



LIGHTBULB
PRESS®

VETERANS GUIDE

UNDERSTANDING YOUR BENEFITS

- Disability
- Health Care
- Education
- Job Training
- Retirement
- Buying a Home
- Insurance



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To Our Nation's Veterans and Their Families

On behalf of the Defense Credit Union Council and our member credit unions, we would like to take this opportunity to express our sincere gratitude for your selfless service to our nation. As an expression of our appreciation, we are pleased to provide you with a copy of the *Veterans Guide: Understanding Your Benefits* to help you in applying for the many programs and services offered by the Department of Veterans Affairs.

You earned these benefits and we hope this guide will help you take advantage of the many opportunities the VA provides to you and your family. In the following pages, you'll not only find clear descriptions of the programs and benefits available, but also practical guidance for meeting both your immediate and long-term financial goals. We want you to succeed long after wearing the uniform!

While the guide is educational and answers many questions, we highly recommend that you contact the Department of Veterans Affairs as well as professionals who are knowledgeable about veterans benefits and how they apply to you and your family. We've provided contact information for specific resources throughout the guide and hope that you will use them to gain timely and actionable information.

We wish you all the best as you access and use the benefits you deserve as a veteran. Once again, thank you for answering the call to duty and for your courageous service to our great nation!

Sincerely,

Anthony R. Hernandez
President and Chief Executive Officer

Serving Those Who Serve Our Country

VETERANS GUIDE

UNDERSTANDING YOUR BENEFITS

TABLE OF CONTENTS

LEAVING THE MILITARY	
Welcome to the VA.....	2
Discharge Status at Separation	4
DISABILITY	
Disability Compensation	6
Disability Ratings	8
Disability Claims	10
JOB OPPORTUNITIES	
Finding a Job	12
Job Training.....	14
EDUCATION	
Education Benefits.....	16
The Post-9/11 GI Bill	18
HEALTH CARE	
Health Insurance	20
Health Care For Life.....	22
VA Health Benefits	24
Prescription Drug Plans	26
Women Veterans.....	28
Mental Health Care	30
Getting Help with Mental Health.....	32
LIFE INSURANCE	
Types of Life Insurance	34
Life Insurance Choices.....	36
Life Insurance Coverage.....	38
HOME LOANS	
The Home Loan Program	40
Moving Ahead with a Home Loan.....	42
Buying a Home	44
RETIREMENT	
Retirement Accounts	46
Retirement Income	48
Managing Your TSP.....	50
RESOURCES	52

WELCOME TO THE VA

As a veteran who has retired or separated from military service, one of the first things you should do is create an account with the U.S. Department of Veterans Affairs (VA). The account lets you apply for and manage the benefits and services to which you're entitled. You can also handle routine matters like updating your contact information, checking the status of your claims, and refilling prescriptions from a VA medical provider.

When you leave the military, you'll be facing a host of decisions affecting your family, your career, and your overall financial wellbeing. You'll need to decide where to live and whether to buy a home, choose whether to continue your education or take a new job, and select the health insurance that fits your family situation. If you have a disability connected to your service, you'll want to initiate the claims process so that you can receive the health care and compensation you deserve.

In each of these situations, the VA offers special programs, services, information resources, and individual support to help you take full advantage of the benefits it provides. The most common benefits are introduced on these pages and discussed in the guide.

BEFORE YOU LEAVE

To make your transition to civilian life as smooth as possible, there are things to take care of before you leave active duty.

- Enroll with the VA for access to health care and disability compensation to which you may be entitled.
- Schedule your Separation History and Physical Exam (EHPE).
- Review and obtain copies of DD Form 214 (Certificate of Release or Discharge from Active Duty) and DD Form 2586 (Verification of Military Experience and Training (VMET))
- If you plan to transfer your Post 9/11 GI Bill benefits to your dependents the request must be submitted and approved while you're still on active duty. You will be able to make changes in the future but you can't add new beneficiaries.

MAKING A SOLID START

To review the benefits the VA provides and help you resolve any stressful situations you might be dealing with, someone from the VA will call you three times during the year after you leave active duty. You'll receive an email roughly every 90 days letting you know to expect a call.

The VA wants you to take full advantage of the health care, employment, education and training, home loans, and all the other benefits that you're entitled to because you're a veteran. The VA also wants to be sure that you know help is available 24/7 at VA medical centers. There's also a round-the-clock crisis line for veterans who need immediate help. Call 800-273-8255 and press 1.



To Find VA Facilities Near You

www.maketheconnection.net/resources

If your contact information changes, which makes it hard for the VA to find you, you'll want to provide updates at va.gov. And if anything comes up between calls that you think the VA could help you with, don't hesitate to call 800-827-0611.

You can also find direct links to various benefits, including how to apply.



Benefits Information

www.va.gov/opa/persona/index.asp

IDENTIFYING YOURSELF

To sign in to VA.gov to manage your benefits, you'll need to be able to identify yourself. You can use a Premium My HealtheVet, Premium DS Logon, Login.gov, or ID.me account. If you don't have an account, you can create one.



Sign Up or Log In

www.va.gov/?next=/profile/

HEALTH CARE

If you're retiring, you'll normally have a choice of reenrolling in TRICARE Prime or TRICARE Select, but be sure to meet the 90 day enrollment deadline. If you are separating you generally qualify for temporary health care under the Continued Health Care Benefit Program (CHCBP), which also provides coverage for your dependents, until you obtain other coverage. You should also enroll for VA health benefits to supplement TRICARE or the insurance you purchase after separation.

When you sign up for veterans health care, you'll need your discharge papers (DD214), your Social Security number, insurance, and cards for any other coverage you may have. You'll also need evidence of the previous year's gross household income along with any deductible expenses, such as medical bills and education costs, that reduce it.

DISABILITY CLAIMS

If you have a disability that was caused or made worse by your service, you should file a disability claim before you leave active duty or as quickly as possible afterward. You'll need DD Form DD214, your military medical records, and other evidence to support your case. You may be entitled to compensation, medical care, and other benefits based on the VA's assessment of your situation. The PACT Act of 2022 entitles you to treatment for conditions that resulted from exposure to toxic substances if you served in specific places and time periods.

LIFE INSURANCE

After separating from the military, your SGLI policy is automatically extended, including the death benefit, for 120 days. Before that period ends, you'll need to decide whether to convert your SGLI to a Veteran's Group Life Insurance (VGLI) or to a permanent policy from a VA-affiliated insurer. You also have the option of choosing insurance from another provider.

HOME BUYING

If you decide to buy a home after leaving the military you may qualify for a VA home loan guaranty. Benefits include a smaller down payment, no closing costs, and coverage of a percentage of the loan balance should you default. To qualify, you must have a Certificate of Eligibility (COE), which you can obtain online using VA Form 26-1880.

EDUCATION

If you're considering post-secondary study, accredited training programs, certification or licensing programs, or apprenticeships after separation, you are eligible for financial support through the Post-9/11 GI Bill. The amount you're eligible for depends on the type of program and your length of service. You apply using an online tool or mailing a completed VA Form 22-1990.

JOB OPPORTUNITIES

If you haven't lined up a new job before leaving the service, you may want to look into the fastest growing occupations. The Bureau of Labor Statistics Operational Outlook Handbook (www.bls.gov/ooh/) is worth checking. Other considerations are the salary you can expect to earn and how that aligns with the income you'll need to live comfortably. Also check out the states that are veteran friendly. For example, some states don't tax military retirement pay.

BEFORE

YOUR RETIRE OR DISCHARGE DATE

AFTER

365 Days

180 to 90 Days

180 to 0 Days

Immediately

Within 90 Days

Within 120 Days

Within 180 Days

Complete TAP Program

Schedule SHPE

Enroll in VA Benefits

File details with DFAS

Select health care plan

Convert to VGLI or choose insurance policy

File for compensation for relocation expenses

DISCHARGE STATUS AT SEPARATION

When you retire from the military or separate from active duty, you receive a Form DD214 that includes a characterization of service, or discharge status. That status largely determines the VA benefits for which you're eligible.

DD
FORM
214

The following chart describes the different types of military discharges and summarizes the impact on veterans benefits that you may receive.

Type of Discharge	Description	Impact on VA Benefits
Honorable	Good or excellent rating for meeting or exceeding performance and conduct standards. About 85% of veterans receive this discharge.	Entitled to all VA benefits.
General under honorable conditions	Satisfactory performance but unacceptable conduct, usually minor, or failure to meet certain standards.	Entitled to all VA benefits except education benefits under the GI Bill.
Other than honorable (OTH)	Pattern of significant deviation from expected military performance and behavior. May result from actions such as security violations, use of violence, conviction by a civilian court, among others.	Not eligible for VA pension benefits, GI Bill education benefits, or VA loans. Generally eligible for VGLI and disability compensation.
Bad conduct (BCD)	Punitive discharge for bad conduct following a general or special court-martial and often time in military prison.	Generally not eligible for any VA benefit though there may be exceptions.
Dishonorable	Punitive discharge following court-martial for acts such as desertion, treason or espionage, murder, or sexual assault.	Automatically ineligible for any VA benefits.

There are additional types of discharge, including officer discharge or dismissal, entry level separations for those who must leave the military within 180 days, and administrative separations that may or may not preclude VA benefits. Veterans with medical discharges qualify for benefits based on level of disability and years of service.

ALERT

If you are suffering from mental health problems related to PTSD or sexual trauma you may qualify for VA health benefits immediately, without the Character of Discharge review or discharge upgrade.

UPGRADING YOUR DISCHARGE

Under certain circumstances, you may be eligible to apply to your service branch for an upgrade or correction to your discharge status. If your appeal is successful, you'll be issued a Form DD215 acknowledging your upgraded status, which is attached to your initial Form DD214. You may also be entitled to the benefits you earned during your period of service.

You have a solid case for the upgrade if your discharge was related to:

- **Mental health conditions, including post-traumatic stress disorder (PTSD)**
- **Traumatic brain injury (TBI)**
- **Sexual assault or harassment (military sexual trauma, or MST)**
- **Sexual orientation**

In the past, these issues were the underlying cause of a number of less than honorable discharges but are no longer assessed in the same way today.

The VA provides a step-by-step process to apply for an upgrade online. You can also use this application to (a) reapply if your upgrade application has been denied, (b) request a corrected DD214 that has no record of the earlier characterization of discharge, and (c) apply for a second DD214 if you received an honorable discharge but never received the original document.

 **Apply for Upgrade and Corrected Forms**
www.va.gov/discharge-upgrade-instructions/

If your discharge upgrade request is within 15 years of separation, it will be reviewed by the Discharge Review Board. If your request is beyond 15 years of separation, it will be reviewed by the Board of Corrections of Military Records. However, there are limitations on the kinds of upgrades a Board can review, especially

SEEKING AN ADVOCATE

If you are trying to upgrade or correct your discharge status, you may want to seek help in completing the paperwork and following through on the process by working with a representative from a recognized Veterans Service Organization (VSO) or a lawyer or claims agent accredited by the VA.

For more information, check with a VA Regional Office. To find one near you, call 800-827-1000.

in the case of dishonorable and general court-martial charges.

Even if your upgrade application is denied, you can reapply, though the process is a bit different. In general, you have a better chance of success if you can show new or additional evidence to support your case or if the DoD issues new rules that would affect your discharge rating.

BENEFITS WITHOUT AN UPGRADE

Even if you have a less than honorable discharge, you may be eligible for some VA benefits by initiating the VA Character of Discharge review process. The review can take up to a year and requires the same documentation you would need to apply for an upgrade. You may also need to request medical treatment or submit a disability claim. The process determines whether your service was honorable for VA purposes.

MULTIPLE PERIODS OF SERVICE

As long as you served honorably during one period of service—even if you received a less than honorable discharge for another period—you can use the honorable characterization to qualify for VA benefits. However, disability compensation applies only to the period of honorable service and not to disability incurred during a period for which you received a less than honorable discharge.



DISABILITY COMPENSATION

If you have a disability caused or aggravated by your military service, you may be entitled to monthly tax-free disability income.

To be awarded disability compensation, you must file an application using VA Form 21-526EZ, Disability Compensation and Related Compensation. To move your case along quickly, you'll want to use the Fully Developed Claims program if possible. The program requires that you:

- Provide your discharge document (DD214) or other separation papers
- Submit your military medical records, private medical records, and other evidence you have that supports your claim
- Certify that you know of no other evidence the VA needs
- Comply with any VA request for a medical exam if you're notified an exam is needed

VA
FORM
21-526EZ

The VA can, with your permission, request records and information on file with Federal government agencies. The process is quicker if you file these documents with your initial application.

You can file online, by mail, or in person at a VA Regional Office. You can find the office nearest to you by calling 800-827-1000.

If you'd like help with the form, the Regional Office can help you find an accredited representative to assist you.

 [File for Disability Compensation](https://www.va.gov/disability/eligibility)
www.va.gov/disability/eligibility

 [Track the Status of Your Claim](https://www.va.gov/claim-or-appeal-status/)
www.va.gov/claim-or-appeal-status/


FILING AN APPEAL

If your initial claim is turned down, or if you disagree with a VA decision, you can appeal within a year of the date you were notified of the decision.

To appeal, you use any one of three available options. But you can use only one option to appeal the same claim at the same time.

OPTION 1:

File a Supplemental Claim that has new and relevant evidence supporting your application for disability income, such as new medical records. Use VA Form 20-0995 for military records and VA Form 21-4142

 [Supplemental Claims Forms](https://www.va.gov/decision-reviews/supplemental-claim/#how-do-i-file-a-supplemental-claim)
www.va.gov/decision-reviews/supplemental-claim/#how-do-i-file-a-supplemental-claim

for records from a civilian provider.

If the resolution is unsatisfactory, you can move on to Option 2 or 3. Or, if you have more new evidence, you can file another Supplemental Claim and start the process again.

OPTION 2:

Request a Higher-Level Review with a senior reviewer who will decide, based on the evidence you provided initially, whether a different decision is appropriate. You can request an informal conference call to identify any errors and explain why you think the decision should change. You can't provide new evidence.



PACT ACT OF 2022

If you meet the time and place requirements for exposure to the toxic substances laid out in the PACT Act of 2022, you should apply for benefits if you haven't already. If you applied unsuccessfully before the Act became law, you should file a Supplemental Claim. That will trigger a review that takes the new PACT Act provisions into account. Remember, too, that some of the illnesses caused by toxic substances may develop years after you were exposed.

ALERT

AN APPEALS TIME LINE

The average length of time you can expect to wait for a decision on your appeal varies by the option you choose.

For a Supplementary Claim or a Higher Level Review, it's about four months. Board Appeals are longer. A Direct Review takes about ten months. With an Evidence Submission case, it's about 18 months, while for a Hearing it's a little over two years.

GETTING PROFESSIONAL HELP

Finding someone who can help you file a disability claim and represent you in interactions with the VA can be a smart step, especially in the claim review process. In order to both advise you and represent you, the person must be a representative of a recognized Veterans Service Organization (VSO) or a lawyer or claims agent accredited by the VA. If you do work with an accredited person, you must let the VA know using VA Form 21-22 (for a VSO rep) or VA Form 21-22a (for a lawyer or agent).

OPTION 3:

Request a Board Appeal choosing one of three alternatives.

- **Direct Review.** No new evidence is permitted and there is no hearing.
- **Evidence Submission.** You can provide new evidence within 90 days of the VA receiving the request for Board appeal.
- **Hearing.** You can submit new evidence at the hearing or within 90 days after the hearing, though it is not required.

The hearing can be virtual from your home, a video conference at a VA location near you, or in person at the Board in Washington, DC. You pay your own travel costs if you choose the in-person alternative.

