

## Chapter 1

# The Wonderful World of Veterans Benefits

---

### *In This Chapter*

- ▶ Preparing to receive benefits
  - ▶ Taking a joyride through the benefits playground
- 

**E**xactly what is a *benefit*? My handy-dandy pocket dictionary says it's "a theatrical performance or other public entertainment to raise money for a charitable organization or cause." Wait a minute, that's not right. Sorry, wrong definition. It's also defined as "something that is advantageous or good, or a payment or gift."

Okay, I can live with that. That means a veterans benefit is something good, and this book is chock-full of good things available only to veterans (and sometimes their spouses and dependents too).

If you thought this book was going to be about how the government takes advantage of veterans, or how hard it is to get veterans benefits, or how the system is all messed up, I'm afraid you're going to be disappointed. Plenty of that negative attitude is already available between the covers of other books and on the pages of magazines, newspapers, and Web sites. I'm not going to add to that. This book is all about what benefits are available and how you — the veteran or veteran's family member — can get your hands on them.

In my extensive travels throughout the United States in recent years, I've spoken to hundreds of veterans. After the obligatory war stories about how we each individually saved the world a time or two, the topic often turned to veterans benefits. I was surprised to find out how many veterans have no clue about the benefits they're entitled to in exchange for the services they gave and the sacrifices they made in defense of their country.

That's my goal in writing this book. It's not to lambaste the powers-that-be for not doing enough. I'm not going to criticize the Department of Veterans Affairs or the Department of Defense. I'm not going to tell you horror stories of veterans who have been tangled up in the system for years. If that's what you're looking for, you can pick up one of the other books out there in book land that address those topics.

I have a brand-new approach, one that's never been tried before. In this book, I tell you in simple, plain language what veterans benefits are available to you and what you need to do to apply for them. Sounds fun, right? I knew you'd agree.

## *Getting Familiar with the Benefits You Deserve*

I think you're going to be surprised at the number and types of benefits that are available to you. Of course, nobody is going to walk up to your door and hand them to you. That would be too easy. Instead, you have to know what benefits there are, you must find out what the eligibility criteria is to receive a particular benefit, you need to know which government agency is in charge of that benefit, and then you have to ask for the benefit.



You would think, by now, that our government would agree on who is entitled to call themselves a veteran. You'd think so, but you'd be wrong. As you read Chapter 2, you discover that there's no single legal definition for the term *veteran* when it comes to veterans benefits. Because different benefits were enacted into law at different times by different Congresses, each benefit has varying qualification criteria. You can qualify for some benefits with just one day of military service. Other benefits require you to serve a minimum amount of time. Still others require that you meet certain conditions, such as having a disability resulting from military service.

You'd also think that the government would have some kind of massive computer system that would have all the details about your service in the United States military. You would think Uncle Sam would know when you served, where you served, how long you served, what medals you may have earned, and what kind of discharge you received. Once again, you'd be wrong. Maybe in the future, but right now if you want a particular benefit, it's up to you to prove your status as a veteran. You do this by providing copies of your military discharge paperwork. Chapter 2 tells you what paperwork you need and — if you don't have it — how you can get it.

You may be one of those who think that you need an honorable discharge to qualify for a veterans benefit. Many veterans believe that. If you're in this camp and you don't have an honorable discharge, you'll be very glad you bought this book. The information in Chapter 2 dispels that myth. Some benefits require an honorable discharge, but there are many benefits you can receive with a general or other than honorable discharge as well.

## *Breaking Down Your Benefits*

You may be surprised to find out how many goodies are available to veterans and their family members. Some of these benefits are well-known, such as medical care and disability compensation. You may have never heard of other benefits, ranging from loans to open a small business to free headstones when you finally move on to that big battlefield in the sky.

Other goodies include free or low-cost medical care, cash payments directly from Uncle Sam, plans designed to help you get a college degree or vocational training, programs that assist you in finding and getting your dream job, programs that help you buy a house or find a place to live in your golden years, shopping and travel perks, memorial and burial benefits, and services and programs available to surviving family members.

### **In the beginning, there were veterans benefits**

I was planning to title this sidebar "In the beginning, there were no veteran benefits" because I thought it would be a catchy title. Turns out, however, that statement's not true. We Americans began offering benefits to our soldiers even before our founding fathers got together and told the British to take a hike. In 1636, the folks in Plymouth Colony, when they weren't busy wearing funny hats and shooting at turkeys, declared that any soldier who received a disabling injury while defending the colony would be taken care of by the colony for life.

