letters** from the VA notifying you of an update to direct deposit or eBenefits account information. If you don't remember making changes, it could be the first sign your information was compromised.
- Use secure, unique passwords, and two factor identification where available. To establish a more secure logon for Vets.gov and ebenefits.va.gov with two factor identification create an account via ID.me at <https://api.id.me/en/registration/new>
- Monitor your accounts regularly, respond to fraud alerts and report unauthorized transactions promptly.
- To learn more about protecting yourself from fraud, and how to report it visit <https://www.va.gov/oig/hotline/default.asp>, or go to VA.gov and search "Office of Inspector General".
- For more details on how to avoid scams go to <https://www.fcc.gov/veterans-targeted-benefits-scams>
- Download free financial scam awareness resources at <https://www.consumerfinance.gov/about-us/blog/helping-prevent-scams-targeted-veterans/>
- Get up-to-date information on fraud and scams from the Federal Trade Commission <https://public.tableau.com/profile/federal.trade.commission>