As you would when choosing any professional to act for you, you'll want to find someone who is interested in your situation, is knowledgeable about the claims process, explains his or her approach clearly, and with whom you are comfortable.

It's a good idea to interview at least two candidates, asking them the same questions, and comparing their responses. You'll want to pay attention to the experience a candidate has had in appealing cases. You should be wary of high-pressure tactics, such as pushing you to sign a contract on the spot, talking more about themselves than about you, or suggesting approaches to game the system that seem suspicious.

VSO representatives do not accept fees to pursue benefits claims. Lawyers and claims agents usually don't charge a fee for filing an initial claims application. But they are entitled to fees to appeal a negative decision or for an extended review process. Be sure you understand the fee agreement and what a case like yours is likely to cost.

If necessary, you can register a complaint or challenge a fee you feel is unfair through the VA Office of the General Counsel.

 [Help with Filing](https://www.ebenefits.va.gov/benefits/manage/representative)
www.ebenefits.va.gov/benefits/manage/representative

A FINAL APPEALS OPTION

If you disagree with the Board decision, and you have new evidence to support your position, you can either file another Supplemental Claim or appeal to the US Court of Appeals for Veterans Claims. The Court must receive your Notice of Appeal (NOA) not later than 120 days after the Board mailed a notice of its decision to the address it has on file for you.

DISABILITY RATINGS

Your disability pay depends on how serious the VA determines your service-connected injuries or illnesses are. In general, the more the disability affects your overall health and the greater the impact on your ability to function, the larger your monthly payment.

When you submit your claim, the VA uses your medical records as proof that your disability was caused or aggravated by your military service on active duty, active-duty training, or inactive duty training.

PRESUMPTIVE CONDITIONS

No proof is required, however, for presumptive conditions. Presumptive means that the VA acknowledges that your disability was caused by your service. Presumptive conditions have the following characteristics:

- Your illness emerged within a year, though sometimes up to seven years or more, of your separation or retirement and is included in the list of illnesses



in Title 38, Code of Federal Regulations, 3.309.

- The illness is the result of exposure to toxic substances in specific locations and time periods. For example, illnesses listed in the PACT Act of 2022 are considered presumptive whenever they emerge.

If you have a third rating, the first combined rating becomes the base for incorporating the third one. The final combined rating is then rounded, up or down, to the nearest 10%.

 [Find Out More About Ratings
www.va.gov/disability/about-disability-ratings/](http://www.va.gov/disability/about-disability-ratings/)

ASSIGNING DISABILITY RATINGS

The disability rating you are assigned ranges from 0% to 100%. It may be based on a single disability or a combination of disabilities.

If you have two or more disabilities, the VA determines your rating using a Combined Ratings Table. The tables, which are available online, are grouped by ranges—for example, **19% to 29% disabling**, **30% to 39% disabling**, and so on.

For example, if your more serious disability had a 38% rating and your second disability had a 20% rating, you would go to the table that covered that higher rating number—in this case, **30% to 39% disabling**.

To find your combined rating, you read down the left column of the table to locate the 38% number. You then read across to the column that lists your second highest rating, which is 20%. The number in the box where the two intersect—in this example, **50**—is your combined rating.

Combined Ratings Table

	10	20	30	40	50	60
30	37	44	51	58	65	72
31	38	45	52	59	66	72
32	39	46	52	59	66	73
33	40	46	53	60	67	73
34	41	47	54	60	67	74
35	42	48	55	61	68	74
36	42	49	55	61	68	74
37	43	50	56	62	69	75
38	44	50	57	63	69	75
39	45	51	57	63	70	76
40	46	52	58	64	70	76
41	47	53	59	65	71	76

CHANGES IN RATINGS

Your rating isn't fixed for life. If you don't agree with the rating you're assigned, you can appeal within a year. If your disability worsens over time, you can appeal at that point, using new medical records as evidence.

The VA can also initiate a review of your rating every two to five years by sending you a Notice of Reexamination with an appointment date and time. Appearing is mandatory—though you can reschedule—and you risk a poten-

tial reduction or termination of your disability income if you don't show up.

When your rating is reassessed, the VA will determine if your disability has worsened, improved, or disappeared. Your rating may be increased, decreased, or left as it is. Once you turn 55, though, or have a rating of 100%, you're exempt from reassessment unless the VA suspects fraud.

If your rating is lowered, you have 30 days to appeal and 60 days to provide supporting medical evidence.

WHAT IMPACTS COMPENSATION

Your disability income depends on the annual compensation rate for your rating plus an annual cost-of-living adjustment (COLA) equal to the adjustment made to Social Security benefits. The following factors may increase your compensation:

Dependents	If your disability rating is 30% or higher and you have at least one dependent for whom you've claimed benefits, your basic compensation will be larger than for a single person with the same rating. For each additional dependent, a fixed amount is added to your total monthly compensation.
Special Monthly Compensation (SMC)	If you're homebound, bedridden, or need help with daily activities, such as bathing, eating, and dressing, you or your spouse or caregiver may be eligible for either Aid and Attendance or Household benefits income. This special compensation is further increased if you have multiple disabilities.
Individual Unemployability	If your disability prevents you from working, you may qualify for compensation at the same rate as someone who has a 100% rating.

Your current income from other sources, such as a civilian job, and your net worth do not affect your disability rating or the compensation to which you're entitled.

VA OFFSET

If you receive military retired pay, disability severance pay, or separation pay, you must agree to reduce your pay by the amount of your VA compensation. This is known as the VA offset.

OFFSETTING THE OFFSET

To allow eligible retired veterans to receive both their full disability compensation and military retired pay, Congress created two programs:

- **Concurrent Retirement and Disability Pay (CRDP)** automatically restores retired pay lost to the VA offset if you have a disability rating of 50% or higher. You also qualify if you retired under the Temporary Early Retirement Act (TERA) or are entitled to retired

pay under a provision other than solely by disability. CRDP is taxable income.

- **Combat-Related Special Compensation (CRSC)** is a special entitlement pay to replace the VA offset if your disability is rated at least 10% and is combat related. That is, it must be a direct result of armed conflict, hazardous duty, an instrumentality of war, or simulated war. Unlike CRDP, you must apply to your branch of service to qualify and may be eligible for retroactive pay. CRSC is tax-free income.

Retired veterans with a 40% or lower rating whose injuries are not combat related remain vulnerable to the offset. But legislation known as the Star Act has been introduced in Congress to expand the exemption from the offset to servicemembers who were medically retired for combat-related injuries before having served 20 years.

DISABILITY CLAIMS

Once your disability claim is approved—even if you had to appeal the original decision—you're part of a system that provides not only regular income but other valuable benefits. You're eligible for health care for your illness or injury, educational opportunities in addition to what the Post-9/11 GI Bill provides, and job training, among others.

You should be aware, too, that your disability is probably not going to disappear. In fact, it may provide greater challenges as time goes by. Fortunately, there is a process for dealing with this possibility that involves filing claims for additional assistance.

TAKE NOTE

TIMING ISSUES

If you didn't file a disability claim before you left active duty, you can submit a post-service claim at any time. The longer you wait, though, the more time-consuming and frustrating it can be to assemble the evidence you need to prove your injury or illness is service connected.

The VA is required to help you gather evidence to support your claim, but records can sometimes be difficult to track down.

CLAIMS FOR ADDITIONAL HELP

There are four types of claims you can file for additional assistance that are different from the Supplemental Claims used in the appeals process. Each type is intended for a specific purpose related to the service-connected disability that was the basis of your original claim.



Check Filing Requirements

www.va.gov/disability/how-to-file-claim/evidence-needed/

Claims for additional assistance:

Increased Claim	You use an increased claim to ask for more compensation for a disability that has gotten worse. You need to provide up-to-date medical evidence to support this claim.
New Claim	With a new claim you ask for added benefits to help cope with your disability. These benefits include Special Monthly Compensation (SMC) or Individual Unemployability. This claim requires new evidence including doctors' reports and medical tests.
Secondary Service-connected Claim	A secondary service-connected claim addresses a new disability that's linked to or the result of a disability for which you already receive compensation. Examples include arthritis that developed in an injured elbow or heart disease caused by previously diagnosed hypertension.
Special Claim	You file a special claim if you have special needs linked to your disability, such as a vehicle you can drive without the use of your legs or increased payments because you can't work while convalescing from surgery.



You may have to provide specific types of medical evidence when you file for certain benefits. Similarly, some health issues, including PTSD, a seriously disabled child, or problems that were the direct consequence of a VA action, such as negligence, may also require more detailed backup. You can check the specific requirements online.

VA PENSIONS

If you're a wartime veteran with an honorable or general discharge and limited income you may qualify for a VA Pension. You must be 65 or older, have a permanent and total disability, live in a nursing home or long-term care facility, or receive Social Security disability insurance or Supplemental Security Income (SSI). Congress sets income and net worth limits but your home, most of its furnishings, and your car are not included in net worth. Veterans' survivors who meet these requirements may also be eligible for a VA pension.

REPAYING THE VA

If the VA overpays you for whatever reason—such as excess disability benefits—or you have unpaid bills—such as copays for health care visits—you can expect to receive a letter, billing statement, or collection letter.

You must repay any amounts you owe by the due date to avoid late payment charges, interest, or possible collection action. But if you owe more than you can afford to repay at one time, you can request a payment plan, such as a monthly offset or monthly payments.

With an offset, the VA reduces your benefit payments by a fixed amount each month until the debt is repaid. With monthly payments, you pay the VA a portion of what you owe each month over a period that can be as long as five years.

If you believe you can't repay what you owe, even over time, you must file a financial statement (VA Form 5655) with a letter explaining your financial situation. You can then request either a compromise offer to pay a one-time smaller amount or a waiver to have the debt forgiven.



VA Payment History

www.va.gov/manage-va-debt

TAKE NOTE

You also have the right to dispute the debt if you believe the VA made an error. You can send a letter stating your position online using AskVA or by mail to the Debt Management Center, PO Box 11930, St Paul, MN 55111. Be sure to write within the time limit set in the letter you received.

You can keep track of your VA payment history online using an existing ID such as ID.me, DS Logon, or your MyHealthVet account. Or you can create a new one. You can also check your benefit debt balance (800-827-0648) or health care debt (866-400-1238) by phone.

AVOIDING BENEFIT DEBT

In addition to paying copays and other VA bills on time, there are ways to avoid benefit debt. The first is alerting the VA right away about any changes that might affect your benefits. That might involve:

- **Marrying, divorcing, or changing the number of your dependents**
- **Earning more or less at a new job**
- **Keeping your health benefits information up to date**
- **Monitoring your or a dependent's use of the GI Bill to be sure that each semester's certification matches your or the dependent's class schedule**
- **Dropping out of a VA employment program without an accepted reason**
- **Changing your contact information when you move**

The consequences of unpaid debt can be very serious. Late fees and interest add to your cost, and negative reports to credit agencies reduce your credit score, making borrowing more difficult and more expensive. If your debt is unpaid 120 days after the due date, the amount due must be reported to the US Treasury.

Once your debt is reported to the US Treasury, any government income, including tax refunds, Social Security benefits, salary from federal and state jobs, and federal or state retirement benefits could be offset, or used to pay down your debt. That would mean receiving less income from those sources until your obligation is met.



FINDING A JOB

Whether you've just left the military or are ready for a change after some time in the civilian world, your status as a veteran can be a major job-hunting bonus.

If the career you want builds on the skills you developed in the military, you may already know where to begin your job search. It helps to contact friends and former colleagues who are already working in your field. They could alert you to job openings, pass along your application letter and resume, and act as references. The wider your network, the better your opportunity to make helpful connections.

If you're interested in exploring a different career path, you'll still want to make a connection between the skills you honed while on active duty and what employers are looking for as they hire. Being able to explain how your service skills and experiences qualify you for the jobs you are seeking can position you as an attractive candidate.

For example, you may want to stress your financial management for one potential employer and your leadership skills for another. Or, if your experience is in health care, information technology, cybersecurity, or aircraft maintenance, be sure to make clear how your expertise translates to civilian needs.

BE COOL

Each service has a **Credentialing Opportunities On-Line (COOL) website** that helps service members determine if, based on their military training and experience, they are eligible for specific civilian certification and licensing requirements and explains how to fill any gaps.

SEARCHING FOR JOB OPTIONS

There's nothing wrong with being uncertain about the work you want to do. As long as you have access to a computer you can find helpful, veteran-friendly job information online. Some of the sites cover a full range of jobs, some focus on federal government jobs, and others on a specific field, such as construction, teaching, or business.

- www.careeronestop.org/Veterans/default.aspx
- www.dantes.mil/ttt
- www.helmetstohardhats.org
- www.hiringourheroes.org
- www.mynextmove.org/vets/
- www.usajobs.gov
- <http://vacareers.va.gov>

PROFESSIONAL HELP

There can be advantages in working with an executive search firm, recruiter, or placement company whose job is filling open positions in the organizations that hire them. They're typically interested in strong candidates who can explain their credentials clearly and persuasively. There's no cost to you. But before you sign on, be sure to check the recruiter's credentials and ask about jobs they have filled recently.



FEDERAL JOBS

One career move you may consider is a civilian job at a federal government agency. Most agencies, including the VA itself, have Veteran Employment Program offices to help you apply.

You can also find valuable information at the FedsHireVets website. The federal hiring process is similar in some ways to what you may encounter in civilian job searches. Candidates are evaluated on their credentials and compared with other applicants until the list is narrowed to a remaining applicant and the job is filled. What is unique in the federal system is the use of a formal **veterans' preference program** and job opportunities designed specifically to be filled by veterans.

- Veterans' preference, which increases your ranking for a competitive job, boosts the possibility—but doesn't guarantee—that you'll be a successful candidate. Being qualified for preference depends on the dates of your active service, receipt of a campaign badge, whether you have a service-connected disability or were awarded a Purple Heart, and an honorable or general discharge.
- Agencies can also make non-competitive appointments open only to veterans. To be eligible you must have separated within the previous three years under honorable conditions. If you check for these openings regularly in an agency's vacancy announcements, you can apply promptly and increase your chances of securing the job. These appointments convert to competitive status after two years.

 **Finding Federal Jobs**
www.FedsHireVets.gov

A FEDERAL JOB BENEFIT

One advantage of moving to a federal job is that you can continue to contribute to your TSP account, building on what you have already saved. You are also eligible to convert the years you accumulated toward eligibility for military retired pay to the civil service retirement system. However, the conversion has conditions and a cost that you should investigate.

FOR ENTREPRENEURS


If what you want to do is start a business of your own, help to expand a family business, or purchase a business from its current owner, the VA, in conjunction with the Small Business Administration's Office of Veterans Business Development (OVBD), is in your corner.

For tutorials on the basics tailored especially to veterans—including creating a business plan, identifying your market, and finding initial funding—and guidance on how to apply for loans and grants, you can start with the Learning Center and Funding Programs on the OVBD website.

You can apply to be certified as a veteran-owned small business (VOSB). That entitles you to priority in bidding on contracts at the VA under its VetsFirst Program. If you have a service-connected disability, your certified small business (SDVOSB) gives you similar bidding priority on contracts for federal and state agencies.

Certification also provides better access to funding and other resources, help in building partnerships, and extra support if your company is innovative and seems likely to grow quickly.

Among other qualifications, your business must be at least 51% veteran owned and you or your veteran partner must work full-time for the business, have enough management experience to oversee its growth, and have full control of management decisions. If you're disabled, you also need a letter from the VA indicating that your service-connected disability is rated 0% to 100%.