In 1780, during the Revolutionary War, the Continental Congress attempted to boost recruitment by promising officers half pay for seven years and enlisted soldiers a mustering-out bonus of \$80 if they served to the conclusion of the war. The Congress also provided pensions for those disabled in the conflict. Other soldiers and sailors were promised land deeds in exchange for their military service. We Americans have a proud tradition of taking care of our veterans.

REMEMBER



## “No” doesn’t always mean *no*

You may ask for a benefit and be told no. You may be told that you’re not eligible for the benefit because of this or that, even though you read this book from cover to cover and believe that you meet the eligibility criteria. Maybe you asked for a benefit years ago, only to be told you don’t qualify, so you gave up.

Maybe you were told no, and you don’t even know why. The Department of Veterans Affairs (VA) has developed a bad habit over the years of phrasing its rejection letters in such a way that even legal eagles couldn’t understand them. Fortunately, the agency isn’t allowed to do that anymore. A brand-new law (passed in September 2008 by your friendly neighborhood Congress critters) now requires the VA to use plain, simple, everyday language when it rejects a benefit claim. Wow! What a great

idea! I wonder why nobody ever thought of this before?

Even if the VA says no in simple, plain, everyday language, it doesn’t mean that it’s right. Most of the time when the VA rejects a claim, it’s because you didn’t provide the correct paperwork — what the VA calls *supporting evidence*. Chapter 3 not only helps you avoid that mistakes by getting your ducks in a row before you apply in the first place, but it also tells you what you can do if the VA says no and you think it’s wrong (you’d be surprised to know how often the VA is wrong).

You can ask the VA to take another look at your case, and if it still says no (stubborn little rascal, isn’t it?), you can appeal the decision. There’s even a federal court that does nothing else but hears appeals for veterans benefit claims.

## Meeting your healthcare needs

Most veterans are eligible for healthcare, either through the Department of Veterans Affairs (VA) or through the Department of Defense (DOD). It may or may not be cost free, depending on your particular status and annual income. In today’s world of rising healthcare costs, this is a very valuable benefit.

The VA’s healthcare program is designed to meet the basic medical needs of all veterans, whether they have an injury or illness related to their service in the military or not. As with most modern healthcare programs, the VA’s system emphasizes preventive care, including examinations, vaccinations, primary care, emergency care, hospitalizations, surgeries, mental health care, counseling services, and more. Some veterans may even be eligible for free eyeglasses, hearing aids, and dental services.

Under the VA system, the government will even pay your travel expenses to receive healthcare in certain circumstances. When’s the last time you heard

of a healthcare program that paid you to go see the doctor? That's pretty cool, if you ask me. You can read all about it in Chapter 4.



A special group of veterans, known as military retirees, has access to a separate healthcare system managed by the DOD, called Tricare. Of course, most of these retirees are eligible for the VA system as well, but Tricare gives you more options when selecting medical providers, and — unlike the VA program — it's available to immediate family members as well. The bad news is that it's not available to all veterans, just those who served for 20 or more years in the military. Chapter 5 tells you everything you ever wanted to know about Tricare.

## *Pocketing a monthly check*

Millions upon millions of military veterans qualify to receive a monthly check from the government. Well, it's not really a check . . . these days everything is done by direct deposit. Oh, well, think of the trees we're saving.

Veterans who can show that they have a disability or medical condition that was caused or made worse by their service in the military may qualify for a special monthly payment, called *disability compensation*. The VA rates such disabilities on a rating scale of 10 percent to 100 percent, in 10 percent increments, depending on how severe the condition is.

The amount of disability compensation depends on the severity of the rated disability and other factors, such as number of dependents who live with the veteran. The minimum monthly payment is currently \$117 per month (veteran with no dependents and a 10 percent service-connected disability), but some veterans may receive more than \$7,000 per month. Does that sound interesting? If so, take a look at Chapter 6.



Even if you don't have a service-connected disability, you may still qualify for monthly payments from the VA. Veterans with even one day of wartime service who are 100 percent disabled or over the age of 65 and have a low income may be eligible for a VA pension. Chapter 6 has information on this program as well.

Anyone who's ever stepped foot in a military recruiter's office knows that if you serve for 20 or more years in the military, you receive monthly military retirement pay for life. But did you know that, in some cases, it's possible to retire from the military before 20 years of service? Or did you know that ex-spouses may be entitled to a portion of your military retirement pay? You can read all about it in Chapter 7.

## *Sometimes old soldiers do die: Memorial benefits and taking care of survivors*

With all due respect to General MacArthur, he was wrong. Dying is a part of life and a part that nobody can avoid. Veterans may die, but that doesn't mean they're forgotten or that benefits stop.

We not only owe our nation's veterans a debt of gratitude, but their family members deserve our thanks as well. Chapter 8 includes programs available to surviving family members of military veterans. Various life insurance programs are available only to veterans, and survivors may also be eligible for medical care, pensions, and education benefits.