 **Office of Veterans Business Development**
<https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development>

 **Veteran Small Business Certification**
<https://veterans.certify.sba.gov/>

JOB TRAINING

If you qualify for GI Bill benefits, the VA will pay for programs designed to help you meet your career goals.

PERSONALIZED HELP

You're eligible for free educational and career counseling from the VA if you qualify for a VA education benefit and are leaving active duty soon or are within a year of discharge.

- **Career counseling** helps you decide on the type of civilian or government jobs you want.
- **Educational counseling** focuses on your finding a field of academic study or a training program that will help qualify you for jobs you'd like to have.

- **Academic and adjustment counseling** is geared to help you deal with issues or barriers that may get in the way of your success.

- **Resume support and planning** helps you present yourself to potential employers in a way that makes you an attractive job candidate.

You can apply online, by mail using VA Form 28-8832, at a VA Regional Office, or to a Vet Success on Campus Coordinator.

- 🔗 **Career Counseling**
www.va.gov/careers-employment/education-and-career-counseling



ON-THE-JOB TRAINING

As a veteran who qualifies for full benefits under the Post-9/11 GI Bill, you can take advantage of an on-the-job training program or an apprenticeship that allows you to master a skill while earning at least an entry level wage for the supervised work you're doing.

The VA will provide up to \$1,000 each academic year for books and supplies that are required for your training plus a monthly housing allowance. The VA housing stipend you're entitled to depends on the progress you've made in your training program and how much you're earning. It decreases as your wage increases.

You can find more information about these programs online.

- 🔗 **GI Bill On-the-job Training Programs**
www.benefits.va.gov/BENEFITS/factsheets/education/OJT.pdf

VETERAN READINESS & EMPLOYMENT (VR&E)

Service-connected disabilities may limit your ability to work or prevent you from working entirely. But a VA program called Veterans Readiness & Employment (VR&E) may help.

VR&E is not part of the Post-9/11 GI Bill but it pays for approved on-the-job training and apprenticeship programs that lead to employment. There are five different tracks to meet specific needs:

- **Reemployment** is designed to help you return to your former job and supports your employer in meeting your needs.
- **Rapid Access to Employment** helps with a job search in a field that uses your existing skill set.
- **Self-Employment** focuses on helping you start your own business.

- **Employment Through Long-Term Services** helps you get education or training in a different field from the one where you worked previously. You may be eligible for similar training through the GI Bill and must choose between them.

- **Independent Living** may be appropriate if you qualify for services that help you live as independently as possible even though you can't return to work right away.

To participate in one of these programs, you must enroll in VR&E using VA Form 28-1900. However, the VA suggests that you access the short online orientation before you apply. It can help answer questions you might have.

- 🔗 **Enroll in VR&E**
www.va.gov/careers-employment/vocational-rehabilitation/apply-vre-form-28-1900/start

When you do enroll, you'll have access to skills assessment, career guidance, job-market evaluation, education and training,

on-the-job opportunities, and employment assistance.

Related programs you may want to investigate include the VR&E Special Employer Incentives (SEI) program if you face challenges getting a job. You can find out more about how it works online.

You might also check out the VR&E Non-Paid Work Experience (NPWE) program if you have an established career goal and learn easily in a hands-on environment or are having trouble getting a job because of lack of work experience. You can learn more online.

- 🔗 **VR&E Special Employer Incentives (SEI)**
www.va.gov/careers-employment/vocational-rehabilitation/eligibility

It's also a good idea to check out the benefits your state offers. Searching for "veteran's education and training benefits" should put you on the right track.

- 🔗 **VR&E Non-Paid Work Experience**
<https://benefits.va.gov/BENEFITS/factsheets/vocrehab/Non-paidWorkExperience.pdf>

VET TEC

The Veteran Employment Through Technology Education Courses, better known as the VET TEC program, matches you with a VA-approved training provider or agrees to an approved provider you suggest. The goal is for you to master the skills and gain the experience that will make you competitive for high tech jobs.

- 🔗 **VET TEC Application**
www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/vettec-high-tech-program/apply-for-vettec-form-22-0994/introduction

You can apply for the program online. The application asks for your highest level of education, previous high tech industry experience if you have any, and, if you know, the training provider or program you are interested in, including:

- **Computer software**
- **Computer programming**
- **Data processing**
- **Information science**
- **Media application**

The VA pays your tuition while you're working with the training provider. And, if you attend the program in person, there's a housing benefit that's based on the basic allowance for housing (BAH) for an E-5 with dependents and the location where you receive most of your training—the equivalent of what vets in a degree or non-degree program receive. If your program is online, your housing allowance is half the BAH national average.

Unlike other programs, all you need is one day of unexpired GI Bill education entitlement to be eligible for VET TEC. If you've previously enrolled in a degree or non-degree program, you may still qualify if you have one day left. That's true as well if your last day of active service was before 1/1/2013 and your entitlement is about to expire. But if you haven't already enrolled for education benefits, you'll have to do so before you apply to VET TEC.

If you need help with your VET TEC application, you can call 800-827-1000 or work with a Veterans Service Officer (VSO), lawyer, or claims agent accredited by the VA to represent you.

EDUCATION BENEFITS

If your plan after you leave military service involves expanding your education, the Post-9/11 GI Bill can help make that goal a reality.

THE POST-9/11 GI BILL OPTIONS

The Post-9/11 GI Bill's definition of education is broad enough to include a range of options:

- Earning an undergraduate or graduate degree
- Enrolling in a technical or vocational training program
- Obtaining a professional certificate or license
- Starting an internship or apprenticeship
- Going to flight school

HOW YOU QUALIFY

To qualify for the Post-9/11 GI Bill, you must have served in the armed forces after 9/11/2001. The full benefit, which covers at least 36 months—equal to four academic years—requires 36 months on active duty. If you served a shorter time, you're entitled to a percentage of the full benefit.

There are exceptions, though. If you were discharged with a service-connected disability or received a Purple Heart, you're fully qualified if you served at least 30 days.

NARROW YOUR FOCUS

You have enormous flexibility with the GI Bill. There are no limitations on the field of study you choose or the program to which you apply, provided the provider is accredited by the VA. You could pursue an undergraduate degree in music or one

in nuclear physics, for example. Perhaps you're interested in an advanced degree in business, law, or medicine. Or you could study to become an EMT, choose an apprenticeship with a plumber, or seek a license as a beautician.

But you should have a goal that your education or training will allow you to achieve. With that goal in mind, the next decision is where to enroll. Several factors are likely to influence your decision:

- Location
- Cost
- Reputation of the institution
- Where employers recruit graduates in your field

It's a good idea to visit a number of campuses if you can, meet other veterans who are already enrolled, check out the Vets Resource Center, and network with alumni so that you get a sense of what your experience will be like.

You can use the GI Bill Comparison Tool online to compare benefits and programs at up to three schools at a time, or use the US Department of Education's College Scorecard to get a sense of graduation rates and average graduate earnings. In both cases, higher is better.

 **GI Bill Comparison Tool**
www.va.gov/education/gi-bill-comparison-tool

 **Dept. of Education's College Scorecard**
<https://collegescorecard.ed.gov/>



GETTING STARTED

To apply for a Certificate of Eligibility (COE) for education, you'll need to have information about the school or program you want to attend in addition to the following:

- Your social security number
- Your bank routing and account numbers to allow direct deposit
- Your military history
- Details of your prior education history

You can apply online, by mail after requesting an application at 888-442-4551, in person at a VA Regional Office, or with the help of an accredited representative. That may be a lawyer, claims agent, or officer of a Veterans Service Organization (VSO) that the VA recognizes as qualified to help you. Using a representative may be appropriate if you're concerned about getting it right or if there may be issues with your application.

It takes the VA about 30 days to review and respond to your application by letter. You'll need to show that letter to the VA certifying

 **Apply for a COE**
www.va.gov/education/how-to-apply/

officer at your school before your program begins so you can use the benefit.

MAKING CHANGES

Once your program begins, you can apply to change the school where you're enrolled, the program you're in, or other aspects of your education benefit. You can go online to initiate the process.

 **Make Changes to Enrollment**
www.va.gov/education/change-gi-bill-benefits/

Requesting a change involves filling out VA Form 22-1995, which you can do online. In addition to information you've already provided, including your Social Security number and bank routing numbers, you'll need your VA file number and information about your current or former school or training program and the one to which you want to transfer.

You can also apply by mail by sending your completed VA Form 22-1995 to the VA Regional Claims Processing Office in the same region as your school. You can also apply in person at the Regional Office or, to just change your program, at your school's Registrar or Financial Aid office.

VA FORM 22-1995

INSTITUTIONS OF HIGHER LEARNING

If you're applying to what the VA calls an Institution of Higher Learning (IHL), you'll have to be accepted before you can use your education benefit. In most cases, you should apply early in the academic year prior to the year you plan to enroll—often the earlier in the year the better. To be safe, it's usually a good idea to apply to more than one school.

This application timeline may be shorter for certification and licensing programs.

Personalized Career Planning Guidance (PCPG) online, in person at the nearest VA Regional Office, or by mail by downloading VA Form 28-8832 at www.va.gov.

Educational counseling can help you identify a training program or field of study in line with your goals. Or if you've been frustrated in the past with your academic experiences, you can find counseling that can help you overcome those issues.

You might also want to check out the Paying for College website of the Consumer Financial Protection Bureau.

VA FORM 28-8832

GOT QUESTIONS?

If you know you want to take advantage of the GI Bill, but you've not sure exactly how, you may be eligible for free educational and career counseling. To be eligible, you must currently qualify for VA education benefits or have left active duty within the past year. You can apply for

 **Personalized Career Planning Guidance (PCPG)**
www.va.gov/careers-employment/education-and-career-counseling/apply-career-guidance-form-28-8832/

 **Paying for College**
www.consumerfinance.gov/consumer-tools/student-loans/

THE POST-9/11 GI BILL

The Post-9/11 GI Bill allows you to pursue your education full-time by covering many of the costs. That's the case whether you're working toward an academic degree or you've chosen a non-degree program.

Your benefit includes tuition and fees, which are paid directly to the school

or program you're attending, a housing allowance if you are enrolled at least half time, up to \$1,000 a year for books and supplies. The one restriction is you can't pursue a degree at the same level as one you already have. For example, you have a baccalaureate degree (BA or BS), you must enroll for a graduate degree.

DEGREE PROGRAMS

If you're working toward an associate, baccalaureate, or graduate degree, your benefit is keyed to the academic year, typically two or three terms from August or September through May or early June. If you take courses during a summer term, those costs can be covered as well. If you're enrolled full-time, which usually means for 12 or more course credits, you're entitled to full tuition. If you're taking fewer hours, your tuition payment reflects that.

The VA pays the full cost of tuition and fees if you qualify for in-state rates at a public college or university because you're a resident of the state. But you may also qualify for in-state rates even if you weren't a resident before attending classes there. Section 702 of the Veterans Choice Act requires that public schools with VA approved programs receive GI Bill payments only if they offer in-state tuition to eligible veterans who served at least 90 days on active duty after 9/10/2001.

This agreement is significant because the cost of in-state tuition is typically lower, often much lower, than out-of-state tuition. And it applies to your dependents as well if you have transferred your benefit to them.

Private colleges and universities are another, but often more expensive, option. If you enroll in a private school, the VA pays a fixed amount toward tuition and fees, equal to the highest rate being paid to a public US institution. But the Yellow Ribbon program, described below, as well as state-sponsored grants and scholarships, are available to help you meet the extra cost.

YELLOW RIBBON PROGRAM

When you enroll in a private college or university and are entitled to the full Post-9/11 benefit, the Yellow Ribbon program may help pay tuition and fees. Participant schools agree to contribute a certain amount based on the gap between



funding you have and what you need. The VA matches the school's contribution.

Some schools support both undergraduate and graduate degrees, while others make support available only to specific degree programs. It's something you should check as you're deciding about where you want to enroll.



To apply, you take your COE to the official at your school that handles the program. Each school has an agreement with the VA on how many students can be funded each year, and acceptance is on a first come, first-served basis. Once you've been accepted, though, your grant will be renewed as

long as you're making acceptable progress toward completing your program, you stay enrolled, and you still have Post-9/11 benefits available.



Yellow Ribbon Schools

www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program/

There's a search engine to find Yellow Ribbon schools or to see if schools you're interested in are part of the program. Schools provide details about the maximum amounts they offer, the programs for which funding is available, and the number of students that are supported.

HELP WITH HOUSING

A monthly housing allowance (MHA) is available with both degree and non-degree programs when you are enrolled at least half time in your program. The amount, which is paid directly to you at the end of each month, is based on the Basic Allowance for Housing (BAH) for an E-5 with dependents and the ZIP code for the campus or location where you take the

majority of your classes or do your training. If your classes are entirely online, your MHA is the average BAH paid nationwide.

You should be aware, though, that the MHA is valid only for the months in which you are actually enrolled, not for the full calendar year. The rent due for uncovered periods is your responsibility.

NON-DEGREE PROGRAMS

If you choose a non-degree program that provides practical, vocational, or technical training, such as EMT or dental assistant certification, the amount the VA pays for tuition and fees is determined by the monthly rate for the school you attend.

The VA pays those costs directly to the program, up to the highest rate being paid to a degree-granting public US institution. The amounts the VA will cover for flight school or correspondence courses are lower than for other non-degree programs.



TEST FEES

The Post-9/11 GI Bill will pay the cost of an approved list of tests that may be required for admission to a school or program or to be certified or licensed as a professional. However, the amount is subtracted from your total education entitlement. You'll want to confirm whether it makes more financial sense to pay some of these fees with other funds.

STEM SCHOLARSHIP

You may be entitled to an additional nine months of benefits, or an extra \$30,000, to finish a science, technology, engineering, or math (STEM) degree that requires more than the usual number of academic credits.

Eligibility for the Edith Nourse Rogers STEM scholarship depends on meeting the criteria for one of three possible scenarios:

- You are enrolled in an undergraduate STEM degree program or qualifying dual-degree program
- You have a post-secondary or graduate STEM degree and are enrolled in an approved clinical training program for health care professionals
- You have a post-secondary STEM degree and are working toward a teaching certificate

You can apply online. Typically, you'll receive a decision within 30 days.



STEM Education Benefits

www.va.gov/education/other-va-education-benefits/stem-scholarship/

HEALTH INSURANCE

Your need for health insurance doesn't change when you leave military service. But the automatic coverage you've had as a servicemember ends. You must arrange for your own coverage to ensure that you'll continue to have the protection you and your family need.

IF YOU'RE RETIRING

If you're retiring with 20 or more years of service or are a qualifying disabled veteran, you have a choice of health insurers.

You can stay with TRICARE, the insurance that you had as an active duty member, but because retirement is a Qualifying Life Event (QLE), you must reenroll as a retired member.

The transition in coverage is seamless whether you choose either TRICARE Prime or TRICARE Select. The choice, in that case, is between the increased flexibility of Select and the greater economy of Prime. However, if you're moving directly into a new civilian job, you may, after

ALERT

If you decide on TRICARE, timing is an issue. You must act within 90 days of retiring to avoid a break in coverage. If you miss the deadline, you can request a retroactive enrollment within a year of your retirement date.

If the year elapses, and you're still interested in TRICARE, you must wait for the next Open Season (mid-November to mid-December) to enroll, leaving yourself open to the risks of a period during which you have no insurance.

HEALTH CARE TERMS

It helps to know the factors that affect health care costs. If you're choosing among plan options, here are the cost factors to consider:

Deductible is the dollar amount of your medical bills that you must pay out-of-pocket before the insurer begins to cover its share.

Premiums, also called enrollment fees, are the monthly cost of being enrolled in a plan.

Copayment, or copay, is a fixed dollar amount, typically between \$10 and \$50,

comparing the health insurance offered by your new employer, opt for that plan.

If you do choose TRICARE, be sure to follow these steps:

- 1. Update DEERS Account.** Check to make sure your account status has been changed to "retired" and confirm dependents are enrolled.
- 2. Contact Regional Contractor.** Depending on where you live, choose East or West.
- 3. Select Individual or Family Coverage.** Spouses can choose different plans if they pay the individual rather than family rate.
- 4. Choose Location of Care.** There may be a military treatment facility (MTF) near you that's accepting new retired patients enrolled in Prime.

Ideally you can find providers who are part of the PRIME network. Or, you may find participating non-network providers who accept TRICARE payment for the services they provide and file claims on your behalf.

If you live outside the United States, you're eligible for the TRICARE Select Overseas program. You can find more information on the TRICARE website.

 **TRICARE Select Overseas**
www.tricare.mil/Plans/Enroll/SOS

you owe for some but not all appointments with a medical professional. Co-pays are larger for specialists than for primary care physicians (PCPs).

Coinsurance, also called cost-shares, is your share of a medical bill, typically 20% or 30% of the amount the insurance company has approved. The percentage is higher if you visit an out-of-network provider. You usually pay coinsurance or a copay but not both.

Catastrophic coverage (CC) caps the total amount you must pay out-of-pocket in one year. Your insurer pays any additional costs.



IF YOU'RE SEPARATING

If you're separating rather than retiring, you can't continue with TRICARE, but you and your dependents are eligible for temporary health insurance under the Continued Health Care Benefit Program (CHCBP). Coverage is the same as TRICARE Select, including prescriptions, though you pay a premium while you're enrolled. Despite its cost, CHCBP protects you and your eligible dependents as you transition to civilian life.

Being continuously insured is essential, both for covering any medical bills that you incur and for preventing future problems. For example, if there's a period of 63 days or more when you don't have health insurance, you may have to wait 18 months or more before your pre-existing medical conditions are covered by your new plan. If there's continuous coverage, your new insurer must cover those conditions as soon as you enroll. You can find out more about the program online.

 **Continuous Coverage**
www.humana-military.com

If you're moving into a civilian job, you may be offered health insurance as an employee benefit. Many employers provide a choice of individual or family coverage plus the ability to choose plans with different premiums and deductibles. Or your

spouse's employer plan may provide family coverage at a competitive price. You can also investigate whether health insurance is available through an organization, such as a union or professional association, to which you belong.

If those aren't options, or you don't qualify for employer coverage yet, you can look for health insurance through an Affordable Care Act (ACA) marketplace. For a clear explanation of how the marketplaces work and whether you might qualify for a subsidy to help pay your premiums, check online. The one thing you don't want to do is postpone making a decision, even if you're young and healthy.

 **Help Paying Premiums**
www.healthcare.gov/get-coverage

If you're involuntarily separated, demobilized, or agree to join the Selected Reserve immediately following release, you may be eligible for the Transitional Assistance Management Program (TAMP). In that case, you'll be eligible for 180 days of premium-free coverage. Check with your service's personnel department for eligibility rules or find them on the TRICARE website.

 **TRICARE TAMP**
www.tricare.mil/tamp

PLAN AHEAD

Between 90 and 180 days before you retire or begin your terminal leave, complete DD Form 2807-1 and schedule your Separation History and Physical Exam (SHPE) to establish your complete medical history and current health status. This information streamlines VA disability claims.

**DD
FORM
2807-1**

HEALTH CARE FOR LIFE

Arranging for health care insurance when you leave active duty is one of the first things you do to protect yourself and your dependents in the case of illness or injury. But that's not the end of the story.

VA HEALTH CARE

As a veteran, you should enroll for VA health benefits as soon as you're eligible. Eligibility depends on having served on active duty for 24 months or the full period for which you were called up, and not having received a dishonorable discharge. Exceptions to the minimum service requirement apply, including being discharged for a service-connected disability or serving before 1980. However, National Guard or Reserve members who were on active duty only for training aren't eligible.

Even though you're covered by TRICARE, a civilian employer plan, or through the ACA, having access to VA care can be an important advantage you don't want to forfeit. It's easy to enroll online. All you'll need to do is download and complete VA Form 10-10EZ, which asks for your discharge papers (DD214) and other information.

 **Enroll in VA Health care**
www.va.gov/health-care/how-to-apply/

You can also apply in person or by mail or get help with your application by calling 877-222-8387. If needed, there are provisions for applying using a power of attorney or the help of an accredited representative. Check the website for details.

MEDICARE

At 65, all veterans must make another health care transition, this time to Medicare.

You may be automatically enrolled in Medicare if you are already receiving Social Security when you turn 65. If not, you should enroll in both Part A, which covers hospital care, and Part B, which covers care from doctors and other medical professionals.

You can enroll during a seven-month period, starting three months before the month you turn 65, any time during that month, and ending three months after. Enrollment during the first three months ensures your coverage will begin the first day of the month you turn 65, avoiding any delay.

If you miss the seven-month window, you must wait until the next open enrollment period, which runs from mid-October to early December each year. During that time, you'll have to pay your medical costs out-of-pocket and submit claims retroactively after you enroll.

HOW MEDICARE WORKS

You pay a premium for Medicare Part B, with the amount determined by your household income. At the time you enroll you may opt for Part C, known as a Medicare Advantage Plan rather than Original Medicare, and also for Part D, the prescription drug plan.

If you choose Original Medicare, which works the same way TRICARE Select does, you'll want to investigate a Medicare Supplement plan, also known as a Medigap plan.

When you enter a Medicare-approved hospital or see a medical professional who accepts Medicare Part B, the hospital or medical office files a claim for its services. Medicare determines the amount of the bill that is approved, or qualifies for payment, and pays 80% of that amount. A claim is then automatically filed with your Medigap plan for payment of the remaining 20% of the approved amount for those services your plan covers. Otherwise, you must pay the 20%.

IF YOU HAVE TRICARE

If you're a retired veteran insured by TRICARE, that coverage ends when you turn 65 and you enroll in TRICARE for Life (TFL). After you enroll in Medicare, it becomes your primary insurer and TFL provides your supplemental insurance. TFL covers its share of all approved expenses other than the part B premium.

When you have TRICARE for Life, you don't need to pay for Medicare Part D, the prescription drug plan, because the TFL pharmacy covers your prescriptions. You may want to investigate the impact on

your prescription costs of enrolling in a Medicare Advantage plan where drug coverage is often part of the package.

However, if you're still working and have what's known as comparable health coverage from your civilian employer, you can postpone moving to Medicare and TFL until that insurance ends. In that case, there's no late enrollment penalty. There may be advantages, though, of moving to the Medicare-TFL alternative right away. It's worth comparing the coverage and costs.



You can choose among 12 Medigap plans, identified by the letters A through N. All plans with the same letter cover the same group of services, with those that cover the broadest range having higher premiums than those that cover a more limited range. You can find more information and compare plan versions on the Medicare website.

 **Medicare**
www.medicare.gov

CHANGES TO MEDICARE COVERAGE

You can make changes in your Medicare coverage each year during the fall open enrollment period. For example, you can move from Original Medicare to an Advantage plan or the reverse. Or you can

change the company that provides your Part D coverage.

But there are some limitations. You should buy a Medigap plan within six months of enrolling in Medicare Part B. During that period, insurance companies must sell you the plan you want. That's particularly important if you have medical conditions or disabilities that may put you in a high-risk category. If you miss the initial application period, you may be rejected for the plan you choose.

If you give up your Medigap plan to move into an Advantage plan, you have 12 months to try out the new plan. If you go back to Original Medicare within that period, you have the right to buy a Medigap policy at the best premium price available with no review of your medical records.

ALERT

If you fail to apply for Medicare Parts A and B within the initial enrollment period or no longer qualify for comparable coverage with employer-sponsored health insurance, you'll be assessed a premium penalty when you do enroll that continues each month for your lifetime. That's money you can save by meeting the application deadlines.

APPEALING A MEDICARE CLAIMS REJECTION

If Medicare doesn't approve the services you received, there's an appeals process that is clearly explained on the statement you receive from Medicare rejecting a claim. It's worth pursuing, especially if the charge is high.

VA HEALTH BENEFITS



Though you must enroll to be eligible for health care benefits, the VA makes it easy. Soon after you leave active duty, you'll be contacted by a member of the Concierge for Care (C4C) who can answer your questions, process your application, and help schedule your first medical appointment. In some cases, you may be eligible for home health care.

In addition to basic preventive services, regular checkups, and consultations with specialists, VA medical personnel perform

surgeries, provide acute care, cancer care, and kidney dialysis. They also treat other life-threatening and chronic conditions affecting veterans, especially those with service-connected injuries, disabilities, and exposure to toxic substances.

PRIORITY GROUPS

When you apply to be part of the VA health care system, you're assigned to one of eight priority groups, with group 1 having the highest priority. The combination of primary factors that determine the group to which you belong include:

- Disability rating
- Military service history
- Income level
- Whether or not you qualify for Medicaid
- Other benefits you may be receiving, such as a VA pension

ALERT

Since the VA treats primarily service-connected illnesses and injuries, most veterans need additional health care insurance available through an employer plan, individual purchase, or a government program.

TRANSITION AND CASE MANAGEMENT

The VA Liaisons for Healthcare program serves ill and injured service members by coordinating your transition from DoD to VA health care facilities and ensuring access to VA care during your recovery and rehabilitation. Their services include:

- Collaborating with DoD care managers and treatment team
- Providing education on VA health care benefits and services
- Coordinating initial VA appointment before you leave DoD installation

Every VA medical center has a Post 9/11 Military2VA (M2VA) Case Management team that is specially trained in the unique needs of transitioning service members and Post 9/11 veterans. M2VA team members collaborate with the DoD and Liaisons for Healthcare to assist you and your family or caregiver with:

- Navigating the VA health care system
- Screening for and providing case management if needed
- Facilitating transition of care in relocating to another VA facility

This approach is designed to identify veterans based on their need for care and financial security so that those with more intensive illnesses or injuries and fewer financial resources can become part of the system quickly.

HEALTH CARE COSTS

Your health care treatment is free if the illness or injury for which you're being treated is determined to be service connected, you have catastrophic disabilities, a disability rating of at least 50%, or you can't afford to pay. In other cases, your disability rating and household income impact your health care costs.

YOUR HEALTH TEAM

As a patient in the VA system, you have a Patient Aligned Care Team (PACT) that includes a primary care provider, such as a doctor, nurse practitioner, or physician assistant, a registered nurse (RN) as care manager, a clinical associate, such as a pharmacist, and a recordkeeper. You see members of your team on visits to VA facilities, or you can contact them by phone or online using MyHealtheVet.



MyHealthVet

www.myhealth.va.gov/mhv-portal-web/home



Urgent Care

www.va.gov/COMMUNITYCARE/programs/veterans/Urgent_Care.asp

TAKE NOTE

If you served in combat in Afghanistan or Iraq and were discharged on or after 9/11/2001, you're eligible for free health care for up to ten years after discharge. During that period, you'll be assigned to priority group 6 or to the highest group for which you qualify.

You can also use MyHealtheVet to schedule appointments, check lab and test results, order prescriptions, and access your medical records.

VA URGENT CARE

Eligible veterans with the flu, minor injuries, or other health issues that aren't life-threatening can go to an in-network VA Urgent Care facility. Flu shots and other vaccines are available as are diagnostic tests, such as an x-ray. Eligibility depends on being enrolled in VA health care and having been treated within the past 24 months. You can find more information and a link to a provider near you on the Community Care webpage.

THE PACT ACT

The PACT Act, which was signed into law in 2022, significantly expands benefits for veterans exposed to toxic substances during their active duty service, specifically Agent Orange in the Vietnam War, and burn pits during the Gulf War and the post-9/11 period. You can find a current list of toxic materials and timeframes online. More may be added in the future.



List of Toxic Materials

www.va.gov/disability/eligibility/hazardous-materials-exposure/

Among its distinctive features, the Act defines a medical consequence of toxic exposure in a list of specific environments as a presumptive condition. Presumptive means that, unlike other claims that require proof that an illness or injury is service connected, you don't have to prove the causal relationship between the exposure and your symptoms. If you served in the locations named in the Act during the

time periods it specifies, the VA accepts that the exposure was the cause of your condition.

The Act requires that every veteran enrolled in VA health care be screened for toxic exposure, whether they currently have the cancers and other illnesses it identifies or not. Follow-up screenings can be scheduled at least once every five years. Veterans whose service included time spent in the places and time periods specified and who previously applied unsuccessfully for benefits may file a Supplemental Claim to have their case reviewed.

You can find detailed answers to your questions online. Links on that page let you file a disability claim directly or enroll in VA health care if you haven't already done so.



PACT Act Benefits

www.va.gov/resources/the-pact-act-and-your-va-benefits/#vietnam-era-veteran-eligibility

PRESCRIPTION DRUG PLANS

All prescription drug plans are alike in one important way: each has a **formulary**, or list of drugs it covers, with the list subdivided into two to five groups called **tiers**. The drugs in each tier share certain characteristics, including what they will cost you.

The lowest tiers include generic drugs—those that have the same chemical composition and intended use as a brand name drug. The highest tier is reserved for specialty drugs. Here's how the VA formulary is divided:

Tier 1	Preferred generic drugs
Tier 2	Non-preferred generic drugs
Tier 3	Brand name drugs

VA PHARMACY

The VA has a pharmacy benefit service that fills prescriptions that VA doctors or other authorized providers prescribe for the eligible veterans they treat. You can pick up those prescriptions at the VA medical facility where you're treated if you need to fill them immediately. To refill an existing prescription, you use the pharmacy mail order program, allowing at least ten days for the new supply to arrive.

To use the mail-order pharmacy benefit, you need a Premium My HealtheVet account. If you haven't already upgraded from Basic, all you have to do is follow these steps:

1. **Sign in using your Premium DS Login.gov or ID.me account**
2. **Select the Upgrade button next to your name on the home page**
3. **Check the certification box and select Continue**

You can also upgrade in person at the VA facility where you're a patient using a government-issued photo ID. Signing up by video appointment may also be available. You can check with your My HealtheVet Coordinator.

You don't pay for medications your doctor or other health care provider prescribes to treat a service-related condition. And if you're in priority

group 1, or you qualify for an exception, you don't pay for any medications. In addition, the cost of medications you receive while you are an inpatient is covered by your inpatient copay.

But if you are in priority groups 2 through 8 you may have a copay for drugs to treat conditions that aren't service related. The amount depends on the tier assigned to the medication and the number of days the prescription covers. For example, a 30-day supply of a tier 1 drug is \$5 while the same supply of a tier 3 drug is \$11 in 2023. However, your yearly out-of-pocket costs are capped at \$700, adjusted annually for inflation.



MEDICARE PART D PHARMACY PLAN

Should you get Medicare Part D, the Medicare pharmacy plan, instead of VA drug coverage? It depends. Part D is likely to cost you more in most cases, though it may offer more flexibility in the drugs available to you and where you buy them. The answer may be yes if you qualify for extra help from Medicare in covering your drug costs or if you live in a non-VA nursing home with its own pharmacy.

COMMUNITY CARE

If you're treated through a facility that's part of the VA Community Care Network (CCN), you can fill short-term prescriptions of up to 14 days at a local retail pharmacy that's also part of the network. The network includes small independent pharmacies as well as many national and regional chains. You can find a pharmacy close to you online.

Prescriptions for more than 14 days, though, must be filled by the VA.