A host of burial and memorial benefits are available for most deceased veterans, including free burial services, no-cost markers and headstones, reimbursement for funeral and burial expenses, free national and state veterans cemeteries, and military funeral honors performed by a precision military honor guard. You can read all about these benefits in Chapter 9.

## *Getting educated about education benefits*

You've probably heard of the GI Bill. It's been around in one form or another since World War II. But the GI Bill education program you know of may not bear any resemblance to the GI Bill today. My, oh my, has this program changed over the years. There's even a brand-new GI Bill, created in 2008, called the *GI Bill of the 21st Century*. It's applicable to most veterans who have active-duty service after September 11, 2001. If you served in the military after 9/11, you most certainly want to read all about this valuable education program in Chapter 10.



Even if you got out of the military before 9/11, there may be a GI Bill program applicable to your situation. However, you'll want to hurry to check out the information in Chapter 10. The GI Bill isn't forever — there's a time limit on how long you have to use it.

If you're not eligible for education benefits under the GI Bill, you may still be eligible to go to college or receive vocational training on the government's dime if you have a service-connected disability that affects your ability to get and hold a job. Details about this program are in Chapter 11.

## *Take this job and . . . well, just take this job*

Want to know who's the largest employer in the United States? I'll give you a hint: It's not Walmart (although it's the largest *private* employer in the U.S.). The single largest employer in the United States is the federal government. The U.S. government has more than 1.8 million employees, and that doesn't even count the 785,989 folks who work for the U.S. Postal Service. Walmart only has a measly 1.1 million employees.

Did you know that some veterans may qualify for special hiring preference for federal government jobs? It's true. Most veterans are eligible for additional points when competing for federal jobs. If you served during certain periods, you can get even more hiring points.

You say that you don't want a government job? Well, I can't say that I blame you. The only government job I'm personally interested in is becoming the president, and that's probably not going to happen (plus, veterans preference points don't apply for that particular job).

Perhaps you'd like to own your own business, instead? Ah, that would be the life. You could take expensive business trips and lord over the peons you hire to do your bidding. The Small Business Administration has a program that may help you fulfill your dreams. Veterans can receive preferential treatment and reduced interest rates for small business loans guaranteed by the federal government.

Chapter 12 has more information about these two valuable benefits.

## *There's no place like home*

Everyone wants to own their own home one day. I know I do. I can't live with my children for the rest of my life. I'm just kidding. I don't live with my kids — there's no way that they'd put up with me. Writers are no fun to live with. We're often cranky; we're lazy; and sometimes we forget to shower.

When I'm ready to buy my own home, I'm certainly going to take advantage of the VA Home Loan Program. Every eligible veteran should, in my opinion. Under this program, the government doesn't actually lend you any money, but it guarantees the loan. In other words, if you default, the government

pays off the loan (up to a certain amount). That makes you a very attractive candidate to certain mortgage lenders. It's kind of like having Big Brother as a co-signer. If you're eligible for this program, you may find it easier and cheaper to finance your next dream house. But you'll certainly want to read Chapter 13 first.

When I reach my golden years, I may consider giving my dream home to my kids (if they continue to be nice to me and remember my birthday, and they stop asking me for an allowance) and move into a military retirement home. You say you've never heard of such a place? The federal government operates two retirement homes for certain veteran enlisted members; several private, nonprofit organizations offer retirement communities for officers. If the thought of golf and shuffleboard and trips and home-cooked meals when you're old and gray tickles your fancy, check out Chapter 14.

## *Shopping and sight-seeing*

My personal copy of *Writing Dummies Books For Dummies* says I should avoid sexism. I'm sorry, but I can't help engaging in a little sexism here. Many women love to shop. The only thing they seem to love more than shopping is finding huge discounts when they shop. I know my own girlfriend is certainly hard-wired for shopping. Fortunately for her (and my wallet), tons of shopping and discount opportunities are available to military retirees and certain other veterans.

Want to buy a diamond bracelet for 50 bucks or a new TV for \$10? I'm sorry, but that's not going to happen on a military base — this is a benefit, not a pipedream. However, you can save up to 30 or 40 percent by shopping on military bases or through the military exchange system's Internet sites. Ready to snag a bargain? Take a look at the information in Chapter 15.

My girlfriend may love to shop, but I love to travel. I'd spend every waking moment traveling if I could. I love to see things I've never seen before and meet people I've never met before. It's lucky for me that many veterans qualify for military travel benefits, including free aircraft flights, discount luxury condominium rentals in exotic locations, Armed Forces Recreation Centers, and cheap overnight stays in military hotels. Chapter 16 has the 411 on these benefits.