If you use a non-network pharmacy, you may file a claim for reimbursement. It requires a signed, written request explaining why you used the pharmacy you did instead of a VA or CCN pharmacy. You'll also need a valid receipt for the amount you spent and want back.

Through a program called Meds by Mail, you can order medications you take regularly using VA Form 10-0246. There's no cost share or copay and no annual deductible when you use this service.

 **VA Community Care Network (CCN)**
www.va.gov/find-locations

If you're a CHAMPVA beneficiary or enrolled for Spina Bifida or Children of Women Vietnam Veterans health care benefits, you can have qualifying prescriptions filled at a local in-network retail pharmacy or through Meds by Mail.



TRICARE PHARMACY BENEFITS

If you're a retired veteran or Medal of Honor recipient, you and your family members listed in DEERS are eligible for pharmacy benefits through TRICARE, the DoD's health care benefit program. You must enroll in one of the TRICARE plans open to you based on your age and, in some cases, where you live. For example, the US Family Health Plan is available only in certain parts of the country and TRICARE for Life only if you're 65 or older.

You can have prescriptions filled in one of three ways:

- **At a military facility pharmacy at no cost to you**
- **Through TRICARE Express Scripts mail order**
- **From a local pharmacy in the TRICARE retail network**

The cost of filling a prescription varies by the plan, the tier of the drug you use, and the supply you purchase. For example, a 30-day supply of a new brand-name prescription at a retail pharmacy will usually cost more than a 90-day mail order refill of a drug you've been using.

When you turn 65, you must enroll in Medicare Parts A and B so that you can enroll in TRICARE for Life. You don't have to sign up for Part D, and it may be wise not to. If you have a pharmacy plan in addition to TRICARE, such as Part D or a plan that comes with a Medicare Advantage plan (Part C), you must file a claim with the TRICARE pharmacy to be reimbursed for what the other plan doesn't pay. In addition, you'll still be charged the TRICARE copay, and you'll lose access to the home delivery option.

WOMEN VETERANS

Women veterans, the fastest growing VA demographic, need health care for most of the same reasons their male colleagues do but also for some that are unique to women. In addition to the primary care provided by a team that includes a PCM to coordinate your experience with the VA and specialists to treat specific service-related illnesses and injuries, you, as a woman veteran, have access to a broad spectrum of gender-specific care.

If you have specific health care questions—from whether you qualify for benefits to how to get help with a specific health issue—you'll want to reach out to the Women Veterans Call Center (WVCC) by phone or text at 855-VA-WOMEN (855-829-6636) or

use the online chat feature. The Center is also a great resource for all the other VA benefits to which you're entitled and guidance on how to take advantage of them.

PROGRAM MANAGER

All VA medical centers have a Women Veterans Program Manager. It's smart to contact the Manager's office when you're planning your initial visit or if you encounter stumbling blocks in getting treatment. If your disability rating does not accurately reflect your service-connected injuries and illnesses, you may find it challenging to receive appropriate care.

WOMAN-SPECIFIC CARE

In addition to the routine screening and immunizations that are part of primary care, Pap tests and breast cancer screenings are included in your preventative care regimen. Through your PCM, the VA provides all enrolled veterans with access to a variety of birth control methods and advice to help you decide which method or methods may be most appropriate for you. The VA Pharmacy fulfills these prescriptions on-site or by mail order. And, for many women, the VA covers the full cost.

MATERNITY AND REPRODUCTIVE HEALTH

The VA covers maternity care and provides you with a Maternity Care Coordinator (MCC) to help you navigate pregnancy and birth. Standard prenatal care, lab work and other tests, prescription drugs, and delivery are covered. So is newborn care immediately after the birth and potentially during the seven days that follow. Post-delivery needs, such as breast pumps and nursing bras, are available through your MCC.

In addition, social workers and mental health providers are part of the team that pregnant and post-partum veterans can access, as are lactation coaches.

If women veterans or the spouses or partners of veterans are having difficulty becoming pregnant, the VA provides testing, evaluation, and a comprehensive approach to fertility treatments. If your infertility is the result of a service-connected condition affecting you or your spouse, you may also be eligible for in vitro fertilization (IVF). However, IVF has prerequisites that don't apply to other fertility treatments.

TAKE NOTE

Veterans maternity care is paid for by the VA but is not provided in a VA facility or by VA medical staff.

There's a detailed list of the services the VA offers on the Infertility and IVF page of Women Veterans Health Care. You should check with your local VA facility about the treatment options it offers. Here, too, the WVCC can help you get the care you need.

Abortion care is also available nationwide if your life or health is in danger or the pregnancy is the result of rape or incest. You can contact your PCM or the WVCC to be connected to the right staff at a VA medical facility.

SEXUAL TRAUMA

Military Sexual Trauma (MST) is sexual assault or harassment that happens while you're serving in the military.

Any veteran can experience MST but it disproportionately affects women. Roughly a third of women veterans tell

VA health care providers that they experienced sexual harassment or assault while in the military. The actual percentage may be significantly higher.

In response, the VA offers free treatment for MST's potential mental and physical consequences—depression, substance abuse, suicidal thoughts, and PTSD, among others. To qualify for care, you don't need a disability rating. There's no length-of-service requirement. You don't need to have reported the incident that caused the trauma. Nor must you prove it occurred.

Unlike most other health care benefits, treatment is available to all veterans including those with other than honorable or uncharacterized discharges. If you're not enrolled or you're not sure if you're eligible, contact the Women Veterans Call Center.

HEALTH CARE FROM A TO Z

The Women's Health section of the VA website provides a detailed alphabetical list of the available services for women veterans. It includes prosthetics for women, intimate partner violence, and LGBTQ+ health challenges in health care.



Women Veterans Health Care Services

www.womenshealth.va.gov/WOMENSHEALTH/topics/

FINDING HELP FOR MST

All primary care and mental health providers are familiar with MST and its consequences and can offer support and referrals. If you wish, you may ask to work with a provider of a specific gender.

If you're enrolled in VA Health Benefits, don't hesitate to get help. You can:

- **Contact the Women Veterans Call Center**
- **Call the nearest VA medical center and speak to the MST coordinator**
- **Call a Vet Center and ask about free MST counseling**
- **Tell your PCM about your experience**

As you seek treatment, you may want to go to the women's health section of the VA mental health website for more information about the resources the VA offers, download a self-help app, or watch a video about MST survivors.

On the Make the Connection website you can listen to other people talk about their experience and recovery. The site is searchable to help you find survivors whose experiences may be much like your own.

COMPENSATION

It's possible that, based on the mental or physical health effects of your MST experience, you might qualify for monthly disability compensation. You may want to investigate that possibility by contacting the Veterans Benefits Administration (VBA) Outreach Coordinator at the Regional VBA Office nearest you.



Make the Connection

www.maketheconnection.net/conditions/military-sexual-trauma/

FIGHTING HARASSMENT

The VA recognizes that sexual harassment continues to plague the experiences many women veterans have in VA facilities and is making a concerted effort to change that behavior. But as this endeavor continues, it's essential to report egregious actions that make you angry, uncomfortable, or afraid. And you should identify the individuals who perpetrate them. While it may seem easier to avoid the situation or to shrug it off, that won't help stamp out inappropriate language or offensive actions.



MENTAL HEALTH CARE

If you're a veteran who can't sleep, control your anger, or adjust to civilian life, or you're struggling with PTSD, MST, substance abuse, depression, anxiety, or suicidal thoughts, help is available. Your mental health and the mental health of every veteran is a VA priority, something that has taken on new urgency in recent years.

As evidence of that concern, all veterans are eligible for free VA mental health care for a year after leaving military service, with ongoing care available for those who need it. You are also eligible for mental health care if you've been diagnosed with schizophrenia, bipolar disorder, or other psychiatric illness that may have been triggered or made worse by military service.

If your service included time in a combat zone, community-based Vet Centers are staffed by counselors whose goal is to help you recover psychologically and emotionally from traumatic experiences during your service and to readjust to civilian life. The Centers are free and confidential and encourage supportive family members to participate with you.

The VA provided mental health services for more than 1.7 million veterans across a range of programs in 2022.

FINDING HELP

Help begins when you reach out to the VA, in person, by phone, text, or online.

If you need immediate help, VA medical centers and the Veterans Crisis Line are open 24/7. To reach a crisis line responder, call 988 and press 1 for an immediate response. Or you can text 83825 to leave a message. You can also chat online. Crisis line calls are private and free, and callers can remain anonymous or share as much personal information as they wish.

You can talk to someone around the clock at the nearest Vet Center by calling 877-927-8387. The Centers offer free, same-day counseling, whether or

 **Crisis Line Chat**
www.veteranscrisisline.net/get-help-now/chat

Veterans Crisis Line: 877-927-8387

TBI AND POLYTRAUMA

Combat veterans enrolled in the VA health care system are automatically tested for traumatic brain injury (TBI) to identify those exposed to situations that increase risk of injury to the head, such as vehicle accidents or jolts from nearby blasts or explosions. The test also looks for a range of symptoms commonly associated with the injury. These may be mild and dissipate quickly or, in more severe cases, result in more serious long-term consequences, such as difficulty in concentrating or thinking clearly, persistent blurred vision or hearing problems, dizziness, or inability to control anger.

When TBI occurs in conjunction with a major physical injury or mental health condition, the consequences can be significantly more serious. This combination, described as polytrauma, requires coordinated rehabilitation care that involves the veteran and his or her family. These interdisciplinary programs are available through VA Medical Centers or in specialized rehabilitation programs.

not you're enrolled in VA health care. All you need is a DD214 or other proof you served in combat. Appointments are flexible, too, so you can schedule a visit outside of normal business hours if needed. When you call, any time of the day or night, any day of the year, you can ask to talk to another combat veteran.

If your concerns are pressing but you feel you're still in control, contact your PCM if you're already part of VA health care. Each VA medical center has mental health specialists you can see in person or by using a telehealth option. You may be able to explain the kind of help you need. If not, the VA professional will be able to guide you.

Reaching out for help results in a same-day consultation with a nurse or



ALERT

If you're a veteran who isn't enrolled for VA health care benefits because of a less than honorable discharge or fewer than 24 months of service, you can still get help with mental health care. To find out what care may be available to you, call the general VA hotline at 800-827-1000.

other health care provider in person, by phone, or video link. Based on that interaction, you can schedule follow-up appointments and find out about support for your caregivers. Available services include short-term inpatient care, outpatient care, residential programs, and supported work programs.

Another approach is contacting one of the Veterans Service Organizations (VSOs), including Disabled American Veterans, Vietnam Veterans of America, and Iraq and Afghanistan Veterans of America. These groups can help in several ways, including assistance with filing claims and completing paperwork.

MAKING CONNECTIONS

Sometimes connecting with someone who understands your struggles can help you better manage these issues and perhaps resolve them over time. For you, that person may be another veteran or current servicemember. You can find such a connection through the BeThere peer assistance program, developed as a partnership between the VA and Military OneSource. It's available for up to 365 days after you separate or retire. You can call 800-342-9647 or go online.

 **MilitaryOneSource**
<https://www.militaryonesource.mil/>

The VA also offers the Make the Connection website to let you access local VA and community mental health resources.

 **Make the Connection**
www.maketheconnection.net

FOR CAREGIVERS

If you're helping to care for a veteran with mental health needs, you can call the VA's Caregiver Support Line at 855-260-3274 to connect with a caregiver peer support mentoring program. The Coaching into Care program gives you the opportunity to talk with a licensed psychologist or social worker for information about the challenges you face and how the VA can help. The phone is 888-823-7458.

 **Caregiver Support**
www.mirecc.va.gov/coaching/

GETTING HELP WITH MENTAL HEALTH

Post-Traumatic Stress Disorder, or PTSD, a mental health problem that may develop after experiencing or witnessing a life-threatening or traumatic event, affects a large number of veterans. Combat situations, war, or training accidents can all cause PTSD. Often, PTSD symptoms can appear or worsen in older veterans, many years after experiencing combat.

To help veterans who are dealing with this disorder, every VA medical center has specialists who provide PTSD treatment, with almost 200 PTSD treatment programs throughout the country. In addition, veterans can receive PTSD care at some large Community Based Outpatient Clinics (CBOCs).

Wherever you receive treatment, PTSD programs provide:

- **Education about PTSD**
- **Evaluation and testing**
- **Medications**
- **One-on-one psychotherapy and family therapy**
- **Specialized group therapy**

There are several treatment choices, based on the severity of your PTSD, your experiences, and your symptoms. These include Specialized Outpatient PTSD Programs (SOPPs) and Specialized Intensive PTSD Programs (SIPPs), which offer inpatient or residential care. SIPPs address other needs such as employment, housing, and some provide specialized services for groups of veterans with specific needs, such as substance abuse disorder.

Finding the right program is key. Your doctor can help recommend which one might be most effective, and you can also use the helpful online tool, the PTSD Treatment Decision Aid, provided by the VA.

 **PTSD Treatment Decision Aid**
<https://www.ptsd.va.gov/apps/decisionaid/>

SUICIDE PREVENTION

The VA describes preventing veteran suicide as its top clinical priority both for those who have sought care from the VA health care system and those who have not. This emphasis is driven by the fact that veterans commit suicide at a substantially higher rate than other segments of the population.


The VA has made an intensive effort to identify the social, economic, and physical factors that can negatively impact mental and physical health and potentially lead to suicide. And it is working with inpatients and outpatients to provide antidotes—social interactions and employment opportunities, for example—that may help prevent it.

In addition, if you're a veteran looking for help, you can find an extensive variety of self-help resources online, while remaining anonymous if you prefer.

 **Suicide Prevention Help**
www.mentalhealth.va.gov/suicide_prevention/index.asp

Another resource that does not require you to identify yourself is called “Don't wait. Reach out.” Available at va.gov/REACH, the site can direct you to the support systems that are available for continuing problems you are facing.

Alternatively, you can find local suicide prevention coordinators and other resources through the Veterans Crisis Line online and typing in your zip code.

 **Veterans Crisis Line**
www.veteranscrisisline.net/find-resources/local-resources/

GETTING IMMEDIATE HELP

If you're at a crisis point, you can call 988 and press 1 or text 838255. Or start an online chat.

If you're a friend or family member of a veteran whom you think is at imminent risk, you can use the crisis line for guidance on how to intercede.

 **Online Chat**
www.veteranscrisisline.net/get-help-now/chat/

HELPING A VETERAN IN CRISIS


In addition to providing its services directly to veterans, the VA suicide prevention strategy involves integrating its own program and other federal agency programs, public-private partnerships, local communities, other veterans, and friends and families of veterans who may be at risk.

If you're concerned about a veteran's well-being, you can call Coaching into Care at 888-823-7458. It's a national program of licensed psychologists and social workers who can help you negotiate the VA system and figure out how to get help. The calls are free and confidential. You can also visit the organization's website.

 **Coaching Into Care**
www.mirecc.va.gov/coaching/

If you're not sure how to raise the topic of suicide with someone you fear may be considering it, you can find helpful advice

on how to initiate conversations, along with lists of suggestions about what to say and what's better left unsaid. The page is on the Veterans Crisis Line website.

 **Veterans Crisis Line**
<https://starttheconversation.veteranscrisisline.net/topic/start-the-conversation/>

To assist loved ones and caregivers in helping prevent veteran suicide, the VA identifies four critical steps in intervention in its program called **S.A.V.E. training**:

- **Learn the signs** of suicidal thinking
- **Ask** the question: Are you thinking of killing yourself?
- **Validate** the veteran's experience
- **Encourage** treatment and expedite getting help

 **S.A.V.E. Training**
<https://www.veteranscrisisline.net>



WARNING SIGNS OF SUICIDE

Early warning signs that someone may be thinking about suicide include withdrawing from family and friends, taking more risks, alienating others, and expressing hopelessness or the idea that life isn't worth living. Any combination of these signs indicate a potential problem.

Some behaviors demand immediate attention. These include talking about wanting to die, discussing ways to kill

oneself, and engaging in self-destructive behavior like stockpiling drugs or buying a weapon.

In these cases, the Veterans Crisis Line recommends that you don't leave the person alone. Encourage seeking help voluntarily, suggesting you go together to an emergency room or VA facility. If you encounter resistance, call 911 or the Veterans Crisis Line by dialing 988 and pressing 1.

TYPES OF LIFE INSURANCE

When you leave the military, one of the benefits you will no longer have, but will need to replace, is your life insurance. You'll be able to choose among policies offered by the VA and private insurers. But regardless of the provider, you will have to decide on the type of insurance you want—either term or permanent life. Each has its advantages, and associated costs.

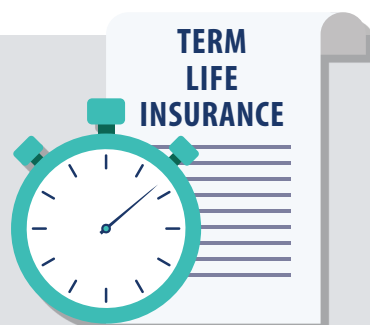
All life insurance is alike in several ways. A contract with a life insurance company requires you to pay **premiums** in exchange for the company's promise to pay a **death benefit** to the **beneficiary** you name. The premium cost is determined by the amount of the death benefit, also called the face value, plus your age, health, and other factors that may increase the risk that you'll die sooner than the company expects.

Your contract, known as a **policy**, may last for a specific **term**, such as 5, 10, 20, or 30 years. Or you can buy **permanent** insurance that covers you for as long as you live. With either type, your premium

payments must be up to date for your policy to be **in force**. If you fail to pay in full and on time, your policy will **lapse**. No death benefit is paid on a lapsed policy.

WEIGHING INSURANCE COSTS

The cost of permanent insurance is higher initially than a term policy with the same death benefit. But over your lifetime, the level premium you pay with a permanent policy may mean you pay less, in total, than if you continued to renew a term policy.



TERM INSURANCE

Term insurance is the simpler, and initially at least, less expensive coverage. If your term policy is renewable, you can extend your coverage each time it expires without having to demonstrate that you're in good health.

The three types of term insurance:

Level Term	Some policies are level term, including SGLI. This means you pay the same premium each year the policy is in effect. The longer the term, the higher your premium will be.
Annual Renewable	In contrast, with an annual renewable policy, the premium starts very low and increases each year. Sometimes, the premium increases only when you renew at the end of a policy's term, growing more expensive at each renewal as you get older. Be sure you're clear about which method applies before you buy.
Convertible	You'll also find that some term policies are convertible , which means you can turn your term policy into a permanent policy with the same death benefit. The premiums are higher for convertible policies than for conventional ones. But you can generally convert without having to prove you're in good health. That can be an important advantage if you have, or fear you may have, physical problems.

COMPARING ALTERNATIVES

If you're not sure whether to choose term or permanent life insurance, it may help to think about these questions:

- What is the comparative cost of purchasing the amount of coverage you need?
- Is a cash value account an effective way to reach your financial goals? Or would investing the amounts you save on the premiums for an initial term policy be a better choice?
- Do you anticipate that your insurance needs will change significantly in the future?

The VA Life Insurance Handbook can be a helpful resource.

 [The VA Life Insurance Handbook](http://www.benefits.va.gov/insurance/)
www.benefits.va.gov/insurance/

You might also seek free objective advice from Military OneSource. Or you can find a fee-only insurance consultant who provides knowledgeable advice but

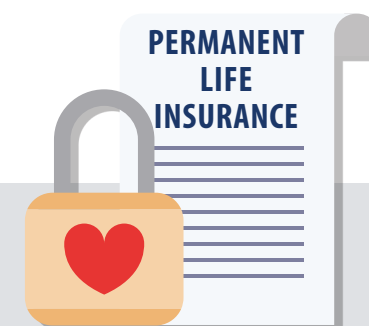
does not sell policies, and so has nothing to gain from your decision.

AN INSURANCE PORTFOLIO

Buying insurance may work best for you if you combine a term policy with a permanent one. One could supplement the other, together providing the protection you need.

For example, you might use a large term policy in the early years in combination with a smaller permanent policy. As you get older, and your financial obligations decrease while the term premiums grow more expensive, you could drop the term policy or reduce its death benefit.

This approach may cut your costs while still providing the protection you need at different phases of your life.



PERMANENT INSURANCE

When you buy permanent insurance, the issuer insures you for your lifetime or as long as you continue to pay the premiums. Part of the premium you pay is for the insurance coverage. The rest goes into a tax-deferred **cash value account**.

One advantage of a cash value account is that you may be able to borrow against it. That's not an option with term insurance. However, the loan you take may be limited to a percentage of the account value. Even more

important, any amount you borrow, plus the interest due, that you haven't repaid at your death reduces the death benefit.

If you find you can't afford a permanent policy and stop paying, the issuer will subtract any outstanding loan balance and interest, plus other fees, from your cash value account and send you the **cash surrender value**.

The three types of permanent insurance:

Whole life	Whole life is the most traditional. The premiums and death benefit are set for the life of the policy. The insurance company invests your cash value, typically in slow-growing but limited risk assets.
Universal life	Universal life provides more flexibility. You can use some of the accumulated cash value to cover the premiums. You can also increase or decrease the death benefit while the policy is in force. But there are higher fees and administrative costs.
Variable life	Variable life allows you to make choices, including how your cash value is invested. You could lose money if your investments perform poorly, potentially causing your policy to lapse. There are also significantly higher fees and other expenses.

LIFE INSURANCE CHOICES

As a veteran, you'll have alternatives for replacing the life insurance you lose when you leave active duty service. You have 120 days to obtain new coverage. You may:

- **Convert the Serviceman's Group Life Insurance (SGLI) you had on active duty to Veteran's Group Life Insurance (VGLI)**
- **Convert to a permanent policy offered by a VA-affiliated insurance company**
- **Buy other commercial life insurance**
- **Qualify for VALife, which is low-cost coverage for veterans with service-connected disabilities**

To avoid a gap in the financial security your survivors would need if you died suddenly, it's smart to make your choice of VGLI or an affiliated insurer within that 120-day window.

No medical underwriting is required. That means the insurer won't require proof that you are in good health. That's particularly important if there are any issues that could be used in rejecting you for coverage

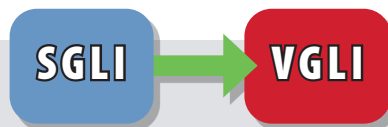
DISABILITY EXTENTION (DE)

If you are totally disabled at discharge, or have certain specific disabilities, you may be able to keep SGLI for two years cost free. When SGLI-DE ends, you'll be automatically enrolled in VGLI. Coverage will be activated when you pay your first premium.

or charging you a higher premium—either of which can happen.

However, there is some flexibility in applying for VGLI. If you apply for VGLI within 240 days—about eight months—of separation, medical underwriting still won't be required. But after that time, you will need to apply for reinstatement of coverage using Form SGLV 180 and provide proof that you are in good health.

If you want more information on converting from SGLI to VGLI, you can contact the Office of Servicemembers' Group Life Insurance (OSGLI) at 800-419-1473.



once every five years without medical underwriting until you turn 60.

The key difference between the two plans is cost. SGLI's level-term premiums are flat: you pay the same premium—about \$30 a month for \$500,000 of coverage—while the policy is in force. In contrast, VGLI's annually renewable-term premiums increase every five years. The older you are and the larger the coverage amount, the more you pay.

Excerpts from the VA chart to the left give you a sense of how your age impacts the cost of a VGLI \$500,000 death benefit.

CONVERTING TO VGLI

SGLI and VGLI are both term insurance plans with a maximum death benefit of \$500,000. When you convert to VGLI, your policy's death benefit will be the same as it was with SGLI. If it was less than \$500,000, you can, if you wish, increase the benefit in \$25,000 increments

Age	Coverage amount	Monthly premium
Under 29	\$500,000	\$35
35-39	\$500,000	\$60
45-49	\$500,000	\$105
55-59	\$500,000	\$300
65-69	\$500,000	\$735

Source: www.va.gov/life-insurance/options-eligibility

TAKE NOTE

The rates are reduced somewhat if you enroll in the autopay program or pay annually rather than monthly.



INCREASED BENEFIT

The top death benefit for SGLI and VGLI was increased from \$400,000 to \$500,000 on March 1, 2023.

OTHER TERM POLICIES

If term seems the right choice for you, you might use the VGLI online worksheet to compare VGLI to term insurance offered by other providers. Your new job, for example, might offer access to a term policy with different features and different pricing.

VGLI Worksheet
www.va.gov/life-insurance/options-eligibility/vgli/

Other term policies, which you can also investigate online, can be an attractive option if you are in good health and expect no problems in qualifying for coverage. You'll want to be sure, though, that if you have a potentially dangerous occupation or hobby, such as scuba diving or flying, that the insurer would pay if that activity caused your death. That's not an issue with VGLI.

Be sure to compare the policies you're considering carefully so you know what they provide. And check out each insurer's financial standing based on ratings from AM Best, S&P Global Ratings, and Moody's Investor Services. You may also want to investigate each company's reputation for customer service.

CONVERTING TO PERMANENT

If you decide permanent insurance is right for you, you can choose a whole life policy from one of the companies affiliated with the VA. You can find a list online.

Whole Life Policy Affiliates
www.benefits.va.gov/insurance/forms/SGL-133.pdf

If you're a new veteran, you must act within 120 days of separation, elect a participating company, and provide the insurance agent a copy of DD214 along with a copy of your last Leave and Earnings Statement (LES). If your spouse has a FSGLI policy, he or she can convert that policy as well.

If you already have VGLI coverage, you may also convert to a whole life policy at any time. To do so, you choose an affiliated company and present a letter from OSGLI to verify your existing coverage to the insurance agent you're dealing with.

No proof of good health is required in any of these situations, and you will be eligible for standard premium rates.



VALife

There may be circumstances where life insurance may seem like a luxury that you can't afford, even though you know it's important for those who may survive you. The VA provides a potential solution with a program called VALife.

VALife offers low-cost basic coverage to you and other veterans with service-connected disabilities, even if your disability rating is 0%. The maximum coverage is \$40,000, in \$10,000 increments. The premiums, which are determined by your age at the time you enroll, remain the same for as long as you keep the policy.

Unlike most policies, VALife takes effect two years after you enroll, provided you pay all the premiums in the two-year waiting period. Continued enrollment requires that you continue to pay. If you wish, you may hold other policies in addition to this one.

LIFE INSURANCE COVERAGE

Making the right decisions about the type of life insurance policy to buy and how much coverage you need can seem challenging. But you can weigh several factors to help you decide.

WHICH POLICY IS RIGHT FOR YOU?

When selecting an insurance policy, the key is to focus on affordability and adequate protection. Here are some things to consider:

- **Can you afford the premiums for the coverage you need, especially when you are forging a new path as a civilian?**

If you buy a policy you can't afford and stop paying the premiums, you'll lose your coverage.

- **How long will you need insurance?**

One view is that it's something you need for your lifetime. Another perspective is that once you've established yourself financially, your mortgage loan and children's education are paid, and your spouse or other dependents are financially secure based on investment assets, you may need less, or even no, life insurance.

- **Do you think your insurance needs might change significantly in the foreseeable future?**

If so, you should consider a policy that offers some flexibility, including policies that don't require a physical exam to increase the death benefit.

- **Would a large life insurance policy provide better protection for your surviving spouse than income from the Survivor Benefit Plan (SBP)?**

Using calculators provided by the VA as well as by life insurance companies you are considering, and comparing the results, can help you make this determination.

THE COVERAGE YOU'LL NEED

You may have heard that the amount of your life insurance coverage should replace five to seven times, or as much as ten times, your annual income. But this type of rough estimate isn't a good substitute for a thorough analysis of your specific needs.

To start, you'll want to decide what expenses the policy should cover. Typically, the list includes the immediate costs related to your death, your dependents' daily living expenses, and money for future needs, such as your children's education.

Your dependents may need more or less money, depending on the value of your assets, their own income and assets, and whether they'll receive income from Social Security, Dependency and Indemnity Compensation (DIC), the Survivor Benefit Plan (SBP), or other sources.

Insurance company agents can be helpful in guiding you to the right decision. But remember, while most are scrupulous in suggesting the most beneficial solution, there are always those who are more interested in enriching themselves than in taking care of you. It might be smart

to talk with an agent at two or even three companies. That way, you can compare the advice. If you're at all uncomfortable or feeling pressured, find another provider.

LIFE INSURANCE CALCULATORS

As you start to determine your coverage needs, a life insurance calculator can help you arrive at an approximate figure.

You can find these calculators on the websites of most life insurance companies, including those affiliated with the VA. A particularly detailed and useful calculator is easily accessible on the VA website.

You'll need to gather financial documents to provide the information the calculator requests. The more accurate you are in supplying these details, the more precise the estimate will be.



VA Life Insurance Calculator
<https://insurance.va.gov/NeedsCalculator>

OWNERSHIP AND BENEFICIARIES

When you buy a life insurance policy, you can choose any beneficiary or beneficiaries you wish. That allows you to direct the death benefit as you see fit, remembering that in most cases your beneficiary won't owe any taxes on the amount of the payout.

If you buy life insurance before you marry, you may name a parent, a sibling, or someone who would handle your final expenses. If you subsequently marry, and you want your spouse to be a beneficiary, be sure to make that change to your policy. If you don't, the original beneficiary will receive the death benefit.

You'll probably also want to make a change in beneficiaries if you divorce or if there are other major changes in your life.

As a rule, it's often a good idea to avoid naming minor children as beneficiaries, choosing instead a guardian or custodian to manage the money for them until they reach the age of majority.

CUSTOMIZING YOUR COVERAGE

The life insurance policy you choose may or may not have all the features you want. If it doesn't, you can ask if they can be added as **riders**. There may or may not be an additional cost for added protection. Common riders include:

Accelerated Death Benefit. While you can't predict the future, it's possible that you may face significant costs because of a life-threatening injury or a terminal illness. Life insurance may help cover these

expenses if your policy has an accelerated death benefit—sometimes called a living benefit—that's available on many policies, including VGLI.

This benefit lets you take part of the policy's face value while you are still alive. Then, when you die, the death benefit is reduced by the early withdrawal. While a smaller death benefit may not be ideal, having access to the money allows you to pay for the medical care you need and reduces the debt you might otherwise leave behind.

Waiver of Premium. If you have a non-service-connected disability and are unable to work, you may find it difficult to keep up with your life insurance premiums. While it may never happen, you want to be prepared. That's why a waiver of premium provision is important. The waiver allows you to keep your policy in force without paying premiums if you have a qualifying disability. Having this protection may add to the cost of coverage, but you can think of it as insurance for your insurance.

Guaranteed Insurability. This rider gives you the right to increase your death benefit on specific dates after you've bought the policy, without requiring medical underwriting. This protection can be important if you want added coverage but a medical exam might reveal health issues that make the added coverage much more expensive or lead the insurer to reject your application.



THE HOME LOAN PROGRAM

The VA home loan program is one of the most attractive benefits the government offers. It allows veterans to buy a home, usually with no down payment, low closing costs, no loan limits, no personal mortgage insurance (PMI), no prepayment penalty, and a competitive interest rate. All the VA requires in return is a commitment to make the property you purchase your primary residence and, of course, to repay your loan.



The benefit is called a *home loan program* for a reason. The VA—with one exception—doesn't actually offer loans. What it does is guarantee the mortgage loans that veterans take through conventional lenders—credit unions, banks, and mortgage lenders. It promises those lenders that the VA will pay up to 25% of the loan amount if a borrower defaults, or stops paying off the loan, and the loan is foreclosed. Foreclosure means the lender repossesses, or takes back, the property to recover some of its loss.

Without a guaranty like the one the VA provides, a lender typically requires a down payment, often 20% of the loan amount—for example, \$60,000 on a \$300,000 loan. Coming up with enough cash to meet that hurdle makes home-ownership impossible for many. Even if a lender will take a smaller down payment, the buyer must pay for private mortgage insurance (PMI) until 20% of the loan has been paid.

Because of the VA guaranty, many lenders are willing to offer mortgage loans to eligible veterans. What's more, the interest rates lenders offer under this program are typically lower than those offered to other buyers with comparable financial qualifications but no guaranty. And, of

course, the lower the rate you pay on your loan, the less borrowing costs you. That's a second bonus.

COUNTY PROPERTY LIMITS

Before 2020, you may have been required to make a down payment, even with full entitlement, if your mortgage loan exceeded the dollar limit for the county where the property is located. Those limits are set by the Federal Housing Finance Agency (FHFA). In 2023, it's \$726,200 in most counties but higher where the average real estate prices are higher, such as in major cities and their suburbs.

ELIGIBILITY FOR LOAN PROGRAM

To be eligible for the home loan program, you must have met the minimum active-duty service requirement based on when you served. In brief, that's 90 days if you served in the Korean or Vietnam war period, 181 consecutive days if you served between 1975 and 1980/1981, and 24 consecutive months if you served since. There are slightly different start dates for enlisted personnel and officers, and exceptions if you were discharged because

of a disability or other reasons over which you had no control.

As a veteran, your eligibility also depends on what's known as the character of your service, indicated by your discharge status.

If you believe you're eligible, you should file for a **certificate of eligibility (COE)**, providing a copy of your discharge papers (DD214). You can handle the request online or by calling 877-827-3702, or by mail using VA Form 26-1880. Alternatively, if you're already in touch with a lender who makes VA mortgage loans, that lender can file for you.

 **COE Request**
www.va.gov/housing-assistance

FULL ENTITLEMENT

When you're eligible for a VA loan guaranty, a key question is "How much can I borrow?" The short answer is that there's no cap, or maximum, for qualified buyers with **full entitlement**, thanks to the Blue Water Navy Vietnam Veterans (BWN) Act of 2019. One of its key provisions is that the VA requires no down payment, whatever the size of a mortgage loan your lender agrees to give you.

You have full entitlement if you haven't participated in the loan program before. That's also the case if you've fulfilled your obligation under a previously guaranteed loan, meaning:

- You **paid off** a previous loan in full and sold the home.
- You **repaid in full** any amount it cost the VA to meet its guaranty obligation on a home of yours that was foreclosed or disposed of in a short sale. A short sale occurs when a home is sold at a price lower than the outstanding balance due on the mortgage loan.
- Another qualified veteran has **assumed**, or taken over, your loan and substituted his or her entitlement for the original loan amount.

If you have met one of those conditions, you can apply to reuse your entitlement at www.va.gov. You can use your DS logon or create a new account

USING A COMMERCIAL LOAN

Another way to qualify to restore full entitlement is by refinancing an existing VA loan with a commercial mortgage. Before the VA agrees to guarantee a new loan, though, it will review your financial situation, including the new loan, to be sure you'll be able to afford to meet all your obligations.

with ID.me, downloading VA Form 26-1880, and sending it to a VA Regional Loan Center in your state. The 05 code on your new COE means your full entitlement has been restored.

PARTIAL ENTITLEMENT

If you have **partial entitlement**, on the other hand, you may qualify for a full new loan guaranty or use your remaining entitlement in combination with a down payment to buy a home. Here's an example:

Suppose you own a home purchased with a \$300,000 mortgage loan guaranteed by the VA. Based on 2023 numbers, in a county with a \$726,200 loan limit, your remaining partial entitlement would be \$426,200. That's the difference between the current county loan limit and the amount of the previous mortgage loan. If you requested a new \$300,000 mortgage, the VA would guarantee 25% of that amount since your remaining entitlement is large enough.

But if you wanted to borrow \$500,000, that amount would exceed your remaining entitlement of \$426,200 by \$73,800. You would need to make up part of the difference so that the total guaranteed amount is 25% of the \$500,000.

Amount requested:	\$500,000
Remaining entitlement	- \$426,200
Difference	= \$73,800

You pay 25% of difference	\$18,450
VA pays 25% of remaining entitlement	+ \$106,550
Total is 25% of \$500,000	= \$125,000

TAKE NOTE

If you repaid a previous VA mortgage loan in full but still own that home and want to keep it, you can apply for a one-time restoration of your full entitlement. In that case, the code on your COE will be 06.

The VA home loan program has enabled more than 25 million active-duty service members and veterans to buy homes of their own since 1944. There were 1.2 million of them in 2020 alone.

MOVING AHEAD WITH A HOME LOAN

If you're thinking about buying a home, start by taking a hard look at your finances.

- **With a VA loan guaranty**, you won't have to worry about a down payment, in most cases. But there will be upfront closing costs that must be paid in cash when the sale is finalized.
- **You'll have new or potentially higher ongoing expenses**, including real estate taxes and homeowner's insurance.
- **In addition**, after you buy, all the costs of maintenance, heat, cooling, and other utilities are yours.

You should know, too, that in assessing your ability to qualify for a loan, the VA will look at your residual income. That's the amount that's left, typically at the end of a month, after you've paid your rent or mortgage, taxes, credit card bills, and other expenses. It will also evaluate your **debt-to-income (DTI) ratio**, or your total debt divided by your income. The VA wants it to be no higher than 41%, so you'll be able to pay for food, medical costs, and other necessities.

Next, you should check at least one of the three national credit reporting agencies to be sure there are no issues that might concern a potential lender. The report is free if you request it online at annualcreditreport.com or call 877-322-8228. Review the credit account section for any accounts that indicate you don't pay regularly, are consistently late, or have large outstanding balances. Those habits have a major

 **Free Credit Report**
www.annualcreditreport.com

YOUR CREDIT SCORE

Some credit unions and banks make your credit score available for free, with no strings attached. Paying to see your score or agreeing to have a third party monitor your credit to access your score doesn't make sense. For one thing, scores change all the time. Even more important, the score you see isn't the same as the one provided to lenders.

COE TIMING

With a COE, you can move ahead with buying a home. But you don't have to rush. If you apply for your COE as a veteran, it has no expiration date.

impact on your credit score and send a negative signal to potential lenders.

Be sure, too, that you recognize all the accounts that are listed as ones you have currently or have had in the past. If you find any errors, follow the instructions on the form for reporting them. Then follow up to be sure they are corrected.

STARTING YOUR HOME SEARCH

If you're ready to move ahead, you're looking for two things: a home you want to own and a lender who will let you borrow the amount you need to make the purchase.

It's important to understand the difference between a **fixed-rate** mortgage loan and one with an **adjustable rate**. With a fixed rate, the monthly payments for principal and interest remain the same as long as you keep the loan. With an adjustable rate, or ARM, the rate will change periodically, up or down, linked to the changing interest rate on a public index chosen by the lender. That means the amount you owe will change too, though every ARM has caps that limit how much the rate can increase each year and over the term of the loan. Be sure you know the highest it could be.

You'll also want to think about the loan term you prefer. The most common choices are 15 or 30 years. The key difference is that a shorter term means a

TAKE NOTE
Mortgage loan rates reflect the cost of borrowing in the overall economy. When rates are high overall and borrowing costs more, the loan you'll be able to afford will be smaller than when rates are lower.

lower interest rate—which makes buying cheaper—but you'll have somewhat larger monthly payments. The reverse is true with a longer loan: a higher rate and lower payments. There's a good argument to be made for the lower monthly payments if it makes buying more affordable.

FIND A LENDER

It's a good idea to start the process by finding a lender. It's often smart to include your current credit union or bank in your search. Look online, too, for lenders who are at the top of several lists of the best VA lenders. Make sure to let the lenders know you're looking for a VA loan and that you have a COE. Many but not all lenders make these loans.

When you've identified at least three potential lenders, ask for no-obligation rate quotes so you can compare loan terms and mortgage rates. It's best to compare annual percentage rates (APRs), not just loan interest rates, to get a fuller sense of the true cost of borrowing from different sources.

WHAT A LENDER WANTS TO KNOW

Before a lender agrees to lend you money, it will want to evaluate your creditworthiness, or the odds that you'll repay what you borrow, even though your loan will be guaranteed. To make that determination, the lender will check your history of repayment as documented in your

credit report and reflected in a credit score between 350 and 800. Some but not all lenders require a credit score of at least 620—though the VA itself does not have a specific minimum. Typically, the higher your score the greater the likelihood of being approved and being offered a good rate.

The lender also wants to know whether you have a stable income that's large enough to afford the loan you're requesting and whether that income seems likely to continue. To make that judgment, the lender will ask for recent pay stubs, W-2s, and bank and brokerage statements, among other financial records. It will also want documentation of your outstanding debts.

In some cases, a lender will look at alternative credit data, including how you manage your checking account, whether you have paid your rent consistently, and whether you're up to date on utility and telecom bills. Those things don't show up in a credit report.

After settling on the lender you want to work with, you should ask for preapproval. Preapproval means you apply for a mortgage loan before you've chosen a home to buy. There will be a fee, but the document you receive provides a clear sense of the amount you'll qualify to borrow. That helps as you start to look for homes, and it may make you an attractive buyer because the seller can be more confident you'll get a loan without a long delay.

When you have chosen a home and been approved for a loan, the lender must, within three days of your agreement, provide a Loan Estimate with detailed information on the terms of the loan and the costs you can expect.

ALERT

While most lenders honor a preapproval, they aren't legally bound to do so, especially if your financial circumstances change. Nor are you obligated to use a lender who preapproved a loan for you.



BUYING A HOME

In most cases it makes sense to look for a home using a licensed real estate broker or agent. They are skilled at showing you properties in your price range.

When you've found a home you want to own, you make an offer. The seller can accept it, make a counteroffer that attempts to split the difference between your bid and the asked price, or reject it. In very competitive markets, you may find yourself quickly outbid. But it's crucial to stay within the limits of what you can actually afford to avoid the threat of potential default.

If you and the seller can agree on a price, you make a small payment,

variously called earnest money, a binder, or a good-will payment. Be sure there's a clear understanding that you'll get your money back if the deal falls through.

The next step is signing a legal contract setting the terms of the sale. Before you sign, you should confirm the contract has a contingency, or escape, clause that allows you to withdraw your offer without penalty if the purchase price is higher than the VA's determination of the property's value. Despite the expense, it is a good idea to have an experienced real estate attorney represent you in drawing up the contract and finalizing the sale. It can protect you against avoidable mistakes.

INSPECTION TIME

Two things must happen after you sign a legally binding contract.

1. You should arrange for a qualified **building inspector** to evaluate the property and alert you to any potential issues. You can have them resolved by the seller before the sale is completed or you can use them to bargain for a lower price.
2. Your lender must request a **VA appraisal**.

VA APPRAISALS

The VA wants to be sure that a home purchased with its guaranty meets its minimum structural standards and is priced at or below the appraised value. Determining that amount is the job of an independent VA-approved appraiser.

When the job is complete, the appraiser provides a **notice of value (NOV)** that sets the value of the home. It also includes details of its floor layout and a list of things, if any, that must be repaired to meet the required standards. The size of the loan the VA will guarantee is the appraised amount.

If the appraisal is less than the asking price, you can back out of the deal using your escape clause or move ahead with the purchase anyway, using one of the available options. You can:

- **Ask for a reconsideration and provide evidence of sales data for comparable homes to support your contention that the appraised value is too low**
- **Renegotiate the price with the seller**
- **Pay the difference between the appraised price and the sale price at the closing**

UPFRONT COSTS OF BUYING

While only about 10% of VA guaranteed mortgages require a down payment, there are other costs of buying you should anticipate.

FUNDING FEE

When you use a VA loan guaranty, a one-time funding fee is due. The fee is figured

as a percentage of the total loan amount. It's currently 2.3% for the first-time use of home purchase, construction, and cash-out refinance loans that don't require a down payment. It's 3.6% for subsequent uses. The rates are lower for certain other loans, including interest rate reduction refinance loans (IRRRL), loan assumptions, and direct loans.

You're exempt from the fee if you're receiving VA compensation for a service-connected disability or are entitled to compensation but are receiving retired pay instead.

You can pay the fee in cash or someone, including the seller, may pay it on your behalf. Another option is to have the fee amount added to your mortgage loan so you can pay it off over time. This will increase your monthly payment somewhat, and you'll be paying interest on the fee. But it does free up cash for other needs.

CLOSING COSTS

You close the purchase at a meeting with a closing officer, representative of the lender, the real estate agent, and others. No later than three business days before the closing, your lender must send you a **Closing Disclosure**. It's a standardized form that provides the loan terms, your estimated monthly payments, and your closing costs. It should reflect the terms detailed on the **Loan Estimate** the lender provided earlier. If it doesn't, you should ask for an explanation.



Closing Forms and Information

www.consumerfinance.gov/owning-a-home/close/covers

You can expect to pay closing costs of between 3% and 6% of the loan amount, including the funding fee. The seller may agree to absorb some of them, depending on local custom. But the VA caps the seller's share at 4% of the total charges.

Closing costs cover accessing your credit report, the title search and title insurance, and the VA appraisal, among others. The lender charges a loan origination fee, which the VA caps at a lower-than-average 1%. There are also transfer and recording fees. None of these are negotiable.

Your closing costs may include the opportunity to pay what are known as **discount points**, or **buydowns**, at closing to reduce your interest rate over the full mortgage term. Each point costs 1% of the mortgage loan and reduces your rate by one-quarter of a point.

Closing costs also include expenses like hazard insurance and making the seller whole for real estate taxes he or she may have prepaid for the year. For example, if annual real estate taxes are due October 1 and you close on March 1, the seller will have prepaid seven months of taxes that are now your responsibility.

In addition, your lender is likely to require that payments for taxes and insurance going forward are included in your monthly mortgage amount. You'll have to prepay at least a month's worth of those costs at closing.

TYPES OF LOANS

The VA program includes a variety of loan types you can use to meet different housing or financing needs.

Purchase loan	Lets you buy a single-family home, townhouse, or multi-family dwelling with up to four units, an approved condominium, or a manufactured home and its lot. Other loans in this category let you build a new home, improve, alter, and repair a home you're buying, or modify a home you're buying to make it more energy efficient.
Interest rate reduction refinance loan (IRRRL)	Allows you to take advantage of an interest rate lower than the one you're currently paying. Or you could use an IRRRL to switch from an adjustable-rate mortgage to one with a fixed rate.
A cash-out refinance loan	Lets you withdraw some of the equity you have in your home for another purpose, such as altering or upgrading the home or paying off other debt. You might want to discuss this option with a financial adviser before acting.
A Native American direct loan (NADL)	Is available to you if you're a Native American veteran, an eligible spouse, or a veteran married to a Native American. You use it to buy, build, or improve a home on Federal Trust Land. A unique feature of an NADL is that the VA is the actual lender, not the guarantor.

RETIREMENT ACCOUNTS

As you move from a military to a civilian career, one of the challenges you face is transitioning from one way of doing things to another. So it may be reassuring that some things change very little.

One of the things that remains important as you transition to civilian life is investing for retirement and the ways you can accomplish it.

While you can—and probably should—open an individual retirement account (IRA) if you haven't done so already, ideally you'll be in a position to take advantage of an employer-sponsored plan. In fact, if you're trying to decide between two equally appealing new jobs, only one of which offers a retirement plan, there's a strong argument to be made in favor of the job with the plan.

One note of caution: participating in a retirement plan doesn't guarantee you'll meet your retirement savings goals. They're all investment based and returns aren't guaranteed. But not participating in a plan has its own risks, chief among them losing out on a significant source of retirement income.



COMPOUNDING

Compounding is the key to investment growth. It occurs when earnings are left in an account to increase the base on which the next round of earnings are calculated.

Participating in a retirement plan makes it easy to take advantage of compounding because your earnings are automatically reinvested to buy additional shares of the assets, such as mutual funds, in your account. In addition, you're also buying more shares with the contributions you make every pay period.

The more shares you own, the more any increase in a fund's **net asset value (NAV)**, or share price, increases the total value of your account. Of course, the NAV changes over time, increasing or decreasing in any given period. But because you continue to buy shares even when the price is down, your investment value may be even higher when the price goes back up.

VESTING

All your contributions to a DC plan and the earnings they produce are always yours to keep. But the right to keep matching contributions are set by the plan's **vesting rules**. Similarly, you have the right to a DB plan pension if you meet the vesting and other requirements of that plan.

If you participated in the Blended Retirement System (BRS) and completed two years of service, you were vested in the 1% of base pay the DoD contributed to your account and to any additional matching contributions linked to amounts you contributed. However, you were vested in the DoD pension plan only if you served 20 years or more.

In civilian plans, which are governed by federal ERISA rules, you must be fully vested in DC plans after six years and in DB plans after seven years. In some government and other public sector jobs, the vesting period for DB plans is ten years.

EMPLOYER SPONSORED PLANS

EMPLOYER PLANS

In the civilian world, there are two basic types of employer-sponsored retirement plans, just as there are in the military. You'll find that most employers offer just one type of plan, though some, including the DoD and other federal agencies, offer both.

- **A defined benefit plan (DB)**, better known as a pension plan, promises regular income after you retire, provided you have enough years of service. The employer offering the plan contributes to and manages a general pension fund that's the source of the promised income.
- **A defined contribution plan (DC)** encourages you to contribute some of the income you earn each pay period to an account set up in your name. Your employer may also contribute by matching part of your contribution. You decide how the contributions are invested from a menu of choices offered in the plan. The income you receive after you retire depends on how much was contributed, how it was invested, and how long the account has been open.

DB PLAN (PENSION)

DC PLAN

MUTUAL FUNDS

LIFECYCLE FUNDS

OR

TDF

2040

2050

2060

BEING PART OF A PLAN

Most employers who offer a DB plan enroll you automatically as soon as you're eligible. That's increasingly true with DC plans as well. When you're automatically enrolled in a DC plan, the percentage of income you contribute and the way your contributions are invested are set by the plan.

But you're not locked into those defaults. You can choose to contribute more or less, though there's usually a floor and a ceiling, and you can make your own choices from the investment menu. Usually, your employer's matching contributions are invested in the same way yours are.

You can also opt out, or choose not to participate. But that's generally a poor idea since you're working against your own best interest.

PLAN INVESTMENTS

You're not involved with the investment decisions in a DB plan. With a DC plans, though, you have a variety of investment choices, typically individual mutual funds and a fund made up of other funds that's

called either a **lifecycle fund** or a **target date fund (TDF)**.

Each lifecycle fund or TDF is designated with a date, such as 2040, 2050, or 2060.

You choose the fund whose date is closest to the date when you would reach typical retirement age—which may be 40 years or more in the future. Each fund stresses investment growth in the early years and gradually shifts toward providing income as it reaches its maturity date.

If you invest in individual funds rather than a TDF, you make your own choices about your account's emphasis. If you're comfortable taking more investment risk so you have the potential for a larger return, you might emphasize stock funds even as you get closer to retirement. On the other hand, if you're unwilling to risk losing money, you might concentrate on government bonds all along.

RETIREMENT INCOME

RETIRED PAY

If you retire from active duty, your first retired pay is direct deposited to your account of record on the first business day of the month following the month you retire. But that's contingent on DFAS having your complete retirement package including a correct DD Form 2656.

If you retire from the Reserves, your retired pay begins when you turn 60 even if you retire earlier.

The amount you receive each month if you retire from active duty is calculated using a formula that includes:

- **Retired pay base**, which is determined by your average base pay (excluding allowances and special pay) during the 36 continuous months it was the highest, or your High-3



- The number of years you served
- A multiplier determined by whether you are a member of the **Legacy High-3 system** (2.5%) or the **Blended Retirement System (BRS)** (2%) which became effective January 1, 2018

You can use the calculators online to estimate your retired pay based on the system of which you're a part. Remember, though, that because retired pay is taxable, federal and state taxes, if any, will be withheld from your gross pay. So will medical and dental premiums if applicable and **Survivor Benefit Plan (SBP)** premiums if you participate in the plan.

Estimate Your Retired Pay
<https://militarypay.defense.gov/Calculators/>

LEGACY HIGH-3

To find your pension, your retirement pay base is multiplied by 2.5% (0.025) for each year of service (YoS).

$$\text{Pay Base} \times (\text{YoS} \times 2.5\%) = \text{Monthly Income}$$

EXAMPLE

If your pay base was \$9,000 and you had 25 years of service you'd be entitled to a monthly income of \$5,625.

$$\$9,000 \times (25 \times 0.025) = \$5,625 \text{ a Month}$$

RETIRED PAY PROBLEMS

If you have problems with your retired pay, you should contact Retired and Annuitant (R&A) Pay, the DFAS agency for retired members and eligible surviving spouses. The number is 800-321-1080. If you have questions about disability ratings and entitlements, contact the VA at 800-827-1000. If the issue is offsetting and overlapping entitlements, contact both agencies.

SOURCES OF RETIREMENT INCOME

When you retire, your income comes from multiple sources. If you served at least 20 years on active duty, accumulated the equivalent qualifying service in the Reserve component, combined the years you spent on active duty with qualifying service in the Reserves, or have a qualifying medical disability, you're eligible for lifetime retired pay.

You can supplement your retired pay with compensation from a civilian job in either the public or private sector. Your post-retirement earnings don't reduce your retired pay. If they're substantial, you can increase the amount you're investing in a

new employer's retirement savings plan, an individual retirement account (IRA), or taxable account to bolster your long-term financial security. When you reach 59½ you can begin to take TSP withdrawals. If the account is tax-deferred, you'll owe income tax on the amounts you take out. But if it's a Roth account, withdrawals are tax-exempt if the account has been open at least five years.

If you don't need the TSP money to live on, you may want to leave it in your account to continue to compound.

COLA

COST OF LIVING ADJUSTMENTS

Your retired pay is adjusted each year on January 1 to reflect the impact of the annual **cost of living adjustment (COLA)** to which you're entitled. In most cases, the amount of the COLA, which varies from year to year, is equal to the percentage increase in the third-quarter Consumer Price Index (CPI) the previous year. If the CPI is flat or decreases, the COLA will be zero.

The same COLA is applied to the incomes of survivors of members who died on active or inactive duty as well as survivors of retired members who participated in the Survivor Benefit Plan (SBP). Over time these COLAs have the potential to increase your income substantially.

SOCIAL SECURITY INCOME

Since you contributed to Social Security while you drew military pay, you're

entitled to your full Social Security benefit when you reach your full retirement age (FRA). That age has increased gradually from 65 for anyone born before 1938 and tops out at 67 for anyone born in 1960 or later.

You can begin taking benefits at 62, but unless you need the money it's generally better to wait until you reach your FRA or, ideally, until you turn 70. If you begin to collect at 62, your benefit is permanently reduced. Another reason to wait is that the money you make at a civilian job before you reach your FRA will reduce your benefit by \$1 for every \$2 or \$3 you earn once you exceed the low thresholds set by Social Security.

The reduction doesn't apply once you reach your FRA, no matter how much you earn. And, if you wait to collect, your benefit increases 8% a year every year after you reach your FRA until you turn 70, when the benefit is the most it can be.

If you begin receiving benefits at your FRA, your spouse can collect up to 50% of your primary insurance amount. But if the spouse is younger than his or her FRA, the amount will be reduced. If your spouse qualifies for his or her own benefit and the amount is higher than the spousal benefit, he or she will receive the higher amount.

If you die, your spouse is entitled to his or her own benefit or to yours, whichever is higher. The longer you've waited to take your benefit, the higher your benefit will be, and the more income it will give to your spouse. A surviving spouse is also eligible for a one-time death benefit of \$255.

Your Social Security benefit may be subject to tax, depending on your income.



MANAGING YOUR TSP

When you leave the military, the retirement savings in your Thrift Savings Plan (TSP) account are yours to manage as you choose. Ideally, you'll keep them invested to take advantage of their potential future tax-deferred growth. To do that, you can choose among three options:

- 1. Leave the assets in your TSP account.**
If your new job is with the federal government, you can continue to contribute to your TSP account. You have access to the same investment options and, depending on the agency where you work, you may also be eligible for matching contributions.
- 2. Roll over the assets into an IRA.**
- 3. Move the assets to a new employer's plan, provided the plan accepts rollovers.**


Whichever option you select, it's your responsibility to make investment choices that will help you achieve the return you'll need to meet your long-term financial goals.

LUMP SUM DISTRIBUTIONS

You have the right to take a lump sum distribution of your TSP assets in cash, but it's rarely a good idea. You'll owe taxes on the full amount you withdraw plus the possibility of a 10% penalty if you're younger than 59½. And you'll have nothing saved for the future.

WITHDRAWING FROM YOUR TSP ACCOUNT

There are different ways to receive income distributions from your TSP account.

Distribution Options	What to Know
Eligible Withdrawals	Once you turn 59½, you can take partial distributions for specific amounts, schedule automatic installment payments, or take the full account balance. You will owe taxes on distributions from tax-deferred accounts but not on distributions from a Roth.  Learn more at https://www.tsp.gov/withdrawals-in-retirement/
TSP Life Annuity	You can purchase a TSP Life Annuity with \$3,500 or more of your account balance. The annuity provides guaranteed monthly payments for your lifetime. If you have a joint annuitant, payments will continue as long as either of you is alive.

OPTION 1



LEAVING ASSETS IN YOUR TSP

You won't be able to make additional contributions to your TSP account once you retire or separate from the military unless you take a job with the federal government. But you can continue to manage the assets you've accumulated, either using the funds you've already chosen or selecting different ones that better align with your financial goals.

TSP has one unusual feature: if you take a civilian job after leaving the military and participate in your employer's retirement plan, you can usually roll over assets from that account into your TSP account when you leave the job. This lets you consolidate your retirement savings, simplifying management decisions and eventual withdrawals. It also lets you take advantage of TSP's comparatively low costs.

OPTION 2



IRA ROLLOVER

You may decide to roll over the assets in your TSP account to an IRA. Mutual fund companies, brokerage firms, credit unions, and banks offer IRAs and serve as custodians for your account. As a rule, IRA accounts offer a wider range of investment options than the TSP, but investment costs are higher.

If you decide on an IRA rollover, it's smart to make a direct transfer from your TSP to the new account. Your IRA custodian can provide the necessary paperwork and instructions.

If you take money out of your TSP account to deposit in an IRA yourself—or what's described an indirect rollover—you risk missing the 60-day deadline for making the deposit. If you do, you'll owe taxes on the full amount of the withdrawal, as well as a potential penalty if you're younger than 59½.

In addition, TSP must withhold 20% of the amount you want to withdraw to cover those potential taxes. To deposit the full amount of the money you're moving, you must be able to make up the 20% that was withheld using your savings or other sources.

SPECIAL TAX CONSIDERATIONS

If you made contributions to your TSP using tax-exempt payments you received for combat or hazardous duty, there are special rules for calculating the tax on withdrawals. It pays to work with a tax professional with experience in this area when filing your tax returns.

OPTION 3



A NEW EMPLOYER PLAN

If you take a civilian job with an employer who offers a retirement plan, you may be able to transfer your TSP account assets into the plan. That will depend on whether the new plan accepts assets from other plans.

One advantage of this option is the ability to consolidate your retirement funds into one account. You may also have more investment choices than you do in TSP. The employer may also match contributions, as the DoD does. That gives you the opportunity to take advantage of the chance to grow your account more quickly.

But you'll want to compare the fees you'll pay with the new plan with what it costs to invest through TSP.

CHOOSING A ROTH

If your existing account is a traditional tax deferred one, and you take a new job with the federal government, you may want to consider adding a TSP Roth account for your new contributions. A Roth account may also be an option in a civilian job.

Roth contributions are made with post-tax dollars, so they don't reduce your income the year you put money into your account. But the distributions you take after you retire are totally tax exempt provided you're at least 59½ and the account has been open at least five years.

If you qualify for matching contributions—up to 5% of your pay each year—from your agency, the matching funds go into your Roth account.

In 2023, tax-free required minimum distributions (RMDs) are required from a Roth TSP account if you're 73 or older. But beginning in 2024, RMDs will no longer be required from employer-sponsored Roth accounts.

Having a Roth account can be a bonus for retirement planning. Unlike withdrawals from a tax-deferred account, which are taxed at the same rate as your ordinary income, withdrawals from a Roth are tax free.

RESOURCES

CRISIS HOTLINES

Call 988 and select 1

Text 838255

Call TTY at 800-799-4889

Confidential online chat: www.veteranscrisisline.net/get-help-now/chat/

VETERANS ADMINISTRATION (VA)

General Information

800-698-2411

TTY:711

VA Benefits Hotline

800-827-1000

Additional phone numbers: www.va.gov/resources/helpful-va-phone-numbers

Commonly used VA Forms: <https://www.va.gov/find-forms/>

VETERANS BENEFITS ADMINISTRATION (VBA)

800-827-1000

<https://benefits.va.gov/benefits/>

VETERANS HEALTH ADMINISTRATION (VHA)

877-222-VETS (8387)

<https://www.va.gov/health/>

DISABILITY COMPENSATION

www.va.gov/disability/eligibility

HEALTH CARE

VA Health Benefits Hotline

877-222-8387

Applying

www.va.gov/health-care/how-to-apply/

Eligibility

<https://www.va.gov/health-care/eligibility>

MYHEALTHEVET

www.myhealth.va.gov/mhv-portal-web/home

WOMEN VETERANS

Women Veterans Call Center

855-829-6636

Women Veterans Health Care Services

www.womenshealth.va.gov/WOMENSHEALTH/topics/

Make the Connection

www.maketheconnection.net/conditions/military-sexual-trauma/

CAREGIVER SUPPORT

Caregiver Support Line

855-260-3274

www.mirecc.va.gov/coaching

Coaching into Care

888-823-7458

FINDING FEDERAL JOBS

www.FedsHireVets.gov

National Call Center for Homeless Veterans

877-424-3838

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VETERANS GUIDE: UNDERSTANDING YOUR BENEFITS

As a veteran, you'll face many decisions affecting your family, your career after the military, and your financial wellbeing. You'll need to decide where to live, choose whether to continue your education or take a new job, and select health insurance. If you have a disability connected to your service, you'll want to initiate the claims process so that you can receive the health care and compensation you deserve. The VA offers special programs, resources, and individual support to help you take full advantage of the benefits it provides.

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